

# 13th Africa Ministerial Cooperative Conference Report



International Co-operative  
Alliance – Africa  
A Region of the International  
Co-operative Alliance





AMCCO 2022

### Acknowledgement

International Cooperative Alliance – Africa (ICA - Africa), on behalf of its Board of Directors and the Management would like to thank the Government of the Arab Republic of Egypt through the Ministry of Housing Utilities & Urban Communities and ICA – Africa members in Egypt CHC for hosting the 13th Africa Ministerial Cooperative Conference (AMCCO).

We extend our deepest gratitude to all our distinguished speakers, paper presenters, session moderators and facilitators for their commendable work during the conference. Finally, we acknowledge the financial support from our sponsors that enabled us to carry out this event.

### Sponsors

## Thank You to Our Sponsors



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## Introduction

In pursuance of collaboration between the African Governments and the Cooperative movement, in 1984, ICA-Africa initiated the Africa Cooperative Ministerial Conference (AMCCO), a forum for government and the cooperative movement to meet, discuss and map a way forward for the development of cooperatives. The Forum is held every three years to review progress and share experiences on the Cooperative Development Agenda for each member country. Some of the review areas of the forum include creating a conducive and an enabling environment for the development and growth of cooperatives within the region.

The main objective of AMCCO is to provide a forum for cooperative policy makers in government and the cooperative movement to review past performance and provide direction for cooperative development in Africa.

AMCCO is preceded by the Technical Committee of Africa Ministerial Cooperative Conference (TCAMCCO) which is an ICA-Africa annual forum where the Cooperative Leaders and Cooperative Technocrats meet to deliberate on issues affecting the development of cooperatives in the Africa continent and forge collaborative efforts to tackle those issues.

The African Government (Endowment Trust Fund) is one of the great milestones that we have witnessed from the African governments' support. The contributions from the African governments and ICA-Africa members to the Endowment Trust Fund is to capacitate the ICA-Africa Office. The government of each country was to contribute 100,000 USD and ICA-Africa members contribute 50% of their annual subscription for five years. These contributions have enabled ICA-Africa to buy an office space in Nairobi, Kenya.

The Theme of the 13<sup>th</sup> AMCCO Conference was **'GROWING AFRICA TOGETHER: THE ROLE OF AFRICAN COOPERATIVES IN ACCELERATING THE SUSTAINABLE DEVELOPMENT GOALS (2030) AND THE AFRICA WE WANT (AGENDA 2063).'**

The conference saw a participation of 249 participants drawn from 44 countries. The countries represented at the conference were Argentina, Belgium, Austria, Botswana, Cameroun, Canada, China, Democratic Republic of Congo, Equatorial Guinea, Cote D'Ivoire, Eswatini, Egypt, Ethiopia, Gabon, Ghana, Guinea-Bissau, India, Italy, Kenya, South Korea, Lesotho, Liberia, Malawi, Malaysia, Mauritius, Morocco, Germany, Niger, Nigeria, Rwanda, Senegal, Sierra Leone, South Africa, South Sudan, Spain, Sudan, Sweden, Togo, Tunisia, Uganda, United Kingdom, United States, Zambia and Zimbabwe.

Ministers and minister's representatives responsible for cooperative development from 20 countries. Botswana, Cote D'Ivoire, Democratic Republic of Congo, Egypt, Equatorial Guinea, Eswatini, Gabon, Ghana, Guinea-Bissau, Liberia, Malawi, Mauritius, Morocco, Niger, Sierra Leone, South Sudan, Tunisia, Togo, Uganda and Zimbabwe.

	<b>Minister/Representative Name</b>	<b>Ministry</b>	<b>Country</b>
1	Hon. Karabo Socraat Gare	Ministry of Entrepreneurship (Department for Cooperative Development)	Botswana
2	Hon. Francois Masumbuko Rubota	State Minister of Rural Development	DR Congo
3	Deputy Minister - Hon. Ceferino Eburu Mata	Ministry of Public Works, Housing and Town Planning	Equatorial Guinea
4	Dr. Assem Al-Jazzar	Ministry for Housing, Utilities and Urban Communities	Egypt

