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Thematic Conference Report:

Accelerating Cooperation Among Cooperatives in the Post Covid-19 Era



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List of acronyms

ABLA	African Business Leadership Awards
AfCFTA	African Continental Free Trade Area
AU	Africa Union
CAK	Cooperative Alliance of Kenya
CSAP	Climate Smart Agricultural Practices
CCW	Consumer Cooperatives Worldwide
CLARITY	Cooperative Law and Regulation Initiative
CUK	Cooperative University of Kenya
DD	Differences-in Differences
HICM	Hybrid Integration Co-operative Model
ICA	International Cooperative Alliance
ICT	Information Communication Technology
IFFCO	Indian Farmers Fertilizer Cooperative
IMF	International Monetary Fund
KCCE	Kenya Cooperative Coffee Exporters
KUSCCO	Kenya Union of Savings and Credit Cooperative
MoCU	Moshi Cooperative University
MoU	Memorandum of Understanding
MPF	Multi-stakeholder and Partnership-based Forum
OCDC	U.S. Overseas Cooperative Development Council
SACCO	Savings and Credit Cooperative
SASRA	Sacco Societies Regulatory Authority
SDGs	Sustainable Development Goals
TCAMCCO	Technical Committee of Africa Ministerial Cooperative Conference
UN	United Nations

Introduction

In 1995, the International Cooperative Alliance (ICA) adopted the revised statement on the cooperative identity which contains the definition of a cooperative, cooperative values as well as the seven cooperative principles, namely, voluntary and open membership; democratic member control; member economic participation; autonomy and independence; education, training and information; cooperation among cooperatives; and concern for community.

These cooperative principles have been forged in the furnace of over 150 years of practical experience and provide a basis upon which successful operations for a sustainable cooperative enterprise is built. Furthermore, in 2016 the ICA's principles committee released guidance notes on the cooperative principles, giving detailed guidance and advice on the practical application of the principles to cooperative enterprise.

The sixth principle calls for cooperation among cooperatives. It reads: "cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional, and international structures." The 6th principle highlights the importance of solidarity to cooperatives. It illustrates that, unlike other types businesses, cooperatives are formed to prioritize the needs of members within the movement rather than corporate shareholders' sole focus on profit.

The past two years (2020 and 2021) have brought unprecedented pressure upon cooperatives as a result of Covid-19. The pandemic has disrupted optimal economic operations in all sectors, including the cooperative sector. It is important that cooperatives draw strength from cooperative principle No. 6 to build back better from the impacts of the Covid-19 pandemic.

Cooperation among cooperatives will help improve the vision of social and solidarity economy among cooperatives; lead to the achievement of various economic benefits including eliminating duplicated costs, seeking better deals, expanding services to members and strengthening the movement as a whole.; and, ensure the voice of cooperatives is heard when governments craft and operationalize national, regional, international economic recovery blueprints. This will ensure that the more than 28.7 million cooperative members in Africa play a bigger and conspicuous role in the economic recovery plans.

It is against this understanding that the conference focused on discussions to establish deeper benefits of working together and how the 6th principle will enable cooperatives to remain relevant during times of shock, such as witnessed in 2020 and 2021, and the recovery phase of the same. The Theme of the Conference was '**ACCELERATING COOPERATION AMONG COOPERATIVES IN THE POST COVID-19 ERA.**'

The conference involved a total of 137 participants drawn from 19 countries. The countries include: Botswana, Brazil, Cameroon, Cote d' Ivoire, Egypt, Eswatini, India, Kenya, Lesotho, Nigeria, Republic of Korea, Rwanda, Somalia, Sudan, Switzerland, Tanzania, Uganda, United States of America and Zimbabwe. The participants in the six sessions of the conference included government officials, cooperative leaders, cooperators, partners and other stakeholders.

Session 1: Opening Ceremony

Remarks by **Vice President ICA – Africa; Mr. George Magutu**



Mr. Magutu welcomed cooperators from across Africa and other parts of the world. In his remarks, Mr. Matugu acknowledged the diverse challenges facing humanity across the world such as climate change, rising food insecurity, cyber-insecurity, health conditions, disease among others. He noted that the challenges drive people towards symbiotic collaboration and sensitization to create synergy with the aim of solving the common problems. He observed that cooperatives serve as aggregators of the market and power of people who in their individual capacity can achieve little. He further observed that cooperatives assist in achieving communal aspirations; are involved in the social, economic and environmental dimensions of sustainability and are major contributors to attainment of the Sustainable Development Goals (SDGs).

Mr. Magutu noted that as cooperatives chart their future in the post Covid-19 era, the experiences gained during Covid-19 should be leveraged to create better and resilient systems. He underscored the power of technology as one key driver that is crucial in cooperatives that should be of special focus, considering the increasing cyber-related threats. He called upon all stakeholders to work together to address the emerging challenges such as cyber-insecurity that pose a particular threat to cooperatives.

Opening remarks by the **President ICA-Africa; High Chief Oriyomi Ayeola**

The President thanked participants for attending the conference. He noted that the Conference was the first physical meeting organized by ICA-Africa after two years of Covid-19. He noted that Covid-19 had affected



businesses, and caused losses of lives devastating families. He expressed happiness that despite the devastations, the resilient cooperative movement had soldiered on with their activities.

He updated the participants on the regional elections held on 15th October 2021 where new board members were elected to serve the movement for the next four years. He also restated ICA-Africa Board's unflinching commitment to the promise of improving the cooperative sector in the continent.

The President highlighted the five areas requiring urgent attention as: data, aggressive membership drive, engagement in common inter-cooperative activities, partnerships and women and youth inclusivity. He called upon governments, cooperatives and other stakeholders to join the ICA-Africa Board in bringing better life to the cooperative members. He thanked the government of Kenya for hosting the event, sponsors for accepting to be part of the event and all participants for honoring the invitation to participate and contribute to the success of the program.



Dr. Ariel Guarco, ICA President opening remarks.

In his remarks he thanked the ICA-Africa President and his Vice-president for organizing such an important activity in the continent. He pointed out that the world is going through a very complex time, observing the world is still emerging from an

unprecedented health crisis of Covid-19. He noted that the world, as a result of Covid-19 faces multiple social, economic and environmental challenges which must be urgently resolved to ensure a decent life. He observed that, considering the prevailing circumstances, the theme of the conference, Accelerating Cooperation among Cooperatives, is key in putting the sixth principle into action and in overcoming the challenges occasioned by Covid-19 pandemic. He called upon every cooperator to advocate governments of each country to make progress in regulatory frameworks and public policies that favour development of the cooperative business model in post Covid-19 era.

The ICA President observed that ICA needs to have strong and integrated organizations that promote ICA doctrines and the cooperative identity; and put ICA principles and values into action on a daily basis. He expressed happiness that the cooperative business model has a proven track record of being both economically efficient and socially responsible. He expressed hope that the 9th TCAMCCO will deepen the discussions on how to increase inter-cooperation and increase advocacy levels in response to countries' needs. He expressed eagerness to learn from the conference about the good inter-cooperation practices which the cooperative movement is developing in different sectors.

The ICA President pledged ICA's commitment to building an integrated cooperative movement rooted in each territory and needs of each of its members. He noted that while many of the challenges facing cooperatives are global, the solutions or answers are local, built by communities in each territory.

Opening Remarks by the **Guest of Honor Mr. David Obonyo; Commissioner for Cooperative Development; State Department of Cooperatives.** Mr. Obonyo represented the Permanent Secretary **Hon. Noor Ismael.**



In his speech, Mr. Obonyo welcomed the cooperative leaders to the meeting and underscored the importance of the conference in fostering cooperative development. He asserted that cooperatives in Africa cut across all the sectors

of the economy and provide support to and are an important component in development.

