Cooperatives Europe

Building Inclusive Enterprises in Africa:

Cooperative Case Studies

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Building Inclusive Enterprises in Africa:
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Foreword

Klaus Niederländer

Director
Cooperatives Europe

I am pleased to introduce this collaborative paper realised with the Co-operative College, which casts the light on inspiring best practice cases from Africa.
These research findings evidence that cooperative organisations have the ability to empower local stakeholders by promoting a development respectful and inclusive of local communities. It strengthens our belief that the exchanges carried out between African cooperatives and partners from other regions, such as Europe, are proving beneficial to all and must be furthered.
Cooperative development is a flexible approach for addressing local needs: in particular, cooperatives can prove key to the provision of essential services in poor or isolated areas, and for the promotion of sustainable methods which are favourable to environmental protection.

Simon Parkinson

Chief Executive & Principal
The Co-operative College

With increasing interest in the cooperative model for development, evidence of real life cooperative achievements also becomes increasingly important. Studying these success stories enables us to highlight the diverse ways in which cooperative organisations contribute to an inclusive and sustainable development process, and to replicate successful practices.
Building on the research and engagement of the Co-operative College with African partners, the case studies presented here showcase how cooperatives give a voice to young people and women, benefit wider communities especially in rural areas, thrive when they learn to network, and offer innovative solutions tailored to their local context.

Dr. Chiyoge Buchekabiri Sifa

Regional Director
ICA Africa Regional Office

The heart-warming stories detailed in this paper are an encouraging sign that the cooperative movement is gaining ground and strength in African countries.
As the regional organisation of the International Cooperative Alliance for Africa, we also welcome the increase of exchanges between African and European cooperatives, in line with our guiding principle of encouraging networking between cooperatives.
These collaborations are crucial to encourage the sharing of knowledge and experience between cooperators of diverse backgrounds, and to bring them closer in addressing common challenges.

Julie Ward

Member of the European Parliament

It is a great pleasure for me to contribute to the introduction of this paper, and I would like to express my satisfaction that the European Union has contributed to its creation by supporting the "Cooperatives in development" project in the framework in which it was envisaged.
The EU institutions have supported cooperative development initiatives, both on political and programming grounds, especially during recent years, and the findings detailed in this paper will provide a further incentive to continue on that path.
Fuelling discussions for the post-2015 agenda and the European Year for Development, this paper illustrates the ability of cooperatives as stakeholders to bridge the private sector and civil society, and concretely shows how best practices can bring positive changes to the lives of local communities in partner countries.

Introduction

In the light of the post-2015 agenda, significant progress remains to be made in many African countries to achieve prosperity for all. In spite of noteworthy improvements in the last decade, poverty and exclusion remain huge challenges for the continent, with 414 million people living on less than $1.25 a day in Sub-Saharan Africa[1].

These challenges need to be addressed in the framework of renewed international development policies, with an increasing focus on self-help and country-owned developmenti[2]. In particular, key stakeholders such as the European Union encourage a closer collaboration with private sector actors with a view to fostering sustainable and inclusive growth[3].

In that context, cooperatives stand out as a valuable model to achieve poverty eradication and promote inclusive development, as will be evidenced below.

1

The Cooperative Business Model

Cooperatives are businesses owned and run by their members. They represent a democratic model in which the members — employees, customers or local communities — have an equal say in what their business does, and a share in the profits.

Coming in a variety of sizes and operating in many different sectors of the economy, cooperative enterprises belong to both the private sector and civil society. This gives them a unique perspective, which enables them to prioritise economic development as well as the well-being of local communities.

Guided by the cooperative values and principles[4], cooperatives are committed to open membership and democratic control, self-help, gender and youth empowerment, education for their members, cooperation between cooperatives, and concern for the community.

These characteristics make cooperative enterprises well-suited stakeholders to carry out development activities, based on a number of factors including their capacity to prioritise the needs of their members over the pursuit of profit at any cost and to make good use of their professional networks.

As such, the predisposition of cooperative enterprises towards development-based activities has led to the creation of organisations to support this work. This paper will disseminate positive examples and encourage further exchanges between cooperatives, and with other development stakeholders.

2

The Cooperatives Europe Development Platform (CEDP)

This Best Practice paper, which analyses 21 best practice cases stemming from inspiring African cooperatives, was produced through the CEDP — a network of European cooperative organisations working on issues of development policy and implementation. The platform is facilitated by Cooperatives Europe and receives funding from the EU in the frame of the project 'Cooperatives in Development'.