5	M. KOUASSI Kouakou Andre	Ministry of Agriculture and Rural Development	Côte d'Ivoire
6	Commissioner for Cooperatives - Mrs. Nonhlanhla Emelt Mnisi	Ministry of Commerce, Industry and Trade	Eswatini
7	Hon. Charles Mve Ellah	Ministry of Agriculture Livestock, Fisheries and Food	Gabon
8	Hon. Ignatius Baffour Awuah	Ministry Employment and Labour Relations	Ghana
9	National Director of Agriculture Engineering - Mr. Toumany TOURE	Ministry of Agriculture and Livestock	Guinea-Bissau
10	Registrar General of Cooperatives – Hon. Regina Soka Teah	Cooperative Development Agency CDA Ministry of Agriculture	Liberia
11	Hon Mark Katsonga Phiri	Ministry of Trade and Industry	Malawi
12	Hon. BHOLAH SOOMILDUTH	Ministry of Industrial Development, SMEs and Cooperatives	Mauritius
13	H.E Youssef Hosni	Ministry of Tourism, Air Transport, Crafts, Social Economy	Morocco
14	Mrs. Bizo Ouma Katouma	Ministry of Agriculture	Niger
15	Hon. Edward Hinga Sandy	Minister of Trade, Industry and Cooperatives	Sierra Leone
16	Director of Cooperative Services - Oneil Yosia	Ministry of Agriculture and Food Security	South Sudan
17	Mr. Ouro Gblao Tchadre	Ministry of Urban Planning, Housing and Land Reform	Togo
18	Hon. Sara ZAAFRANI ZANZRI	Ministry of Equipment & Housing	Tunisia
19	RCS - Mr. Tonny Kibalama	Ministry of Trade, Industry and Cooperatives	Uganda
20	Hon. Dr. Sithembiso G.G. Nyoni	Ministry of Women Affairs, Community, Small and Medium Enterprises Development	Zimbabwe

The participants in the various sessions of the conference included government officials, cooperative leaders, cooperators, partners and other stakeholders.

### Session 1: Opening Ceremony

#### Remarks by President of The General Authority for Construction and Housing Cooperatives (CHC) – Dr. Eng. Hossam Rizk



Dr. Hossam welcomed the guest of honor H.E Dr. Assem El-Gazzar, Minister of Housing, Utilities and Urban Communities, all honorable ministers from the region, the ICA global and regional president, all cooperative leaders and cooperators to the 13th Africa Ministerial Cooperative Conference and in parallel with the 4th International Conference for Cooperative Housing as well as the 1st African Training Program in Housing Cooperatives.

He thanked both the President and the Prime Minister of the Arab Republic of Egypt for their

continued support for the Egyptian cooperative movement and for placing this important international and African conference under the auspices of the President's sovereignty.

Dr. Hosam stated that the development of the cooperative system worldwide has become a successful model of the civil society's participation in community development plans. He mentioned that the General Authority for Construction and Housing Cooperatives (CHC – Egypt) for example, has implemented several innovative projects aiming at maximizing the contribution of the cooperative housing system to the Egyptian urban development plans.

In addition, he mentioned that the conference activities will witness the signing of a number of agreements between the participating African countries in the field of cooperatives as well as the signing of the "Cairo Declaration" in which the African Cooperatives' roadmap over the next three years will be drawn.

The opening session also included the first honoring ceremony of the Best African Cooperative Projects/Experiences Awards for the 5 African sub-regions presented by Egypt. The Awards are planned to be given annually in coordination with ICA-Africa.

He concluded by asking all conference guests and participants to enjoy their stay and enjoy Egypt's hospitality.

#### **Remarks by the President of ICA-Africa – High Chief Oriyomi Ayeola**



The ICA-Africa President welcomed all participants and thanked the host country Egypt and the host organization CHC. He stated that the conference theme is befitting as cooperatives are inherently enablers of development. Sustainability is recognized as one of the five pillars of the International Cooperative Alliance's Blueprint for development, and the pillar aims to position cooperatives as builders of economic, social and environmental sustainability.

He mentioned that according to the Sustainable Development Goals Report 2022, the progress of the implementation of the global goals was put into test by the cascading and interlinked crisis of covid-19 pandemic, climate change and conflicts around the world. However, even with these adverse and unforeseen effects, resilience was witnessed and models like the cooperative business model remained strong in providing the much-needed support to society.

According to reports released both by the International Cooperative Alliance and the International Labor Organization (ILO), cooperatives are sustainable enterprises that are owned and run by their membership, and are built on values that encourage cooperation, empowerment and solidarity. It is therefore important for governments to continue to include cooperatives in the consultation processes and recognize their effective contribution towards the implementation of the 2030 Agenda and their role in economic development at both international, regional and national level.

#### **Remarks by the President of ICA – Dr. Ariel Guarco**



On behalf of the international Cooperative Alliance and all the members in its four regions, he congratulated the African cooperatives for organizing the 13th AMCCO; a forum with almost forty years of history. He reinstated that dialogue between the public sector and the cooperative movement is essential especially in discussing the challenges that we face as humanity, which are synthesized in the Sustainable Development Goals of the 2030 Agenda and the African Agenda 2063. There is no peace without development and cooperatives have the best model to mobilize the knowledge and resources of each people through cooperation and democracy.