Mr. Obonyo highlighted the structure of the cooperative movement in Africa, comprising of primary cooperatives, unions and the apex organization depending on the national context. He noted that cooperatives serve their members most effectively and strengthen the movement by working together through local, national, regional and international structures. He underscored the importance of the sixth principle in cooperative movement.

Noting the detriments of Covid-19 to the cooperative movement, the Chief Guest applauded the organizers of the conference for the theme (accelerating cooperation among cooperatives in the post Covid-19 era), which he indicated to be relevant. He observed that cooperation helps to improve the vision of social and solidarity economy among cooperatives leading to achievement of various economic benefits.

The Commissioner noted that progress towards the Abuja declaration had been constrained by the covid-19 pandemic. He guided the 9th Technical Committee of the Africa Ministerial Cooperative Conference (9th TCAMCCO) should be used as forum to evaluate progress in implementation of Abuja declaration in light of stagnating economic growth and disruptions to supply chains, livelihoods and social welfare programs as a result of Covid-19. He noted that such a system approach is the pillar for cooperation. He called upon leaders to chart a way forward and urged them to consider the experience gained and response of cooperatives to covid-19 pandemic, which can be leveraged to create better and resilient systems to cope with existing and future socio-economic challenges. He observed that for the movement to thrive, leaders should strengthen the ICA-Africa. He noted that a strong ICA-Africa will ensure the interests of the movement are safeguarded. He pledged that the government of Kenya will continue to play its part in creating an enabling environment to promote sustainability and growth of the Cooperative movement.

Session 2: Background paper: Accelerating Cooperation Among Cooperatives in the Post Covid -19 Era. By Dr. Chiyoge Sifa, Regional Director - ICA-Africa.



Since the first recorded Covid-19 case and its rapid spread in Africa, the African Union endorsed a joint continental strategy to provide a public health platform to complement efforts by Member States and Regional Economic Communities. Despite the measures taken, Covid – 19 spread across Africa, impacting different regions and countries in different ways. This led to countries to enforce different containment measures such as travel restrictions, lockdowns, market closures, and testing and tracing.

These measures restricted economic and social activities forcing a human development crisis.

While Covid-19 affected all sectors, the impact on cooperatives was unique and unprecedented. Its outbreak exposed Africa's underbelly and aggravated the continent's primary and prevailing issues of inefficient safety nets, rising inequalities, and climate change, limiting and even reversing development gains since 2010, especially in those countries with more developed economies such as South Africa, Egypt, Algeria, and Kenya. This was described to be the worst economic fallout since the Great Depression by the International Monetary Fund (IMF). These effects led to reduced cooperative revenues, lower household income, delayed payments for products and services, difficulty in acquiring personal protective equipment and others.

The cooperatives targeting the informal sector, farmers and micro-entrepreneurs in particular suffered severe great financial stress. While the poor demonstrated more resilience, their dependence on cooperative financial services, including basic savings and loans, and remittances to family members exposed them to high levels of vulnerability.

Considering the resilience cooperatives have exhibited in the past against crisis, cooperatives will need to play a critical role in catalyzing recovery of countries in Africa from the impacts of covid-19. For them to play this role effectively, partnerships and development cooperation among cooperatives will be important in accelerating recovery towards 2030 and building a firm foundation to counter similar emergencies and pandemics in future. It is therefore important that the International Cooperative Alliance (ICA) – Africa re-examines its social contract with the people of Africa and chart out a common agenda to define the common path into the future within the framework of the ICA 6th cooperative principle of cooperation among cooperatives, the UN Sustainable Development Goal 17 - Strengthening the Means of Implementation and Revitalizing the Global Partnership for Sustainable Development, and the African Union Agenda 2063.

To accelerate the process of recovery, there is need to facilitate cooperatives to find long-term solutions to eradicate poverty and build a strong platform for an inclusive, sustainable, and resilient social and solidarity community through a multi-stakeholder and partnership-based Forum (MPF). This will entail welcoming direct participation and leadership of the public sector, the private sector, and the academia in policy, regulatory and financial re-engineering of the cooperative development agenda. The MPF has the challenge to generate collaborative actions, initiatives, and partnerships for cooperative focused promotional and development interventions.

Through the MPA, cooperatives have an opportunity to address and institutionalize four pillars central within the framework of the seven cooperative principles of voluntary and open membership, democratic member control, member economic participation, autonomy and independence, education training and information, cooperation among cooperatives, and concern for community in influencing the development policies and processes in Africa. The four pillars to trigger acceleration and sustain the development and growth momentum, are widely informed by the impacts of COVID-19 and past emergencies on the continent. They include connecting people everywhere, empowering communities, building cooperative ecosystems, and incentivizing investments for a risk-informed and climate smart intervention.

Moving into the future, we seek to put cooperatives at the center of post-covid-19 to recover the question of How and the What to be done to accelerate cooperation among cooperatives

in the post Covid era is important. This question must be asked in line with the core focus of ICA-Africa over the period 2017-2022; the core concerns of cooperatives of capital formation, poverty eradication, and human dignity, and the cooperative principle of cooperation; the UN Sustainable Development Goals, and the AU Agenda 2063. Only in this way can we identify options to enable us to recommend policy proposals to reduce vulnerability, strengthen resilience, and ensure sustainable solidarity and purposeful cooperation among cooperatives and key stakeholders to realize transformation and sustainable development.

In the last decade we focused our energies on cooperative Identity. Into the future and benefiting from the lessons of the COVID-19 pandemic the following are important:

- a) There is a need to re-energize the cooperative movement by restoring and strengthening the values of Trust and Solidarity in one another, in our cooperatives, and in our communities. These values are central to accelerating cooperation, strengthening capacity and institutional development of cooperatives, and building a more sustainable future for the continent.
- b) There is a need for a coordinated approach to development and containment of pandemics. In this respect, ICA-Africa shall investigate the instrumentation of a Multi-stakeholder and Partnership-based Forum (MPF) to broaden space for cooperative action on the continent.
- c) The MPF should ensure a sound macroeconomic framework with right incentives, sound institutions and policies, significant resources directed towards knowledge sharing, and a basic agreement on strategy between government and cooperatives on human development infrastructure.

Session 3 and 5: Conference Paper Presentation.

Sub-theme 1: Coop-to-Coop Cooperation Opportunities and Challenges



Session 3, moderated by Prof Esther Gicheru was organized as one of the parallel sessions and the presenters included:

1. Damian Boniface Sambuo (PhD)
2. Ms. Ashley Holst
3. Mr. A.E Okem

The Sixth Principle of Cooperatives: Does Tanzania Succeed on Sectorial Cooperation Among Cooperatives: By Damian Boniface Sambuo (PhD) of Moshi Cooperative University

Recently, the COVID-19 disrupted the global economy and escalated poverty across countries, Tanzania inclusive. In noting the sixth cooperative principle, cooperation among cooperatives with inclusions of other economic sectors remains inevitable to fight this disruption. The disease deteriorates coops members' health, raises negative economic effects in agricultural value chains, and exacerbates inflation. The present study examined socio-economic cooperation among cooperatives in Tanzania during the post-Covid-19 era. The theory of change towards strategic economic negotiations on co-operators' sectoral goal(s) attainment during a pandemic was employed. Convenience sampling for published materials from Six coop's actor websites was employed supported by Mobile phone interviews. Data were analysed using a content analysis approach. The study found out that there is a direct description of how the sixth principle is commensurate with Co-operative Societies Act No. 6 of 2013 which mandates the formation of the cooperative development office among sectoral ministries. The National Health Insurance, financial institutions, and coops societies found to negotiate the tripartite cooperation for the establishment of health insurance scheme services 'Ushirika Afya'. The capital conundrum for the re-born of the Tanzania National Co-operative Bank-NCB is also highlighted. Other findings regarding the sixth principle were on cooperation

between Tanzania cooperative development commission and Tanzania trade development authority which are aimed to improve direct export crops and market access. Success in Cooperative education expansion via the cooperation of East Africa Country's universities was also highlighted. The paper recommended for national coverage of coops insurance education with 'Ushirika Afya' program as a lesson to attract other firms. Cooperatives should advocate the purchase of shares, collective securities, and bonds to widen cooperation with other cooperatives, corporate companies or subsidiary companies. Policymakers, regulatory authorities, and stakeholders should adhere to a Covi-19 'new normal' by putting in practice laws and regulations that govern cooperation among co-operators and other development actors.