The CEDP's Online Platform, a website compiling projects from member organisations[5], evidenced a significant number of cooperative development projects undertaken in African countries. In fact, Africa counts for the most represented geographical area, with around 175 such projects scattered across the continent.

The long-standing interest of the CEDP in African countries was explored in the first International Meeting held by the Platform in Cape Town, on 31 October 2013. This event, co-organised with the African Region office of the International Cooperative Alliance, enabled practitioners of cooperative development to meet, discuss issues of common interest, and exchange stimulating views and ideas. This paper explores the outcomes of the meeting by compiling and analysing best practice cases from a wide range of sectors.

3

The Impact of Best Practice Cases

Best Practice Cases represent an extremely useful tool to promote good examples of activities within the cooperative sector, with the view to fostering efficient and impact-driven development processes. The analysis of these positive cases offers many advantages, among which the following two must be emphasised.

First, it focuses on the features that characterised the success of these cases, providing inspiring examples of effective models for emulation for other cooperatives. For instance, several best practice cases highlight how regional and international networking between cooperative organisations enables them to have a stronger impact on a larger scale, fostering knowledge exchanges, pooling resources, coordinating advocacy, and improving the integration of producer organisations in global value chains.

Secondly, best practice cases provide useful material for decision-makers, enabling them to obtain a clearer picture from the field. This will particularly stress the most efficient policies and measures that can be supported to foster inclusive growth.

4

Presentation of the African Cases

The best practice cases listed in this paper evidence the assets of cooperatives in the field of development. Focusing on concrete case studies from diverse African cooperatives, they highlight the ability of cooperative businesses to empower youth and women, to bring significant improvements to their wider community, to foster fruitful international cooperation opportunities, and to promote key economic and social innovations.

These best practices were gathered from various sources, combining research interviews with data compilation and various other methods.

While the examples listed do not pretend to form a comprehensive sample, they were chosen to show the rich diversity of the movement, and the beneficial impact of cooperatives in many different African countries, from Kenya to Ghana, South Africa to Morocco, Ethiopia to the Democratic Republic of Congo. They also evidence the flexibility and the multiple implementation modalities of the cooperative model, which efficiently supports a variety of stakeholders, from small farmers to slum dwellers, women traders to poor students, and rural teachers to miners.

It is also important to note that a majority of the cases detailed could be examined under several themes, but were illustrated here under a single theme to create clarity.

THEME 1

Empowerment of Young People and Women

Cooperatives are people-centred businesses, based on a set of globally shared values. Set up to meet the needs of their members, cooperatives can help to lift them out of poverty and they can do this in a number of ways.

Within this context young people and women can both be empowered by their participation in cooperatives, and contribute to their success. Across Africa young people face a toxic mix of high youth unemployment, low social status and limited livelihood opportunities, and cooperatives can offer an important way to change this. As collective enterprises, where collective decision making and ownership are at the heart of the enterprise model, cooperatives can not only provide much needed income for young people but they can also provide a space for learning and personal development. In recent years, the development of youth focused cooperatives has become a priority in several African countries. Lesotho is one such example where cooperatives have been helping to generate a sense of empowerment and agency among young people, highlighted in the school-based Rise and Shine Cooperative case study. Likewise, in Uganda youth cooperatives have taken root over the past few years.

In many rural and urban communities across Africa, women often carry multiple burdens of domestic work and childcare as well as farming and other income generating activities. Cooperative enterprises offer women the opportunity to become equal participants in an enterprise, to share in the profits and to have a voice. Women members can also bring much to cooperatives. One of the latter case studies, from Mzuzu Coffee Planters Cooperative Union in Malawi, shows women's contribution to cooperatives becoming more valued, and increasing women's membership is seen as a strategy for increasing the resilience and viability of cooperatives [6].

In some countries, such as Morocco, women's cooperatives have developed. Depending on social and cultural norms, women's cooperatives can help ensure that women have their own space to develop and manage their enterprises. In other countries, cooperatives with a mixed membership of men and women can also provide an opportunity for women to break with gender stereotypes and take on activities, such as tractor driving, which were previously confined to men. This has been for example the case in the CUMA (machinery ring) cooperatives in Benin.

Cooperatives can help add value to women's traditional economic activities such as harvesting forest crops, like nuts or oil, by facilitating market access for these products. This is the case with the Ajddigue Women's cooperative in Morocco, and also with the Eudafano cooperative in Namibia where their products have been able to be sold in international markets after gaining Fairtrade certification.