To achieve sustainable development, governments and people must choose and promote business models that are compatible with sustainable development. If we want to change the way we produce, consume, build, save and invest, we must change the business models we choose to organize ourselves. The cooperative movement is in permanent innovation and can present an experience of more than one hundred years innovating.

He concluded that ICA would be attentive to the conclusions of the conference as it is anticipated to add more innovation and more cooperative integration. He is hopeful that relations between the cooperative movement, governments and institutions in Africa will be strengthened.

#### **Remarks by the Guest of Honor – Hon. Dr. Assem El-Gazzar; Minister of Housing Utilities & Urban Communities**



Dr. El-Gazzar welcomed all distinguished guests and conference participants. He expressed his thanks and appreciation to His Excellency Abdel Fattah El-Sisi, President of the Arab Republic of Egypt for his sponsorship of the conference.

He thanked the outgoing AMCCO chair; His Excellency Mohamed Mahmoud Abubakar, Minister of Agriculture in Nigeria for his concerted efforts during his chairmanship.

He stated that Egypt is committed to cooperate with other countries to draw a road map for the cooperative system in the African continent to address the challenges that cooperatives face and to achieve the aspirations of the

African cooperative movement. This will enhance the cooperative movement's capability to contribute to the implementation of socio-economic development plans in Africa.

He further stated that the challenges Africa currently faces require us to strengthen joint African cooperation through a number of initiatives that aim at finding effective and innovative solutions to achieve the aspirations of the people of the continent. In this regard, he mentioned that Egypt is currently cooperating with African countries through signing cooperation protocols in many fields, aimed at achieving comprehensive development in the African region.

He concluded by wishing participants a successful conference and a pleasant stay in Egypt.



## **Country Progress Reports by the Technical Committee of The Ministerial Conference (TAMCCO) – Presented by Mr. Tabani Shoko; Registrar of Cooperatives in Zimbabwe**

Mr. Shoko presented the summary report of the 9<sup>th</sup> Technical Committee of the African Ministerial Cooperative Conference (TCAMCCO) held on the 24<sup>th</sup> – 26<sup>th</sup> of May, 2022 in Mombasa, Kenya.

He gave a progress report on the 12<sup>th</sup> AMCCO 2018 Abuja Declaration indicators: (i) Access to financial services – various innovative mechanisms have been initiated both from the government and within the cooperative movement. He stated that this is commendable but more is needed. (ii) Access to health services – He commended ICA-Africa for the ongoing health stakeholder meetings in different countries and encouraged more countries to be part of the consultation as there is a big window of opportunity in the health sector. (iii) Access to affordable housing – he mentioned that it was reported that there is some improvement in the formation of housing cooperatives however, big investments are needed. (iv) Policy development – commended the practice of reviewing cooperative model/regulations and aligning it to national development plans.



He concluded by recommending that the indicator template can be further reviewed to include comments from the cooperative movement alongside that of the government's and urged all countries to submit their country reports.

### **Plenary Session 1: Role of Governments in supporting cooperative activities to achieve Africa's Agenda 2063 goals**

**Dr. Sifa**, the ICA-Africa Regional Director, gave a presentation on successful governance for cooperatives in supporting cooperative activities and achieving the objectives of the African Agenda 2063. She began by giving a brief background to Agenda 2063 as the blueprint and master plan for transforming Africa into the global powerhouse of the future. She argued that the cooperative business model has been highlighted as instrumental and an invaluable conduit in the fulfilment of Agenda 2063 and the successful realization of the new economic path for the continent.

Cooperatives allow people to take control of their economic future and, because they are not owned by shareholders, the economic and social benefits of their activity stay in the communities where they are established, which resonates well with 'Africa trading with itself'.