Technology & Social Networks: Opportunities for growing and strengthening the Kenyan Cooperative Network through an online platform: By Ms. Ashley Holst, of Global Communities

Social networks play a critical role in determining the success of cooperative sectors. The Kenyan Cooperative sector is robust and multi-tiered, but many cooperatives feel disconnected from the broader sector and struggle to find service providers and resources specialized to cooperatives. Cooperatives that form a network of regional or national clusters can develop innovative solutions to challenges, provide effective support mechanisms and expand client bases for their members. In 2021, Global Communities conducted a study to evaluate the successes and challenges of Ushirika Hub, a Social Systems Network Analysis (SSNA) initiated in 2019. The current study leveraged on the baseline to explore ways in which cooperators and other stakeholders want to use a social network and identifies opportunities for improvement. Data was collected in 7 counties through 170 surveys, 11 key informant interviews, and 1 "meaning making session" (dissemination and validation workshop). The results of the study indicated that most users struggled to use Ushirika Hub but still desired an accessible virtual network to better connect, find service providers, and sell their products and services. The study explored options for a new platform, identified key technology aspects needed, and the types of information and applications desired. The findings showed that users overwhelmingly prefer Facebook for a Kenyan Cooperative Social Network. The paper recommended for an enabling environment and institutional structures that facilitate use of a cooperative social network; alternative platform that is user friendly and well known; and strengthening partnership across stakeholders to support uptake. In the current environment, after many people and businesses have experienced isolation during the COVID-19 pandemic, individuals desire to connect with others and realize opportunities available through

online networks including improved service provision, more shared learning, and intentional cooperation of cooperatives in a digital world.

Barriers to Cooperation among Cooperatives: Evidence from Cooperatives in uMgungundlovu District Municipality, South Africa: By Mr. A. E Okem of University of KwaZulu Natal, South Africa

Cooperation among cooperatives is an important success factor for cooperatives. In the context of recovering from the impacts of the COVID-19 pandemic, cooperation among cooperatives becomes even more significant. Enhancing the benefits of cooperation among cooperatives could be boosted by identifying and addressing barriers to cooperation. The study explored barriers to cooperation among cooperatives in the uMgungundlovu District in KwaZulu-Natal, South Africa. It used a cross-sectional qualitative design with twenty-six conveniently selected cooperatives. Representatives of the participating cooperatives were interviewed using a semi-structured interview guide. Interviews were recorded, transcribed, exported into NVivo and analysed thematically. The study found that although the literature suggests that cooperation among cooperatives could enhance their success, there was limited evidence of cooperation among participant cooperatives. Vast geographical distances between cooperatives, competition for government tenders/funds, perception of other cooperatives as rivals, political and religious differences in local communities, and lack of experience and skills in governing cooperatives are factors that undermine cooperation among the cooperatives. Addressing these barriers to cooperation among cooperatives; it was noted that it is critical to accelerate cooperation among cooperatives in the post-COVID-19 era. Achieving this requires a renewed emphasis on educating and capacitating cooperatives to value and engage in productive networking activities. To facilitate cooperation among cooperatives, it is recommended that training and support offered to cooperatives are tailored towards emphasizing the values and benefits of cooperation. This can be achieved by providing support to groups of cooperatives to create networking opportunities that will foster social cohesion and collaboration among cooperatives.

Session 5 was moderated by **Prof Isaac Nyamongo** while the presenters were:

1. Britt Cruz
2. Dr. Olugbenga Rotimi, Olusanjo

Cooperatives as Safeguards of Cooperative Business Success; Britt Cruz, Program Manager, HealthPartners International Development.

Cooperatives are widely recognized as effective vehicles for economic growth and development. But in Sub-Saharan Africa, catastrophic health care expenditures threaten to undermine progress made by cooperative businesses by forcing members to sell assets, go into debt to pay for care or pay for care on credit. In Uganda, where HealthPartners works, 46% of non-health cooperative members had to borrow money to pay for care, 78% had to sell assets and 29% had to pay for care on credit. The objective of the paper was to outline how health cooperatives and existing producer, consumer and worker cooperatives can partner to safeguard the benefits of existing cooperatives through health cooperative-derived financial risk protections. The paper drew on HealthPartners' experience in health cooperative development as well as existing literature to outline 1) how to structure partnerships between existing cooperatives and health cooperatives to ensure financial risk protection for members and 2) the economic and social benefits, promising practices, and challenges of the arrangement. The results show that existing cooperatives can leverage their cooperative infrastructure (membership, communication networks, governance structures, trust and knowledge) to offer health cooperative insurance to members who thereby avoid catastrophic health expenditures, protect their cooperative earnings and miss less work or school due to illness. The paper recommended for cooperation among cooperatives to add health cooperative benefits to existing cooperative business offerings in areas where out of pocket health care costs pose a risk to economic growth and development of cooperative members and their communities.

Cooperation practice among Cooperatives: A Tool for Economic Integration and Development in Sub-Sahara Africa; Dr. Olugbenga Rotimi, Olusanjo; Cooperative Federation of Nigeria (CFN).

Globally, the size of cooperatives has increased considerably in the last 10 years yet it seems the impact of this sector in economic integration and development is relatively low. Scholars have postulated absence of cooperation practices among cooperatives for this relatively low impact. This is one of the perceived problems of low education, low capacity building, low economic empowerment and low intra and inter-regional development. On the basis of comparison across the world, the level of cooperation among cooperatives in the developed countries appears better while that of Sub-Sahara Africa stands not too appealing. If the situation persists, then the expected level of economic integration and development among African countries may suffer drawbacks in the post covid-19 era.

The objective of this paper was to examine cooperation practices among cooperatives as a tool for economic integration and development in Sub-Sahara Africa. The study reviewed transaction cost theory, theory of resources and capabilities and theory of social systems. Meanwhile, the paper is anchored on theory of resources and capabilities. The study adopted a survey design approach by using questionnaire and interview guide to solicit responses. The study achieved a retrieval rate of 80% and the data analyzed into descriptive and inferential statistics. The study revealed that cooperation practices among cooperatives exerted positive significant effect on economic integration and development.

The study concluded that cooperation practice among cooperatives is a tool for economic integration and development in Sub-Sahara Africa. The study recommended that stakeholders in the Cooperative Sector should foster cooperative practices to improve the level of education, increase capacity building, enhance economic empowerment and stimulate intra and inter-regional development in post covid-19 era. The study further recommended that policy makers and regulators in the sector should develop policies that can promote cooperation practices among cooperatives in Sub-Sahara Africa.

Session 4 and 6: Conference Paper Presentation.

Sub-theme 2: Promotion of an Enabling Environment for Cooperation among Cooperatives.



Session 4 was moderated by Prof Wycliffe Oboka. It was also organized as a parallel session immediately after the background paper presentation and the presenters included:

1. Mr. Peter Ashade
2. Enock M. Onduko

3. Susan Mutali

Cooperation among Cooperatives in the Digital Era/4th Industrial Revolution/Platform.