Finally, in West Africa, where women have traditionally been economically active as market traders and make up the majority of traders in local street markets, a case study from Ghana and Côte d'Ivoire shows that by cooperating together, they can overcome many of the barriers facing them such as lack of access to finance or transport.

These case studies provide only a small sample of how cooperatives empower the lives of young people and women. Indeed, many of the other cooperatives cited in this publication benefit women and young people as well, though the case studies highlighted provide some particularly strong examples.

1.1

Kigayaza Youth Cooperative, agricultural sector, Uganda

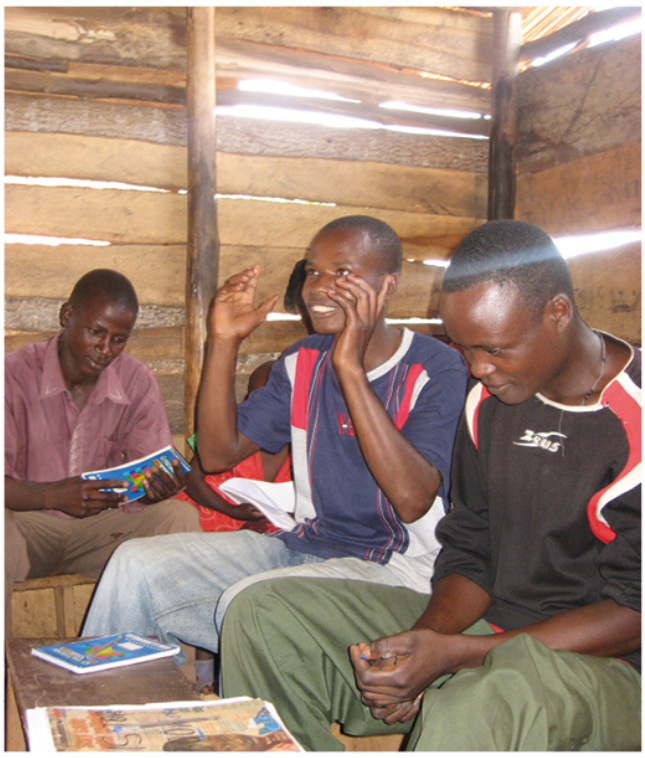
Kigayaza Youth Cooperative was established in 2004 and is based in Kigayaza Village in Kayunga District, in the Central Region of Uganda. It has over 100 members who are all farmers mainly aged between 25 and 30. Their main activities include selling agricultural produce together, such as maize, which enables them to get a better price. They also have shared projects including pig farming and growing trees. They concentrate on sharing information with each other, through training and meetings, which they see as a way to build each other's knowledge.
They have received a series of sensitisation and training meetings provided by the Ugandan Cooperative Alliance through the YEECO (Youth Economic Empowerment through Cooperatives) project [7].

The Kigayaza Cooperative helps young farmers to benefit from networking, training, and knowledge exchange opportunities.

The Kigayaza Youth Cooperative holds monthly meetings, alongside running training workshops when the need arises, and members also visit other members' farms to consult with them. When asked about the benefits of being a member of a cooperative, several were cited. They said that being in a cooperative has enabled them to access opportunities, such as building networks with other organisations that then provide them with training, or seeds or information on farming. They also talk about the skills and knowledge they have acquired, including information on new farming methods, in particular which crops to grow and when.

Kigayaza Youth Cooperative faces challenges, for example it is difficult to recruit female members, to mobilise and motivate some members and to find resources to further the cooperative. In particular, it needs money to build a store which will better equip it to combine (bulk) crops and whilst waiting for a better price, and also buy a mill for its maize crop, which would enable it to add value to the maize by milling and packaging it. They also lack a central office and do not have staff. It is the responsibility of the Board to co-ordinate and conduct activities.

They have appreciated, and been motivated by, the YEECO project and are concerned about what will happen now that it has finished. That said, Kigayaza has strong leadership and motivated members, many of whom are committed to their cooperative being independent, democratic and autonomous and running according to cooperative values and principles.



1.2

Subeng Dinosaur Youth Cooperative, tourism sector, Lesotho

The Subeng Dinosaur Youth Cooperative started its activities in 2007 and to date has around twelve members, mainly young people, most of whom are from the local community of Hasimone in Leribe District, North East Lesotho. They focus on tourism, in particular on encouraging people to visit the dinosaur footprints they have found near their community.

They provide guided tours of the footprints and produce handicrafts to sell, such as moulds of the dinosaur footprints, jewellery and artwork. Recently, they have managed to acquire road signs notifying drivers on the main road of the existence of the footprints and this has greatly increased the number of people coming to visit them and therefore the income that they get from the entrance fees. They have also built a rondavel, a traditional circular African dwelling with a conical thatched roof, which provides a central point for people visiting the site, where members can also display their handicrafts and hold their meetings.