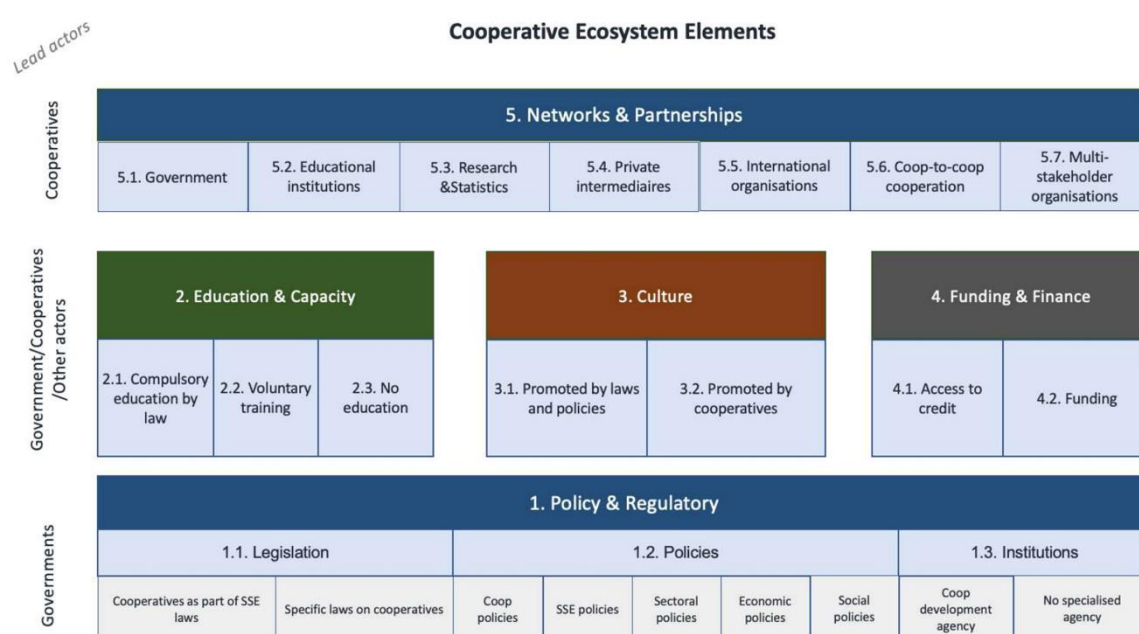
She concluded by briefly giving recommendations on the role cooperatives can play in some of the Agenda 2063 flagship projects as adopted by the 24<sup>th</sup> AU Summit. This include: the African integrated high-speed network, African commodities strategy that recognizes the pivotal role of the private sector and cooperatives, the Pan-African E university that can include cooperative education, the African passport and free movement of people, contribution to a peaceful continent and the establishment of continental financial institutions. The dream to have a continental cooperative bank emanating from national cooperative banks in the various African countries will not only provide financial solutions to cooperatives but also offer a platform for enhanced business in the continent.

**Mr. Andrew Allimadi**, the Coordinator of Cooperative issues at The United Nations Department of Economic and Social Affairs (UN DESA), made a presentation on the broader entrepreneurial ecosystem that exists within a country as a crucial factor in providing support to cooperatives, thereby

going beyond policies and actions that only target cooperatives directly. He highlighted the need for a larger-scale analysis on the ecosystem of cooperatives' development to compare what is similar and what is different in policies and practices that aim at supporting cooperatives.

In his concluding remarks, he noted that the Social and Solidarity Economy (SSE) in general and cooperatives in particular can be powerful drivers of the New Economics of Sustainable Development. Based on the universally agreed principles, cooperatives combine a successful business with care for the community that leads to multiple positive externalities. SSE and cooperatives have a significant contribution to society as the world looks to build back better from the COVID-19 pandemic. A comprehensive EE evaluation will contribute to efforts towards defining a new economic paradigm that prioritizes sustainable development with appropriate incentives. It will also build on the work of the Division for Inclusive Social Development in UN DESA towards defining a socially just transition towards economic growth and development.

## A general EE framework for cooperatives



## Session 2: The Role of Cooperatives in Maximizing Benefits of the African Continental Free Trade Area (AfCFTA)

**Prof. Adel El-Mahdy** of Helwan University in Cairo, made a presentation on the role of AfCFTA in maximizing the African intra-trade. He explained that AfCFTA is the second stage of economic integration among African countries with the aim of liberalizing intra-African trade in goods and services and facilitating the movement of capital and labor, in order to achieve the African Common Market in the future or full economic integration. He stated that AfCFTA will have positive effects on trade conversion and creation; these positive effects inevitably would lead to an increase in the volume and direction of intra-regional trade.

**Dr. Amany Asfour**, the President of the African Alliance for Women Empowerment (AFRAW), made a presentation on African cooperatives and economic empowerment of women and youth to realize the AfCFTA and the Africa we want. She stated that for empowerment of cooperatives, SMEs, women and youth entrepreneurs, there should be increased awareness and building of the entrepreneurial culture, access to information, advocacy and lobbying, and access to training and capacity building. She further

explained that the advocacy pillars for economic empowerment should include promoting entrepreneurship, trade and access to markets, financial inclusion, STEM education, digital economy and ICT, government and corporate procurement, policies and access to land and property. She concluded that economic empowerment of cooperatives, women and youth is important to achieve financial independence.