Mr. Peter Ashade; Group CEO, an award winning and CEO of the year at the 2022 African Business Leadership Awards (ABLA).

Cooperation among cooperatives is integral to surviving the inclement economic environment in which 21st century cooperatives operate. The Fourth Industrial Revolution (4IR) Digitization is an enabler for cooperation among cooperatives. The paper explored how cooperatives can widen their business reach, grow and become more competitive through digitalizing and expand their market share through cooperative platforms which are crucial for interconnectivity between members as suppliers of goods and services. The objectives of the paper were to establish whether Cooperatives have common needs which warrant coming together, how Platform cooperatives promote cooperation among Cooperatives and how Platform cooperative will foster symbiotic relationship in the supply chain for cooperative products and services. The paper adopted Contents Analysis method in analyzing cooperation issues. It adopted structural functionalism theoretical framework and linked it to diffusion of innovations theory, Uses and Gratifications, and Social Identity theory. SPSS was used to analyze the data and the paper revolved around advocacy/participatory worldview, while findings are reported in a conference paper format. The results identified various factors currently limiting cooperation among cooperatives. Understanding these issues charts the basis upon which solutions are prioritized by means of digitization, and platform cooperatives. In conclusion, as the world further grows into an inclusive global village, Platform cooperatives are the next major market place for cooperative goods and services. Finally, the paper recommended that the 4th Industrial Revolution thrives on Digitization, artificial intelligence and data block chain. Effort must be geared towards adopting cooperative platform for borderless market.

Influence of Housing Cooperative Finance on Affordability: A Case Study of Nairobi

County, Kenya: Mr. Enock M. Onduko; a tutorial fellow in the department of Cooperatives and agribusiness at the Cooperative University of Kenya (CUK), presented their research done with the Dr. Jones Kaleshu from Moshi Cooperative University and Benson Ndiege of Tanzania Cooperative Development Commission.

COVID-19, a global pandemic has exacerbated housing shortage in Kenya. As a result, the low-middle income households cannot afford housing provided by the formal market because of stringent conditions attached to accessing finance from financial institutions. The paper aimed at assessing the influence of housing finance on the affordable housing provided by housing co-operatives in Nairobi County, Kenya. The objectives of the study were to analyze

sources of housing finance employed by housing co-operatives and examine the influence of housing finance on the affordable housing provided by housing co-operatives in Nairobi county, Kenya. A descriptive research design was used where quantitative and qualitative methods were employed to collect and analyze data. The target population was all registered housing co-operatives in Nairobi County. The multistage sampling technique was employed to select 35 housing co-operatives from 115, and systematic sampling methods were used to select 387 respondents from selected housing co-operatives. The collected data were analyzed with both inferential and descriptive statistics. The test of hypotheses was analyzed through a mixed effect model and correlation analysis. The findings of the study indicated that savings, housing microfinance, grants and subsidies, and mortgage finance significantly influenced housing affordability with a p-value of 0.019, 0.000, 0.000, and 0.020. In conclusion, housing co-operatives members need urgent access to affordable housing finance/ loans to cover the shortage of housing experienced in Kenya. Additional support is also urgently needed to address the shift business strategies and revise operations to manage burdens and access to technology to maintain business operation during and post COVID-19 Pandemic. The paper recommended that housing co-operatives stakeholders needs to work together in looking for new sources of external support (grants, loans, donations) in response to COVID -19 and its related impacts.

Legal and regulatory frameworks of Islamic finance by cooperatives in Africa - case of Kenya. Ms. Susan Mutali, a senior legal officer at Stima Deposit Taking Sacco Society and an advocate of the high court of Kenya presented a research paper done with Dr. Hassan Gamaliel CEO of Stima Deposit Taking Sacco.

Analyzing the role of Islamic Finance Cooperatives in Kenya in the ERA of COVID-19 ERA. The aim of study was to examine the potential role of Islamic finance by cooperatives in achieving socioeconomic justice and attaining best practices diversified Shari'ah compliant tools. Hence, the research assessed how Islamic finance can help in reconstructing the economy based on higher ethical objectives to redevelop social, economic, and environmental welfare, especially in the COVID-19 era and cooperation among cooperatives. The classical school of Natural law theory is a philosophical and legal belief that all humans are governed by basic innate laws or laws of nature, which are separate and distinct from laws which are legislated. Natural Law theory has heavily influenced the laws, trade and commerce. Islamic finance institutions must be subjected to the same existing prudential regulations as their conventional counterparts whenever that is possible.

The findings show that Islamic banking and finance can be employed to mitigate the impact of coronavirus and can be used as an alternative financial system to support both affected people

and entrepreneurs. This research can help policymakers review of the Islamic Finance regulatory framework in the Cooperative industry in Kenya and Africa which in turn could lead to cooperatives learning from each other especially given that the Islamic Finance is a fairly gray and untapped field among the cooperatives. Trainings and skills sharing will be a useful area that will enhance the spirit of cooperation among cooperatives.

Session 6 presenters included:

1. Mr. David Popoola
2. Ajibola Anthony Akanji
3. Moses Nhlanhla Nene
4. Wilson Kipkemboi Metto

Mr David Popoola from Ibadan University, presented his study titled, 'extents of cooperative participation correlate with members' production characteristics, and multidimensional poverty statuses.

The magnitude of membership participation in cooperatives much determines how much can be benefitted, and its consolidation. The study investigated how production characteristics, and multidimensional poverty statuses correlates with cooperatives participation among poultry farming households in South West Nigeria, using data obtained from 93 Cooperator poultry farming households collected via multistage sampling. Probit regression, OLS regressions, and the Alkire-Foster Multidimensional poverty indices were used in data analysis. Result showed that poultry farmers with; training access, regular meeting attendance, and longer membership duration operates larger farms with relatively higher output. Also, monthly meeting increases farm output at $P \leq 0.1$, while cooperative membership duration (CMD) negatively correlates with poverty. Furthermore, total per capita expenditure, marital status, and gender of household head positively influences regularity of meeting attendance significantly at $P \leq 0.1$, $P \leq 0.1$, and $P \leq 0.1$ probabilistic level respectively, while it is negative for years of formal education, and significant at $P \leq 0.01$. Finally, on CMD; years of formal education, and meeting regularity status positively determines CMD at $P \leq 0.05$, and $P \leq 0.1$ respectively, but years of farming experience, and total per capita expenditure negatively influences CMD at $P \leq 0.1$, and $P \leq 0.05$ respectively. Finding based policies were also proffered.

Ajibola Anthony Akanji from the Lead City University, Ibadan Nigeria presented a paper on: Upscaling The Legal and Administrative Frameworks on African Cooperatives: An Enabler for Cooperation Among Cooperatives.

The African cooperative movement is known for its significant contributions to sustainable development, a feat it continues to maintain against odds. These characteristics were maintained in the height of the COVID-19 pandemic, with the movement posed for more exploits in the drive towards recovery, and other post pandemic adventures. Notwithstanding the industry of the movement, its potentials remain sub-optimally utilised. The sub-optimal utilisation of potentials is identified to be a product of the existence of inefficient relationships. On the one hand are the poor synergies within the Cooperative movement, on the other are the weak symbiosis between the movement and stakeholders. Both problems were further brought to the fore during the pandemic and were positioned as hindrances against post-pandemic recoveries, hence the reality supports further reviews. Thus, questions around the quality of the legal and administrative frameworks upon which modern African cooperativism is built were raised. Although, theoretically these frameworks appear holistic, in practice they are not supportive of synergies needed for the elevation of the co-operatives. Appraisals of these frameworks have arrived at the following: African cooperatives draw their existence from national legislation; these legislation are product of national administrative policies and dispositions; a good number of these legislation are not reflective of the specificities of co-operatives, particularly as enshrined in the Statement on the Cooperative Identity; current African legal and administrative frameworks on cooperatives are relics of colonial era models; current African administrations retain these models in different guises; the identified anomalies constitute encumbrances to Cooperative synergies and development, in particular the quest of the movement towards post-pandemic recoveries. Given the foregoing, the imperative to upscale the legal and administrative frameworks on African cooperatives is identified as the most appropriate remedial to the aforementioned problems. The remedial is proposed on the template of an African Charter on Cooperatives.