Money they generate from the entrance fees is saved and reinvested in the cooperative, however they do make some personal income through selling their handicrafts through the cooperative. Whilst this is a small amount (about 5 Euros a week), this does contribute to their basic needs such as food and buying more supplies to make more handicrafts. Interestingly, all members believe that it takes time for a cooperative to grow, and they hope that in time the cooperative will provide them with a substantial income.

Most members visit the site on a daily basis, because most of the members are unemployed and have no chance of permanent work. They go and await visitors who they can then take on a tour, they make handicrafts and generally keep the site clean and tidy. They have the time to be at the site and see it as 'what they do'; it is like a job, and their way to help develop themselves and their lives when there are very few options open to them in terms of finding a livelihood.

Furthermore, members also reported that being a member of the cooperative keeps them focused and gives them something constructive to do with their day — they say that if the cooperative was not there they would have nothing to do with their time and would be more likely to get involved with 'risky activities' such as taking drugs or drinking.



The Subeng Dinosaur Youth Cooperative enables its young and unemployed members to make personal income through selling handicrafts.

1.3

Rise and Shine Student Cooperative, savings and credit, Lesotho

This cooperative started activities in 2004 and now has around 40 members aged between 15 and 21, who are all students at Mohales Hoek High School. Their main activity is the provision of savings and credit to students who are members, and also to teachers at the school. Students often need to borrow money to help with their cash flow problems, which is often a lack of money to pay school fees or to buy a school uniform (they cannot attend school without school uniform).

The Rise and Shine Cooperative provides loans to students helping them to pay for school fees and uniforms.

They found that they needed to raise more money to meet the demand for loans and knew that there was a limit to what they could save as a cooperative, so to address this they decided to organise a number of fundraising activities at the school. One event was an entertainment day for which they charged an entrance fee. They entertained students through a beauty contest and had a Mr and Miss Cooperative competition. It was interesting to see young people translating cooperatives in a way that would appeal to their peers.

They are now planning to continue with the savings and credit activities and also establish a poultry project at the school. They recently called a meeting with parents of students in the cooperative and persuaded them to donate the materials and the labour to build a chicken coop. The principal felt that this emphasised the positive attitude that the parents have towards their children being in the cooperative. In the past they have also produced peaches. All these different activities highlight the flexibility of the young people, they do not get stuck in one way of thinking or operating: they look for new ways to solve the challenges that face them. It also shows how innovative young people can be, thinking of new ways to do business that do not necessarily conform to usual cooperative activities.



1.4

The Ajddigue Women's Cooperative, agricultural sector, Morocco

Groups of women in Morocco have been organising themselves into cooperatives based around the production of Argan, a type of oil used in cooking and cosmetics which has an appeal to both local and export Fairtrade markets. The Argan tree is an indigenous flora which is only found in the arid, semi-desert climate of southern Morocco. It produces nuts containing pods which are crushed and processed to form an oil, which is valued for its taste and flavour in Morocco, as well as for its cosmetic uses by women both locally and in Western countries. Rich in vitamin E, phenols, and carotenes, the oil has traditionally been used to treat skin conditions.

Women are primarily responsible for harvesting the oil, a slow process that involves several stages of drying, cleaning, extracting, grinding and pressing. This means Argan is one of the world's rarer oils. Furthermore, although the tree has ecological importance due to its deep roots which help prevent soil erosion in the desert, the tree has been disappearing due to drought and overharvesting for timber and livestock grazing.

In 1997, the Ajddigue Cooperative was formed near Essaouira, in south-western Morocco, to empower women, whilst at the same time helping with conservation of the Argan tree. Argan oil production was mechanised, enabling the cooperative to improve the quality of the oil and double its shelf life, reduce waste, widen the market for the oil and generate new work opportunities for local women. The cooperative



The success of their argan oil empowered women of Ajddiggue Cooperative, enabling them to be independent and invest in local education.

has also provided protection to the Argan groves by planting new trees and conserving existing trees. From an initial group of sixteen, the cooperative has grown to sixty women, making organic, Fairtrade Argan oil products and becoming the first cooperative in the region to produce Argan oil commercially. Argan oil is now certified internationally as a Protected Geographical Indication (PGI) product and is fetching far higher prices than previously. Ajddigue's profits have been reinvested in computers, labs, machinery and buildings to enable the cooperative to continue to grow.