**Dr. Noha Shetayya**, Commercial Counsellor at Egyptian Commercial Service, highlighted opportunities for cooperatives within the AfCFTA. Cooperatives in Africa can be potential key beneficiaries of the AfCFTA. Major advantages to cooperatives would include increasing economies of scale and access to cheaper raw materials and intermediate inputs; better conditions for regional value chains and integration into global value chains. This is a catalyst for the transformation of African economies towards greater utilization of technology and knowledge; facilitating both intra-African and external direct capital flows to African countries, and creating a labor market and a demand pull throughout the continent. She concluded that cooperatives should ensure their voice is heard as governments craft and operationalize the agreement. In order to do that, they need to be fully aware of the issues, potential benefits, opportunities and most importantly, the role they can play.

**Dr. Mohamed Yousef**, a board member of The Arab Contractor, presented 'a journey of partnership' with Arab contractors. The Arab Contractors (AC) is one of the leading construction companies in the Middle East and Africa, founded 1955. Owned by the Egyptian government, AC experience is widely diversified and covers a wide spectrum of the construction field and its ancillary services including: Buildings, Transportation, Water & Sewage projects, Wastewater, Treatment Plants, Power Stations, Industry, Dams, Restoration, Irrigation, etc.

### **Session 3: Cooperatives in the era of Climate Change**

**Ambassador Hisham Badr**, the General Coordinator of Egypt's Initiative for Smart Green Projects, made a presentation towards a global model for sustainable climate solutions. He noted that there is continuous need of national institutions for green and smart projects; with green to mean renewable energy and smart to mean the use of technology and innovative solutions. He concluded by stating that 6,281 national green and smart projects have been submitted to the national government in Egypt, with 162 selected so far.

**Mrs. Jacqueline Mtongolo**, a Business Consultant for the Kenya Union of Savings & Credit Cooperatives Ltd (KUSCCO), presented a case study on the 'Kuza Miti' initiative. The official mission statement of the climate action is to "take urgent action to combat climate change and its impacts." The main goal of the 'Kuza Miti' initiative, is to increase tree planting and sustainable wood supply in Kenya through smallholder forestry initiative. The objectives include to commercialize tree planting and conservation in Kenya through the cooperative movement, community empowerment through affordable loans for long term investments and promote food security through conservation by financing fruit tree planting initiatives.

She highlighted some of the challenges for this initiative are the resistance to adoption, the need for a long repayment period and as short loan uptake window. She concluded so far: \$60,000 disbursed to farmers in the form of tree planting loans, over two hundred farmers as beneficiaries and 120,000 seedlings planted.

**Dr. Hend Farouh**, the National Project Manager of Egypt PV, stated that the government of Egypt launched the Climate Change Strategy 2050 to support a stronger green Egyptian economy and with this the installation of solar power has increased by 340%. There has also been numerous small-scale projects to connect small communities to the solar grid. The four areas involved in the solar power



plants initiative include: support to market, enabling policy institutional framework, strengthen supply chain and facilitate finance.

#### **Session 4: Cooperation among Cooperatives**

**Prof. Isaac Nyamongo**, Deputy Vice Chancellor at The Co-operative University of Kenya, presented on the constraints and opportunities within cooperation among cooperatives. He stated that leadership is key to inspiring cooperation among cooperatives. Cooperation can make the difference between success and failure for many cooperatives.

The constraints to cooperation among cooperatives include: lack of legal frameworks, unwillingness/reluctance to cooperate, differences in political regimes and climate change. The opportunities for cooperation on the other hand include: opportunities to extend market reach, financing need, cooperatives with similar focus, and empowering cooperatives through digital hubs.