Moses Nhlanhla Nene from the Impande Centre for Sustainable Development (ICfSD) in South Africa presented his research study focusing on Toward Sustainable Co-operatives Cross-Border Cooperation in post-Covid-19 Era - Key Determinants and Causal Relationships. Cross-border co-operatives cooperation brings together the co-operatives on both sides of the border by helping to transform the border into a possibility for development. The multidimensional nature of cross-border co-operatives cooperation makes it intricate to identify the determinants and causal relationships of co-operatives cross-border cooperation. By working together, co-operatives can jointly identify and address the specific challenges and

opportunities presented by the Covid-19 pandemic, especially the determinants of and causal relationships of co-operatives cross-border cooperation.

The study investigated how continental cooperatives cross-border cooperation through a better understanding of its determinants and causal relationships among agricultural co-operatives to ensure sustainability. The study focused on the context of existing and potential cross-border networks, including supportive institutions that may provide financial, human, and material resources; expertise and leadership agility; as well as organizational capacity and economic cost of cooperation. The study was conducted using literature survey methodology to build on, and relating the study to existing knowledge by applying and testing the explanatory power and applicability of the determinants and causal relationships of cross-border cooperatives cooperation in the context of agricultural cooperatives within the SADC countries; and to examine the dynamics, roles and motives of various stakeholders within the inter- and intra- cooperatives sector with the ultimate aim of working toward an empirical model of the cooperatives cross-border cooperation that drives positive change.

Preliminary results of the study indicated that co-operatives cross-border cooperation, in general, leads to better relations among cooperatives. Sustainable cooperatives cross-border cooperation fosters Cooperative-to-Cooperative contacts; strengthens the cooperative movement by working together through local, national, regional, and international structures; and also facilitates the generation of social capital, trust and mutual understanding among the cooperatives on all sides of the borders. The study concluded that sustainable co-operatives cross-border cooperation is a way of solving common problems and making the best use of the inter-country, synergistic, and reciprocal potentials of co-operatives in neighboring territories. Cooperatives cross-border cooperation has an added value for cooperatives by cross-pollinating information and experience-sharing among interacting cooperatives, thereby addressing the needs of members within the co-operative's movement. Cross-border cooperation can also have synergies, opportunities and benefits for national, regional, continental, and international cooperation, by establishing and fostering innovation systems in post-Covid-19 era.

It is recommended that the inter-, and intra-country legal and policy frameworks promoting sustainable co-operatives cross-border cooperation must be encouraged. The study noted that it is critical to explore programmes which promote socio-economic cooperation among cooperatives. Lastly, develop structures which facilitate the generation of social capital, trust and mutual understanding among the co-operatives on all sides of the borders.

Dr. Wilson Kipkemboi Metto of the Cooperative University of Kenya (CUK) presented a paper on Demystifying the Sixth Cooperative Principle. Interplay between Framework and Digital Era on Members' Service in Deposit Taking Co-operatives in Kenya.

Cooperatives play an indispensable role in economic development worldwide. The World Bank, International Cooperative Alliance and International Labor Organization acknowledges cooperatives role in fighting poverty and promoting equity. The guidelines through which cooperatives put their ethics, values and beliefs into practice are embodied in the Cooperative principles. However, although the sixth principle emphasizes co-operation among co-operatives at local, national, regional and international structure so as to serve members effectively and strengthen the Cooperative movement, it's yet to be practiced adequately due to limited understanding. The purpose of this paper was to demystify the sixth Co-operative principle by examining the effect of the interplay between Cooperative framework and digital era on the members' service on Deposit Taking cooperatives in Kenya. The study was anchored on Cooperative socialistic school of thought by Marxist Lenin. The theory states that co-operatives are social enterprises aimed at transforming societies by removing the ills of capitalism through Cooperative ethics of self-help and solidarity. Quantitative secondary data were collected from SACCOS Regulatory Authority (SASRA) data base in 175 Deposit Taking co-operatives using cross-sectional research design and census sampling technique. Data were analyzed with the aid of binary logistic regression. The findings indicated that the interplay between Cooperative framework and digital era accelerates cooperation among co-operatives, p values were all less than (0.05). In addition, it improves better service to member and increases Cooperative movement's growth. The study concluded that digital era indicators increasing cooperation among cooperatives, hence enhancing service to members and co-operative's movement growth were computer hardware, software and skills. While Co-operative framework indicators were Co-operative identity, structure, policy and environment. The study recommends to Co-operative managers and board to embrace Co-operative framework and digital era to accelerate cooperation among co-operatives and provide better services to member leading to Cooperative movement's growth.

Panel Discussion - 4 Eminent cooperators.

The panel was comprised of **Ms. Lydia Omamo** of NCBA CLUSA and **Dr. Todor Ivanov** - Consumer Cooperatives Worldwide (CCW).

The focus of the panel discussion, which was moderated by Prof. Esther Gicheru of the Co-operative University of Kenya was:

- I. Impacts of Covid-19 on cooperatives
- II. Impact of Covid-19 on, 'Cooperation among Cooperatives'
- III. How cooperatives might be enhanced to play a role in post-Covid recovery



Impacts of Covid-19 on cooperatives

From the panel discussion, the following were highlighted as impacts of Covid-19 on cooperatives:

- In Kenya, agricultural cooperatives experienced reduced operations due to movement restrictions imposed in adherence to covid-19 protocols impacting market access. This led to reduced revenues. The closing of schools also meant that the households consumed most of the milk leading to reduced revenues for the cooperatives.
- In India, IFFCO's fertilizer plants continued operations but the farmers produce could not reach the markets due to the movement restrictions. Cooperatives also needed economic support to sustain themselves.
- Consumer cooperatives were impacted on all fronts from delivery to procurement, production facilities as well as hospitals. The operational costs rose from 50% to over 100%.

Impact of Covid-19 on, 'Cooperation among Cooperatives'

Key issues from the discussion were:

- In Kenya, Cooperation among cooperatives was hampered by covid-19, especially in areas where exchange visits among cooperatives could not happen due to the movement restrictions. Extension services were also disrupted.

- In India, IFFCO was able to develop a nano-based fertilizer during the covid-19 crisis and signed MOUs with Malaysia and Argentina. However, there was an impact on cooperation among cooperatives to exchange goods and services.
- Cooperation among Consumer cooperatives in Bulgaria and Italy helped purchase mobile vehicles (for mobile stores) to reach rural populations.

How cooperatives might be enhanced to play a role in post-Covid recovery

Key issues from the discussion:

- There is a need to have enabling policies to help the cooperatives thrive and accelerate their recovery from covid-19. Governments need to focus more efforts on policies and regulations to enable cooperatives to move faster.
- India has formed a separate ministry of cooperation to focus on cooperation among cooperatives
- Consumer Cooperatives Worldwide (CCW) is willing and can provide proliferation of consumer cooperatives start-ups in Africa. However, there is need for a proper policy regulatory framework in Africa.
- CCW can cooperate on education and training in reskilling consumer cooperatives in Africa

In conclusion, the panelists noted that for cooperation among cooperatives to be realized, it is important to have clear cooperation objectives with timelines and action plans. This will ensure that any MOUs signed do not remain stagnant as they will be operationalized.