Ajddigue Cooperative also has important social and educational benefits; only a third of women in rural Morocco can read and write, meaning they have few economic options. Local tradition frowns on women being involved in business, particularly in leadership positions, and it is usual for men to sell the products produced by women and to keep and spend their money. Members of the Ajddigue cooperative are trained in financial literacy, and the cooperative enables women to share in the profits and feel a sense of ownership of their enterprise and labour. Dramatically increased wages now mean that women can continue to invest in education for themselves and their families. The cooperative also provides independence and autonomy for women, making them more aware of their rights and taking them out of their traditional role in the home, cooking and looking after children, moving them into the workplace. This helps women provide an income not just for themselves but also for their families and the local community.

The success of Ajddigue has been followed by the formation of other women's cooperatives, and there are now more than 130 across Morocco. Ajddigue was a founding member of an economic interest group called Targanine, which was set up to "federate the first cooperatives and help them market their product". This has enabled cooperatives to pool their resources, collaborate with others and form a network of support. In 2005 the Moroccan government and the European Union launched Le Project Arganier (The Argan Tree Project) to finance cooperative purchasing of oil processing hardware and related training. The success of the cooperative model in Argan production means that other Moroccan agricultural producers are now looking at the cooperative model.

1.5

Eudafano Women's Cooperative, Namibia



Eudafano Women's Cooperative sells its marula oil on international markets, promoting an ethical and sustainable natural products industry.

In Namibia, a country bordering the Atlantic Ocean in southern Africa, there is a small but growing cooperative movement in which women already have strong presence, numbering 80 per cent of the membership.

Marula trees are found across southern Africa and have long been valued for their medicinal and health giving properties as their fruits are rich in protein and Vitamin C, as well as providing oils which are easily absorbed into the skin. The harvesting is traditionally done by women. Realisation of the potential international markets for Marula Oil came from the UK based ethical business The Body Shop, which was looking to extend its product range to include a wider variety of natural and Fairtrade products. The Eudafano Women's Cooperative (EWC) in northern Namibia was set up in 1999 as a women only marketing cooperative and has grown to include four producer associations representing 1,300 people and a factory that processes their products for international export.

The Eudafano women harvest fruit from the wild Marula trees and deliver kernels and seeds to the EWC processing factory. Juice and oil are extracted and prepared for local customers and international buyers including The Body Shop.

As the popularity of natural products such as Marula increased, rural producers throughout southern Africa realised that they needed to organise in order to protect their traditional knowledge and to stimulate economic growth through international commercialisation. To that end, EWC became an early member of PhytoTrade Africa, a non-profit organisation established in 2001 as the Trade Association of the natural products industry in southern Africa. Its purpose is to alleviate poverty and protect biodiversity in the region by developing an industry that is not only economically successful but also ethical and sustainable. Through its membership in PhytoTrade, EWC is able to receive fair prices for the Marula products it produces for international markets.

Naimi Ndevaetela, a member of EWC from the start, sums up the good fortune that the cooperative has brought her: "I live alone, my husband has died. I receive 18 Namibian dollars per kilogram, which I use to pay for school fees, school uniforms and the children's accommodation".

1.6

Women's Market Traders Cooperative, Ghana and Côte d'Ivoire

The most striking feature of West African markets is the large number of women traders: the United Nations Development Fund has estimated that 80 per cent of all food production, processing and marketing is carried out by women. However, female entrepreneurs face many challenges. Women often have a low level of education, meaning it is hard for them to access finances and other resources. A solution? Pooling together market traders into cooperatives.

The Ivorian Cocovico cooperative, started by 6 women vendors, developed a market hosting 5,000 vendors and serving 10,000 customers.

In Ghana, these 'associations for mutual aid' often start small, for example groups of three to five women trade in the same street and save in a group, making daily or weekly contributions to a collective pot, which yields a monthly return. This arrangement relies heavily on trust. In established markets, Trade Associations have formed, based around particular goods and have a number of functions, from providing health benefits and mutual assistance for funerals, marriages and births, to offering business guidance to those experiencing financial difficulty, arbitrating disputes and communicating grievances to the city council.

However, one of the most pressing needs for many women market vendors in Ghana is transport, as the options available often increase the women's costs, lengthen their working day and expose them to risk. Bus drivers often refuse to allow women to board if they are carrying goods, and taxi drivers demand that women take a whole taxi instead of sharing. Employment in transport is considered to be the domain of men. As a self-help solution, UK NGO Transaid supported members of the Accra Market Women Transport Cooperative, where the majority of market traders are women, to branch out into a new transport cooperative, buying and managing a small fleet of vehicles and training drivers and managers. Any profits are reinvested in the fleet. This has helped reduce costs and enabled women to spend more time with their children.