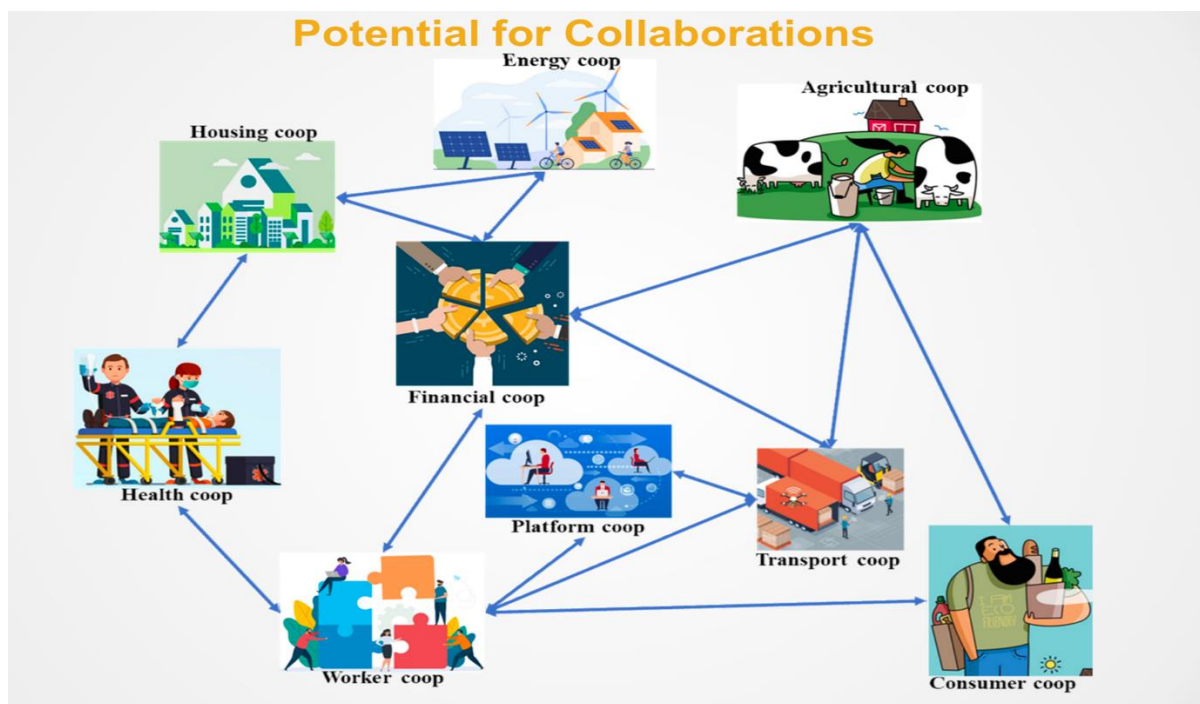
Prof. Isaac concluded that to build momentum for cooperation among cooperatives and spur Africa's economic growth, there is need to create the right ecosystem. Cooperation will give cooperatives a force with which to drive Agenda 2063 that seeks to propel Africa to sustainable development.

**Mr. George Ombado**, Executive Director of African Confederation of Cooperative Saving and Credit Associations (ACCOSCA), presented on the title 'The Paradox of Financial Inclusion for Access given existence of differences in approach' A case looking at the impact of Financial cooperatives in enhancing financial inclusion and access in Africa. He explained that Financial Cooperatives in Africa are known by three common names Savings and Credit Co-operative Society (SACCOs), Credit Unions, or Cooperative Financial Institutions. These can be used interchangeably to mean the same thing. He made the case that financial cooperatives are in a position to address financial exclusion and highlighted that financial exclusion is noticeable when barriers impede people or businesses from reasonable and affordable access to essential financial services. Hence financial exclusion is the problem and financial inclusion is the solution. This prominent factor sets the two terms apart: financial inclusion is a financial sector that sustains financial services sustainably and responsibly to people of all socioeconomic classes.

He concluded that the presentation is based on the understanding that cooperation among cooperatives as a principle is impactful in improving our social and economic landscape in Africa. All relevant stakeholders should propagate sustainable financial institutions and financing of Community Inclusive Social Development.

**Mr. Opeyemi Onifade**, Africa Ambassador of the International Africa Strategic Advisory Council (ISACA), presented on an integrated socio-economic development model for cooperation among cooperatives. He established that the relationship between cooperatives and government is key for cooperative development; especially through investment policies and other relevant laws. He stated that cooperatives need a network of inter-relationships for socio-economic development and that cooperation among cooperatives can be facilitated and sustained through integrated socio-economic networks and technology. This would address the issue of cooperatives currently working in silos, limited by available local capacity, knowledge and technology.

He recommended that a cooperative platform that allows data proliferation is integral to successful collaboration. The benefit of cooperation among cooperatives is beneficial to Africa governments as the cooperative structure helps them combat issues and needs of citizens.