Cooperation among cooperatives must also make business sense, In the case of cooperation among cooperatives for trade, it is important to have an ecosystem of capital(banks) insurance, logistics among others.

Annex 1: Summary & Recommendations

DAY 1: Africa Policy Forum on Cooperative Resilience

RESEARCH	KEY POLICY RECOMMENDATIONS
Resilience of SACCOs in the hospitality aviation and horticulture sectors to covid-19 systemic shock	<ul style="list-style-type: none"> - Encourage SACCOs to open up the common bond to reduce membership concentration of risk. - Implement strategies to empower women’s membership in cooperatives and representation in SACCOs’ leadership - Sensitize and encourage SACCOs to show more concern to help communities cope better during shocks
Adoption of climate-smart agricultural practices that contribute to the resilience of small-scale farmers	<ul style="list-style-type: none"> - To implement policies that support and encourage the adoption of Climate Smart Agricultural Practices (CSAP). This should also include policies that relate to the certification, pricing and marketing of products - To provide continuous capacity building & training to farmers and all the relevant stakeholders. To include but not limited to; union members, government and district council officials - To subsidies or finance the cost of CSAPs through interventions by the government, donors or other goodwill and financial institutions - To promote regular and extensive research on CSAPs and its enabling environment to foster evidence-based recommendations
Harnessing youth initiatives in the growth of Kenyan SACCOs: A case of boda bodas	<ul style="list-style-type: none"> - Streamline boda boda operations through appropriate policy guidelines/enforcement - Encourage government to intervene by providing capacity building to youth groups and boda boda associations - Over the long term promote collective entrepreneurship where SACCOs are domiciled - Encourage government to take keen interest in the youth initiatives which are geared toward generating employment opportunities
Cooperative Law and Regulation Initiative (CLARITY) 2.0	<ul style="list-style-type: none"> - Reform efforts for cooperative law & regulation are ideally led by cooperative stakeholders, but in cases where government takes the lead, reform processes should be participatory and inclusive to ensure the cooperative sector’s needs are heard and incorporated to create more enabling legal frameworks - Cooperative law and regulation reform efforts should intentionally consider how to provide equitable opportunities for marginalized groups, such as women and youth - Cooperative stakeholders and legislative bodies should consider using CLARITY tools and methodologies to support cooperative legal framework reform that promotes an enabling environment for the cooperative sector
Ushirika Hub: A study evaluating the opportunities and outcomes for a social systems network in the Kenyan cooperative sector	<ul style="list-style-type: none"> - Leverage partnerships to develop a platform to accommodate cooperative business operations online. This platform would form a one-step hub for all cooperative businesses in the country or region - Explore the possibility of building on one of the preexisting social media platforms such as Facebook which have the potential to host a Ushirika hub-style network and incorporate more applications, including product sales and direct coop to coop communications

	- Any new or existing platform should be developed and promoted in collaboration with government and cooperative apex bodies so that it is sustainable and responsive to the needs of the cooperative sector
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DAY 2: Paper Presentations on the Theme & Sub-themes

a. Coop-to-Coop cooperation

1. There is an opportunity for Africans to build strong and sustainable value chains through cooperation among co-operatives especially in light of the Africa Free Trade Area (Inter-cooperative trade)
2. There is need to address barriers to cooperation including vast geographical distances between cooperatives, competition for government tenders/funds, perception of other cooperatives as rivals, political and religious differences in local communities, and lack of experience/skills in governance of cooperatives, which undermine cooperation among the cooperatives.
3. Cooperatives must purposefully create access to national and international markets and reposition themselves into higher value-added economic activities along their respective supply chains.
4. It is important to promote and enhance the health and well-being of all co-operators, post Covid-19. Formation of a health cooperative is proposed to assist co-operators in managing health risks.
5. There is need for provision of cooperative member health insurance education and sensitization of health care programs such as Ushirika Afya in Tanzania as a lesson to advance cooperation with other insurance firms.
6. There is need to consider pre-existing platforms such as Facebook and LinkedIn that have the potential to host a Cooperative network and incorporate applications, including product sales and direct co-op to co-op communication.
7. Governments should create an enabling environment and institutional structures that facilitate adoption and usage of a social network for cooperative businesses, to form a one-stop-hub for all cooperative businesses in a controlled centralized platform.
8. Stakeholders/policy makers/regulators in the cooperative sector should strengthen cooperative practices that improve the level of education, increase capacity building, enhance economic empowerment and stimulate intra and inter-regional development.
9. In co-operative education and training, there is need to develop a curriculum for school co-operatives for posterity
10. Coop2Coop trading should adopt the suggested Hybrid Integration Co-operative Model (HICM)
11. Co-operatives need to integrate youth, gender and climate change issues in co-operative activities
12. Cooperatives need to integrate ICT in their operations
13. There is need for the co-operative movement to use evidence-based decision making, meaning that data collection needs to be prioritized
14. Conduct more baseline surveys to collect data on co-operatives and the information used to promote inter-trade for co-operatives in Africa
15. Develop a common framework for reporting achievements and breakthroughs
16. Re-energize the cooperative movement by restoring and strengthening the values of trust and solidarity

b. Enabling Environment

1. There is a need for government agencies to provide subsidy programs for low- and middle-income households to allow them to participate in the housing market
2. The government should provide an appropriate mechanism for individuals to access finance from the formal market while for those who cannot qualify, the government should provide special incentive programs.
3. Housing co-operative finance models can be promoted to strengthen the community based social network. This can be achieved through strengthening of the regulatory framework and property title deeds system, which in turn can facilitate easier access to formal financing sources with the use of property as collateral.
4. There is a need for flexible and affordable mortgage schemes in the co-operative sector to enable large-scale construction of houses for the community
5. Cooperatives should be encouraged to adopt Management Information Systems in the administration of their affairs.
6. African cooperatives must synergize towards adopting cooperative platforms for borderless markets.
7. Build co-operatives cross-border cooperation relationships based on mutual trust and also on co-operative principles and ethos
8. There is the need to have in place an apex tier legal policy, hence an African Charter for Cooperatives is proposed
9. Countries must agree on a common legal framework and implementation rules which promote cooperatives cross-border cooperation.
10. The inter and intra-country legal and policy frameworks promoting sustainable co-operatives cross border co-operation should be encouraged
11. There is a need for provision of education, training and information to co-operative boards, employees and members on co-operative principles, policies and legislations
12. A legislative framework should be put in place to enhance the regulation of the Islamic Shariah co-operative industry.
13. There is need for training for Sacco officials on short courses on Islamic financing.
14. There is need for co-creation of public policies where co-operatives need to work with governments, to promote policies that promote value chain reinforcement
15. Cooperative leaders should offer servant leadership to the movement in service to members
16. The government should create an enabling environment to allow cooperatives to conduct their business

Members Forum

- Consultation on ICA-Africa strategy
- Presentation on the North Africa sub-regional office
- Establishment of the African Organization for Housing Cooperatives
- Africa's ambition for an extra seat in the global board
- Preparations for October meeting in Egypt

Day 3: Country paper presentations

Highlights of some of the indicators

- o Access to financial services: Various innovative mechanisms both from the government and within the cooperative movement. This is commendable but more is needed
- o Access to health services: Still a big window of opportunity. Can mention the health stakeholder meetings. ICA-Africa will continue conducting health stakeholder meetings
- o Access to affordable housing: improvement in the formation of housing cooperatives. However, big investments are needed
- o Policy development: Practices like reviewing the cooperative model/regulations and aligning it to national development plans

Recommendations/Observations

- o Administration should further consider a more friendly report template
- o Country reports should be shared amongst countries
- o There should be a way to practically monitor progress in the countries
- o Review template to include score and comments from the cooperative moment alongside that of the government's

Annex 2: Country Progress Reports and Presentation

ICA-Africa and OCDC International Cooperative Research Group launched the dissemination cycle of collaborative Research for cooperative resilience program at the 9th Technical Committee of the Africa Ministerial Cooperative Conference in Mombasa - Kenya.