Another example of what women can achieve when they pool their resources can be found in Abidjan, Côte d'Ivoire's largest city, where a group of six women vendors teamed up to form Cocovico, a cooperative running vegetable stalls on squatted land and selling essentials to the local community. After the market grew to more than 600 vendors the women started looking for an officially licenced site but found it difficult to access finance, with their loan applications turned down by conventional lenders who would not lend to women without training and a guarantee. In 2008, after securing funds from Dutch Fairtrade lender Oikocredit, a new secure and hygienic market opened, hosting 5,000 vendors each day and serving 10,000 customers. The cooperative is now at the centre of its community, after already hosting many displaced people when civil war broke out in 2002 and 2011. On top of an income, Cocovico is also able to provide its 200 members with access to health, banking, electricity, clean water, public toilets and childcare facilities.

Summary

These case study cooperatives have illustrated the diversity of ways in which cooperatives can empower women and youth, from providing access to finance to developing sites of tourism. For all of the cooperatives above, their core values and governance structures enable women and youth to own and actively manage their own cooperative enterprises. This is also central to the ways in which cooperatives empower communities in rural areas which is discussed in the next section.

THEME 2

Empowering Communities in Rural Areas

Most of the world's poor live in rural areas and are dependent on agricultural activities for their livelihoods. The majority are smallholder farmers. A recent UN report states that support for smallholder farmers to increase food production and better manage natural resources is the key to lifting 1 billion people out of poverty [8].

Across Africa, cooperatives have a long history in rural areas. They continue to play a strong role today, as enterprises that not only benefit their members but also have a positive impact on their local communities. Cooperatives can help make markets work better for people, by generating economies of scale, increasing access to information, and improving bargaining power. They can also increase the productivity and incomes of small scale farmers by helping them collectively negotiate better prices for seeds, fertiliser, transport and storage, and help expand market access and capture more of the value chain, for example, by getting involved in processing activities.

There are many ways in which cooperatives help build strong and resilient local communities as the following case studies illustrate. These impacts include increasing food security through better access to input and output markets, and information and education about better ways to farm so as to mitigate climate change; it is also illustrated here that cooperatives can help with transporting goods to market and supporting post-conflict reconstruction efforts.

Cooperatives often offer a range of services for their members such as cotton cooperatives in Mali, where services include marketing, credit, training and transport. A similar picture emerges in the case study on dairy cooperatives in Kenya where access to training has played a key role in improving agricultural practices and improving yields, which in turn has resulted in increased income for members and for the cooperative. This demonstrates a virtuous circle, as the wider community also benefits from the services, such as the inputs store now provided by the cooperative.

An important, though less acknowledged, benefit from rural cooperatives is the major contribution they can make to re-building communities in post conflict situations. Although setting up new cooperatives in such situations is very challenging, they can provide a point of renewal for communities as has been the experience with the Sopacdi coffee cooperative in the Democratic Republic of the Congo.

Mining cooperatives are common in many African countries, and are often situated in post conflict areas. Until recently they have been largely 'off the radar' for the movement and researchers alike, but they can make an important contribution to the rural areas they operate in. One important way they can do this is by assisting their members to adopt more environmentally friendly practices which in turn can lessen the pollution of local water supplies.

Finally, financial cooperatives have a wide range of beneficial impacts for the rural communities where they are based. Improving access to financial services, for example, can also assist in maintaining educational standards in rural schools. Having access to financial services such as loans is particularly important for low-paid teachers who can use the money to improve their housing or set up small businesses — both of which can enable teachers, who might otherwise leave, to remain in rural areas.

2.1

Dougourakoroni Cooperative and its Union, cotton cooperatives, Mali

Cotton is essential to the global textile industry, with Mali being Africa's biggest cotton producer. Cotton is the main source of foreign currency in Mali and provides a living for 3.2 million people, forty per cent of the rural population. However, Mali is still one of the world's poorest countries and the future has long looked uncertain for its small-scale cotton producers. Despite the continuing demand for cotton, world market prices have been in long-term decline since the 1970s, partly because of the payment of subsidies by rich, cotton-producing countries to protect the domestic production of their own cotton. In Mali, these problems have been exacerbated by increased privatisation, as well as the greatly diminished role of the state-owned cotton company, on which farmers depended for essential services such as inputs and training. In recent years, too, the situation has been made worse after a coup in the capital Bamako in 2012, which triggered a takeover in the northern territories by Islamist groups and resulted in conflict between armed rebels and the government. As well as causing widespread displacement, this conflict has raised the prices of food, fuel, healthcare and other daily living expenses as people from the north fled to the main cotton-growing area of the south.