### Parallel Sessions

TOPIC	PRESENTERS	KEY HIGHLIGHTS
The role of successful cooperative projects in the development of communities – Best experience	Dato Kamarudin Ismail, Dr. Carlos Zarco & Sido Kim	<ul style="list-style-type: none"> <li>i. School Cooperative Movement in Malaysia <ul style="list-style-type: none"> <li>- As at December 2021: 2,463 school cooperatives and 1.97 million individual members of school cooperatives</li> <li>- Cooperatives included within co-curriculum in school</li> <li>- Activities of school cooperatives included banking agent, restaurant, services, product development, agriculture, electronics and retail outlets.</li> </ul> </li> <li>ii. Health Cooperatives in Sustainable Development <ul style="list-style-type: none"> <li>- The strength of health cooperatives include: flexibility and efficiency, adapt better to different health systems and socioeconomic contexts, fill gaps complementing other healthcare agents and are people centered.</li> <li>- Cooperatives are an ideal strategic ally of governments and health authorities.</li> <li>- Cooperatives can be a powerful complement for better strengthening national health systems, freeing them from some burdens, saving public resources and helping to redistribute income and wealth.</li> </ul> </li> <li>iii. Minsnail Housing Cooperative <ul style="list-style-type: none"> <li>- Started in 2011, it is a student housing cooperative in Korea</li> <li>- Now in 3 cities and have built 14 'snail houses' youth dormitories</li> <li>- 560 members and 287 tenants</li> </ul> </li> </ul>
Cooperatives as an integrated socio-economic development model	Mr. Peter Ashade, Mr. Oludotun Meroyi, Dr. Sokaina	<ul style="list-style-type: none"> <li>i. Use of technologies and digital transformation to enhance cooperative projects</li> <li>- Digital transformation would involve the integration of digital technology into all areas of cooperative enterprise, fundamentally changing how we operate and deliver value to</li> </ul>

	Almasrawi & Dr. Amr Sollman	<p>stakeholders, opens new opportunities for organizations to grow and create value.</p> <ul style="list-style-type: none"> <li>- Cooperatives will benefit from embedding ICT within their work flow and processes, especially those tasks that are more interdependent and pose more problems of coordination and communication. Benefits include: Physical &amp; Virtual Visibility, Wider Sales Reach, Digital Project Allocation &amp; Tracking and Bigger cooperative enterprises.</li> <li>- Cooperatives should integrate digital technology into cooperative operations, administration, production, services and governance.</li> <li>- Key recommendations are: The cooperative movement should integrate technology as benefits of technology make cooperative practice more appealing and vital for promoting member economic welfare. African cooperatives must synergize towards adopting cooperative platform for borderless markets and cooperatives should be encouraged to adopt Management Information System to improve stakeholder relationships.</li> </ul> <p>ii. The Role of Successful Cooperative Societies in Community Development (Case study Victory Sagamu (REMO) Cooperative Multipurpose Society Ltd)</p> <ul style="list-style-type: none"> <li>- Employing insights from Nigeria, the presentation posits that a distinguishing feature of cooperative societies is their self-help approach to meeting the material needs of their members and the society at large, thereby playing an increasingly important role in fostering capital accumulation, job creation, economic growth and social development.</li> <li>- This feature enables cooperative societies to play a significant role in the development of their communities</li> <li>- Objectives of cooperative societies in Nigeria include: To foster togetherness among families, To empower members financially, To reduce poverty among members, To contribute to community development projects and To improve commercial activities in semi-urban and rural communities</li> <li>- Cooperative Societies are community-based, rooted in democracy, flexible, and have participatory involvement, which makes them an effective vehicle for community development. The process of developing and sustaining a cooperative involves the processes of developing and promoting community spirit, identity and social organization in order to create economic opportunities and enhance social conditions, particularly for those who are most disadvantaged, on an inclusive and sustainable basis.</li> <li>- Cooperative society bring about community development through: community development projects, employment generation platforms, source of loans for members and help build safe and peaceful communities.</li> <li>- It is recommended that government should intensify its effort in financing capacity building and provision of technical facilities to cooperative societies for enhanced performance and contributions to community development.</li> </ul>
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Sustainable cooperative	Prof. Ahmed El-Kholei & Mr. Christian Bengtzallus	<p>i. Methods of Comprehensive and Sustainable Cooperative (Case study: Riksbyggen - Positive Footprint Housing)</p> <ul style="list-style-type: none"> <li>- Riksbyggen is a member of We Effect and prioritizes the housing issue as a billion people in the world lack decent housing</li> <li>- Riksbyggen in figures: 300 offices and operations in 430 locations, 2,641 Av. Number of employees, 200,000 apartments managed in 4,423 housing cooperatives, 100,000 rented apartments.</li> <li>- The organization develops, manages and improves buildings with focus on a sustainable future. The long-term aggregate effect should always be considered</li> <li>- Innovative ideas and solutions should be encouraged and initiated</li> <li>- Must take advantage of differences and create equal conditions for all</li> </ul>
Legal and regulatory policy frameworks	Mr. Francis Kamande, Bhima Subrahmanyam, Dr. Sally Ashour, Mr. Bissohong Joseph Marie & Mrs. Mercy Njeru	<ul style="list-style-type: none"> <li>• Effects of Policy Framework on the Affordable Housing <ul style="list-style-type: none"> <li>- Affordable housing program comprises of the supply side, demand side and enablers which targets low-income persons, middle- and high-income segments</li> <li>- The government of Kenya targets to supply 500,000 affordable housing units by the year 2022</li> <li>- The Public Interest Economic Regulation Theory (PIERT) is built around the classical welfare economics which is concerned with the promotion and protection of people's utility and welfare. It offers solution to affordability problems by advocating for appropriate government intervention in the housing market to ensure optimal and efficient allocation of the housing resource.</li> <li>- Despite the development of laws that grants the right access to affordable housing by everyone, the government is yet to come up with the projects that have a direct impact on the lives of low-income earners experiencing housing problem.</li> <li>- There is a lack of well managed systems that influence housing aids in the creation of a situation where the low-income earners have no chance to access affordable housing.</li> </ul> </li> <li>• Regulation and Sustainability of Cooperative Banks <ul style="list-style-type: none"> <li>- Cooperative banks/financial cooperatives play an important role in the banking sectors of countries and their market share in banking ranges from 5 per cent to 40 percent. Generally cooperative banks are registered under cooperative law of the country and regulated by the banking regulator.</li> <li>- Almost all regulators seem to nudge the cooperative banks towards consolidation and move towards a "too big to fail" model. In this regard more the capital more the strength seems to be the approach. This has resulted in demutualization of big cooperatives and distancing the member from the cooperatives.</li> <li>- Cooperative banks are important for financial inclusion because, though their overall market share is around 10% and 20% their contribution to financial inclusion is high due to higher share in the in the credit flow for agriculture, SME and small business</li> </ul> </li> </ul>