Five research results were presented by the Cooperative University of Kenya, ICA-Africa, Kenya Union of Saving and Credit Cooperatives, National Cooperative Business Association CLUSA International and Global Communities during the Africa policy Forum on Cooperative Resilience What the Evidence Suggests. Read More from the Researches - https://icaafrica.coop/sites/default/files/2022-06/Research%20Policy_Brief.pdf

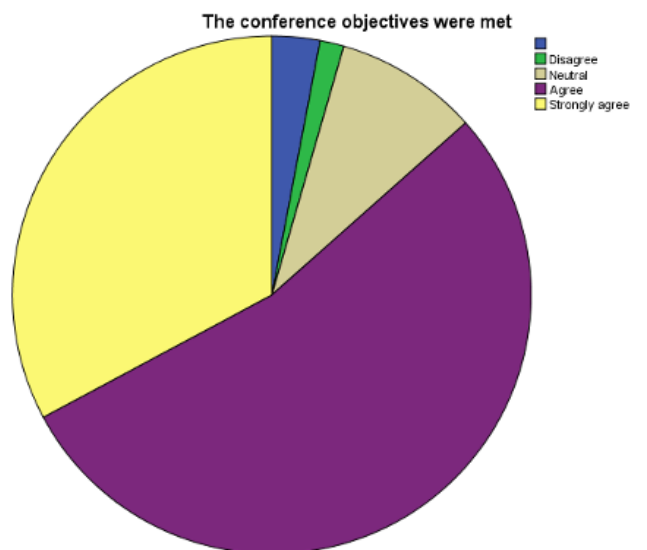
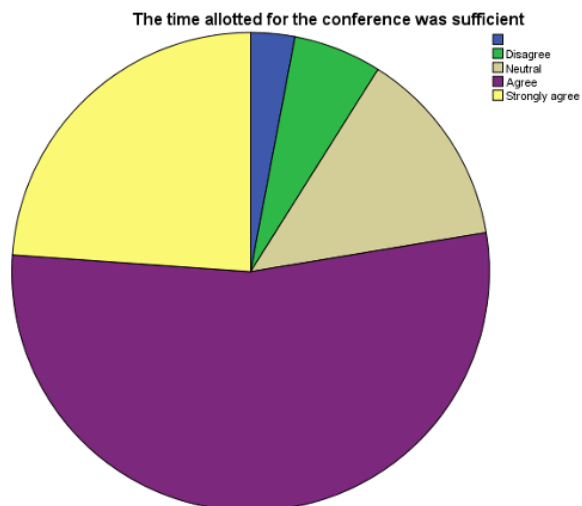
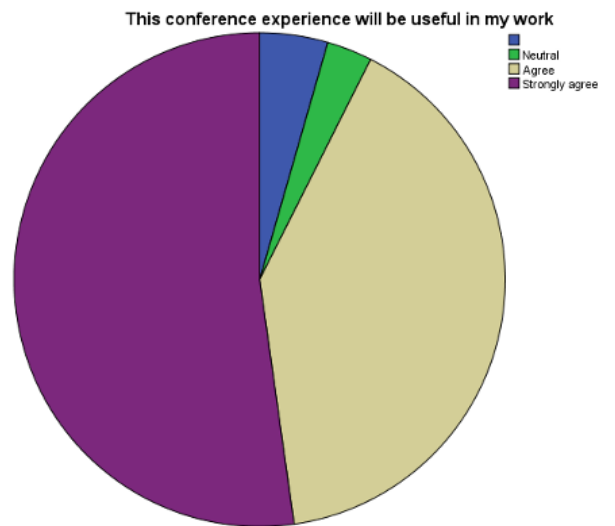
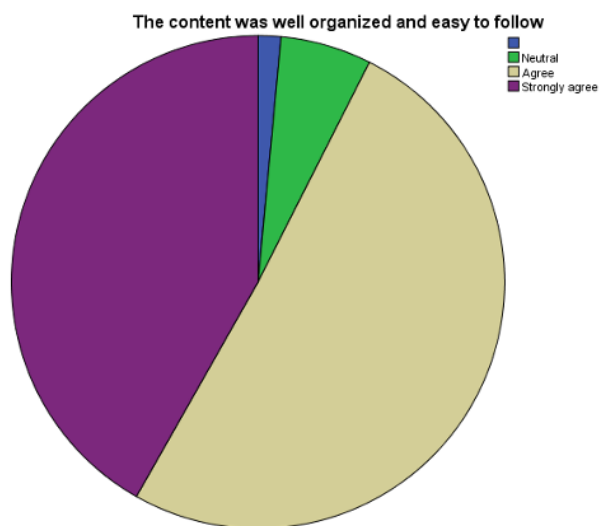
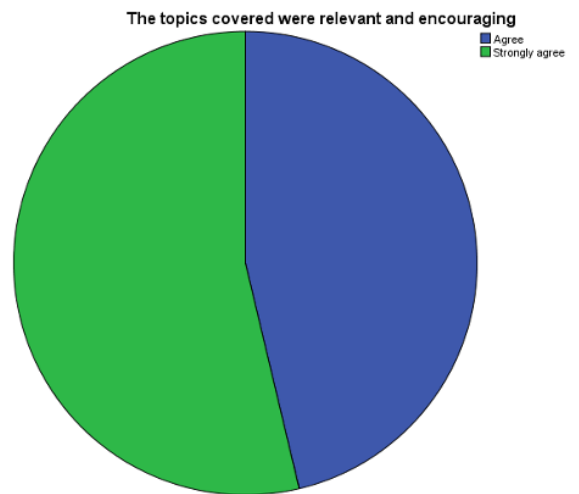
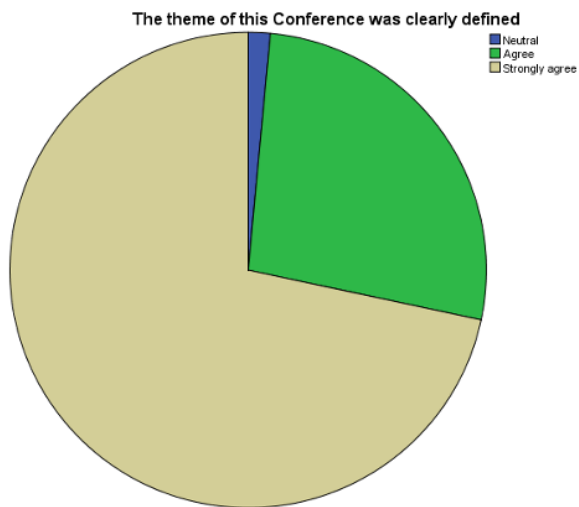
Annex 3: Country Progress Reports and Presentation