However, cooperatives are offering cotton farmers in Mali a chance to work themselves out of poverty. Dougourakoroni Cotton Producers Cooperative was founded in the Kita region of southwestern Mali in 1996. Formerly a centre for peanut production, cotton was introduced by a local NGO as an alternative crop after the area was hit by drought and disease in the 1980s. In a region where people struggle with low incomes, lack of agricultural equipment and mills for grinding cereals, as well as poor access to clean water and poor infrastructure such as roads, health centres and education - around 30 per cent of parents cannot afford to send their children to school - the cooperative was started with the aim of using cotton production to improve the living standards of its members. Since then, the cooperative has more than doubled in size to 169 members. These farmers grow and harvest cotton in rotation with other crops such as millet, sorghum, maize and peanuts in order to protect soil fertility.

The cooperative provides access to loans, technical advice and agricultural training, supplies agricultural inputs and oversees commercial activities. The cooperative also collects the members' harvested cotton, weighs and classifies it according to quality and stores it in guarded village warehouses, where it is then purchased by the national cotton board CMDT (Compagnie Malienne de Développement des Fibres Textiles), which has a monopoly on cotton purchasing in Mali. The CMDT then transports the cotton to the ginning factory and processes it ready for sale to national or export markets. The cotton seeds are sold to local oil mills.

Dougourakoroni Cooperative is affiliated to 'Danaya Ton' de Djidian, a union set up in the Kita area in 2005 to enable small, village-level cooperatives to pool their cotton and share expertise in order to strengthen their market position. The cooperatives regularly meet to discuss how to improve and strengthen the way they operate and have joined a rural management centre.

Cotton producers in Mali were also among the first to benefit from Fairtrade certification for cotton. Dougourakoroni Cooperative became Fairtrade certified in 2004, meaning the Cooperative now receives a far higher price for its cotton. It also benefits from the Fairtrade Premium, which has been used to construct a school for local children, who were previously taught outdoors under a tree, and to build dry and secure warehouses for use by Dougourakoroni Cooperative and a neighbouring cooperative. Traditionally, women in Mali have had little access to education or decision-making but by being Fairtrade certified it is helping to ensure that women play a greater role in cotton production, are invited to meetings and are able to speak up and have their opinions heard. Women are represented on the Board of each cooperative and Dougourakoroni Cooperative's statutes require that the appointed treasurer is a woman.

As well as the benefits associated with Fairtrade for producers and cotton production at a local level, which include income generation, education opportunities, health services, food security and climate change mitigation strategies, Fairtrade can have wider positive effects, from improved agronomic practices and cotton quality to stronger gender relations, leading to the upgrading of West African cotton prices in world markets, more sustainable and environmentally-friendly farming practices and greater gender equity.

Dougourakoroni Cooperative uses fair trade cotton benefits to support education, gender equality and climate change mitigation strategies.

2.2

Rural Teachers SACCO (Savings and Credit Cooperative), Moshi, Tanzania

The Rural Teachers SACCO encourages teachers to stay in rural areas by granting them loans for complementary activities and family needs.

Credit Unions, or SACCOs as they are known in much of Africa, are financial cooperatives providing financial services for their members often in rural areas where people have no other access to banking services. Traditionally, formal financial institutions, such as rural or agricultural banks, have avoided or failed to offer sustainable services in rural areas. SACCOs aim to fill just such a gap and as a result they are growing fast throughout much of Africa.

In Africa, as elsewhere, SACCOs are owned, governed and managed by their members. They are typically self-funded by member contributions with a related emphasis on saving as much as borrowing.

Members also share a common bond such as housing or employment. Teachers SACCOs are one such example and can be found in a number of African countries such as Rwanda, Malawi, Kenya and Tanzania. They play a vital role in encouraging and enabling teachers to stay in rural areas. They can, for example, provide loans to enable teachers to farm or set up other income generating activities so as to supplement their meagre salaries.

The Rural Teachers SACCO is one such cooperative which was set up in 1988. It operates from a busy head office located in the town of Moshi in northern Tanzania to service the needs of teachers who work in rural areas and help them to better manage their finances. The initiative for the creation of the SACCO came from the teachers' trade union which also provided the start-up capital. Beginning in 1988 with 98 members, there are now over 1,400 members who benefit from the services provided from the SACCO. Accumulated funds now total over 800m Tsh (about 500,000 Euros) The SACCO is open on a Saturday, for example, to enable teachers to use its facilities.