		<ul style="list-style-type: none"> <li>- Strong cooperative banks are needed for financial stability.</li> <li>- Cooperatives also offer certain diversification of risk in the banking sector. Study has brought out the fact that there are proportional regulations but the basis of proportionality is not known.</li> <li>• Cooperative Policy in Kenya</li> <li>- Policy and regulations provide a framework for the promotion, registration, management, legislation and supervision of cooperatives</li> <li>- Governments recognize the unique role that the cooperatives continue to play in bringing about equitable growth and socio-economic development, hence the need for an enabling policy and legislative environment</li> <li>- The role of cooperative policy is: To shape and protect the cooperative model, To safeguard member funds, To encourage good governance practices and deter bad practices</li> <li>- Stages of cooperative policy development in Kenya: Policy Initiation, Research, Policy Negotiation and public participation, Finalization of the policy, Cabinet or County Executive Committee approval, Assent by the President or Governor, Publication and Implementation of the policy framework.</li> <li>• The challenges facing cooperatives in Kenya</li> <li>- Lack of Research to inform proactive Policy formulation process-sometimes overtaken by innovations.</li> <li>- Implementation of the new Constitution of Kenya (2010) - <b>Cooperatives as a devolved function.</b></li> <li>- There are other policies and legislations affecting the Cooperative sector. ITA, MLA etc.</li> <li>- International trends and innovations necessitating review of Policy to accommodate the changes e.g., IFRS 9, digital lending</li> <li>- Unfavorable tax regime, high cost of living and harsh climatic conditions</li> <li>- Non remittances by Employers (Government agencies)</li> <li>- Competitive environment that exposes the Cooperative business.</li> </ul> <p>Recommendations</p> <ul style="list-style-type: none"> <li>• Continuous Research to inform proactive Policy formulation process to keep abreast with innovations.</li> <li>• Finalize on the Cooperative Policies and Legislations that supports Cooperatives as a devolved function.</li> <li>• Enhance Cooperative Education Training and Information and capacity building on international trends, innovations and Governance necessary to spur economic growth of the Sector</li> <li>• Lobby the respective employers to pay up the Non remittances especially Government agencies.</li> <li>• Lobby for an enabling Policy and regulatory environment.</li> </ul>
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## **Annex**

(i) Presentations

[https://drive.google.com/drive/folders/1D-9HkIWYJvQfUBRJDv3Z3IDBHqdMImAh?usp=share\\_link](https://drive.google.com/drive/folders/1D-9HkIWYJvQfUBRJDv3Z3IDBHqdMImAh?usp=share_link)

(ii) Photos

[https://drive.google.com/drive/folders/12azDFJ5G\\_7Kx4ha19N9MpRcUi8rLn6Cb?usp=sharing](https://drive.google.com/drive/folders/12azDFJ5G_7Kx4ha19N9MpRcUi8rLn6Cb?usp=sharing)

(iii) Concept Note

<https://amcco.co/wp-content/uploads/2022/08/Concept-Note-13AMCCO.pdf>