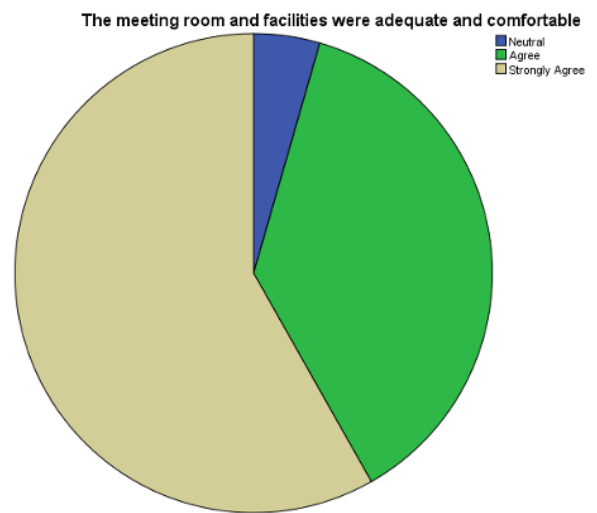
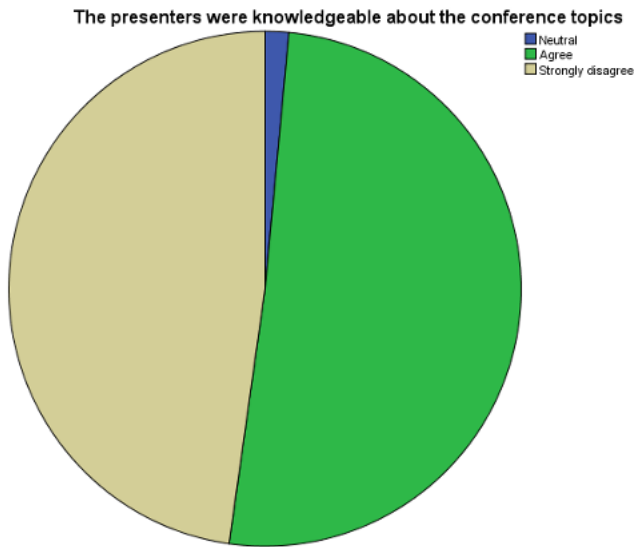
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Annex 4: Conference Photos

- <https://drive.google.com/drive/folders/1tq3LHUwzaQoez61rw9xxBYPY88JqVXS V?usp=sharing>

Annex 5: Conference Evaluation





What did you like most about this Conference?

- ❖ It was well organized
- ❖ the willingness to help and exchange experiences
- ❖ the topics addressed, and the amicable spirit among cooperatives.
- ❖ spacious
- ❖ the diversity of participants
- ❖ facilitators were audible
- ❖ The relevant information given to the cooperators in Africa.
- ❖ the presentation
- ❖ Great hospitality
- ❖ cooperative among cooperatives
- ❖ the presenters were well organized and had done good research
- ❖ Spirit of coops gathering participants
- ❖ the research papers which were very informative, the background paper and the one on climate change
- ❖ communication
- ❖ conference venue was excellent
- ❖ theme
- ❖ practical sharing from Egypt and others
- ❖ A collaboration of leaders from Africa coming together to share cooperative movement matters after covid-19.
- ❖ it was inclusive of in terms of participant

What aspects of the Conference could be improved?

- ❖ Time management on the opening day
- ❖ Improving technical assistance
- ❖ Sound system
- ❖ availing more time to discussions during presentations.
- ❖ time allocated to facilitators be increased a bit
- ❖ time was limited.
- ❖ technical system
- ❖ number of participants
- ❖ the exhibition
- ❖ The presentation should have practical issues and practical solutions as well
- ❖ the break-away session should not be encouraged because it loses participants

- ❖ the resolution and recommendation be followed and be implemented for the betterment of Africa
- ❖ More countries to their progress reports.
- ❖ language barrier
- ❖ speakers should not just come from one country.
- ❖ local transport
- ❖ More work-group discussions

What are some of the lessons learnt from this conference to help improve the execution of your work?

- ❖ more knowledge and experience from participants
- ❖ We are strong together
- ❖ There is a great need to develop and extend the work done by cooperative movement in the continent.
- ❖ Coop to coop, cooperation amongst cooperatives, research information
- ❖ the possibility of cooperation amongst cooperatives
- ❖ importance of togetherness for success of everyone.
- ❖ Inter cooperative trade sharing
- ❖ Resilient of the cooperatives
- ❖ learning from the country progress report
- ❖ meeting environmental needs
- ❖ It's important to cooperate among the cooperative
- ❖ health cooperatives, collaboration necessary, need to support women in Coops
- ❖ role of cooperative facing pandemics
- ❖ articulation of cooperation among cooperatives
- ❖ the essence of working with other players to achieve the intended goal.
- ❖ synergy cutting across all cooperative managers
- ❖ to live the cooperative principle and government to be supportive to coop movement
- ❖ health cooperatives experience, Ushirika hub, housing coos.
- ❖ gained international knowledge
- ❖ Data adoption in our cooperative movement.
- ❖ Critical thinking and delegating of responsibility
- ❖ The importance of in-person meetings to spark new collaborations and insights.

12. What are some of the areas that you think you will need support?

- ❖ technology
- ❖ funding, agriculture, entrepreneurship
- ❖ Developing framework to improve cooperative stakeholders
- ❖ How to formalize medium to large enterprises into cooperatives.
- ❖ knowledge of proper utilization of resources and finances acquired in cooperatives.
- ❖ Education to the cooperator in the rural areas.
- ❖ Youth and women
- ❖ Technical assistance and logistics
- ❖ Agriculture, encourage women and youth to join the leadership in cooperatives.
- ❖ Financial and legal
- ❖ collaboration with other institutions of higher learning.
- ❖ data collection technique that can be adopted
- ❖ the area of networking and cooperation among cooperative
- ❖ universal cooperative financing
- ❖ Review of the cooperative Act
- ❖ development of the SP
- ❖ Future conference attendance
- ❖ training to coop leaders
- ❖ capacity building of Technocrats/ government officials on the current trends of the movement.

- ❖ financial support to participants
- ❖ Information sharing about cooperative activities
- ❖ Digitalization
- ❖ Forming housing cooperatives in Nigeria
- ❖ Management of loan defaulters after opening a common bond

13. What additional topics would you like to have in the next Conference?

- ❖ give time for discussions
- ❖ display of best experiences
- ❖ value addition, packing and marketing related training
- ❖ value addition
- ❖ MSMEs and entrepreneurship
- ❖ More cooperative experience
- ❖ Women empowerment and youth representation
- ❖ Action plan for implementation of issues deliberated upon
- ❖ technical applied research shows success of cooperative project
- ❖ -the aspect of promotion of vulnerable groups to join coops.
- ❖ Regulatory framework for countries that are in transition phase – do's and don'ts
- ❖ practical aspect should be more visible than that theory
- ❖ Cooperative Finance Bank of Africa as a whole
- ❖ contribution of cooperatives in development and job creation
- ❖ ICT in cooperatives
- ❖ coordinated tours
- ❖ sensitizing more members to join ICA-Africa
- ❖ Impact of education on cooperative development
- ❖ Internal Democracy among cooperators
- ❖ Upcoming small SACCOs e.g. boda boda
- ❖ role of technology in integration of Saccos
- ❖ Agricultural topics should always be featured
- ❖ Housing Cooperatives
- ❖ Governance
- ❖ Development of polices/ strategic plan.
- ❖ Integration of two schools of impact measurement: ES6 + SDG5.
- ❖ Additional focus on climate and food systems.
- ❖ Setting up a cooperative hospital

14. Would you like to volunteer to host next year's Technical Committee of Africa Ministerial Cooperative Conference? (Yes/No). If Yes kindly provide us with your details as below.

- ❖ SAIFCO – coe@cset.so - +252 615562894 – Somalia
- ❖ CHC – hasamrisk@hotmail.com – Egypt
- ❖ National Cooperative Federation of Eswatini – INFONCFE@GMAIL.COM
- ❖ Dept of Cooperative in Botswana