To qualify for a loan, members must have monthly savings of not less than 10,000 Tsh and the loans are up to 3 times savings. When a member wants to borrow money they have to write to the SACCO and to their employer who will act, effectively, as a guarantor. The default rate is low because repayment is done by direct deduction from the teachers' salaries. Teachers borrow money for a number of reasons including to send their children to school, build a new house, buy a car/motorcycle/bike, for commercial purposes and to install solar power.

Financial and administrative training seminars are run for staff and members on entrepreneurship, money management; rights and responsibilities as well as HIV Aids Awareness Training. The SACCO has also opened up membership to staff at other educational institutions across the region.

2.3

Wamunyu Dairy Farmers Cooperative Society, Kenya

Kenya now has the largest dairy sector in East and Southern Africa which looks set to continue growing in response to greater domestic and international demand. Dairy farming is widespread across Kenya and most of the milk is produced by smallholder farmers (70 per cent) who keep one or two cows whilst also growing other crops such as maize and fruit. Apart from that consumed by smallholder families, most of the milk produced is sold in a raw state via informal outlets with only 20 per cent receiving further processing such as pasteurisation or conversion to higher value products such as yoghurt.

As a result, improving conditions in the dairy sector not only benefits consumers but can also play a major role in combatting poverty, by improving the livelihoods of the milk producers themselves, especially women. In East Africa, livestock are assets that are often owned or controlled by women who then can obtain an income from them. Dairy cooperatives already play a major role in upgrading milk production.

Wamunyu Dairy Farmers Cooperative is located about 100 km from Nairobi in an arid area to the southwest of the capital. The society was originally registered in 1976 as a cotton farmers association, but the industry collapsed as a result of competition from abroad, and the members turned to dairy farming as an alternative. Today the cooperative has 2,023 members but not all of them are active in the society.
The cooperative sells some milk, mala (a fermented milk drink) and yoghurt directly to customers in the local Wamunyu market from a kiosk/milk bar that it operates there. It also sells raw milk directly to customers in Kituii market (the next nearest market) from its milk bar. The rest is sold as raw milk to local shops, local traders, hotels/restaurants and institutions (offices) in Kituii, and to institutions in the nearby town of Machakos.

A recent research study has captured in detail the many benefits that members of the society enjoy. Firstly, increased milk yields, which has resulted in better quality milk meaning an increased income for active members of the society. Income has also increased from the other crops and products that members have sold, as they benefitted from training opportunities provided by the cooperative.



Wamunyu Dairy Farmers Cooperative helps members to increase their income by offering training in farming, which leads to higher milk yields.

In addition, the cooperative runs a farm inputs store, which stocks animal feeds and medicines. Members are able to make purchases against credit, which gets repaid automatically from their milk income. Members use this credit system to help them prioritise investments in their livestock for optimal production. The store manager is also knowledgeable on dairy farming, and provides valuable advice to farmers on their purchases and use of products. Artificial Insemination services are also made available for members which helps to facilitate the upgrading of cattle stock.

Training on dairy farming, facilitated through the cooperative, has improved practices in areas such as animal health, animal feeding and birth spacing. There has also been training in a wide range of areas relevant to farmers, not just in areas related to its business (dairy farming). Training sessions were organised in areas ranging from fruit planting to building and using fuel-efficient stoves, showing a wider focus within the cooperative on improving the general well-being of its members, and not just to improve its own business performance.

As a result of training, farmer members enjoy higher crop yields from the introduction of different seed varieties and farming techniques, improved income generation amongst women from selling fruits, reduced time in collecting firewood for women and children, as well as health benefits from inhaling less smoke from fuel-efficient stoves.



2.4

Sopacdi Coffee Cooperative, Democratic Republic of the Congo

The Congo region in central Africa has suffered from years of civil war and unrest. Even today the people in the east of the country are still terrorised by marauding militias. The remote and scattered communities that grow the coffee are located in the highlands around the eastern side of Lake Kivu with its headquarters in the town of Minova.

During these years, many coffee growers were forced to leave their lands or smuggle their coffee across into Rwanda so it could be sold as there were no market outlets in the Congo. This was also done to avoid high government tariffs and the need to pay extortionate bribes. Journeys were made at night to evade the authorities but this is very hazardous resulting in many deaths each year (over a thousand).

Based in this region, Sopacdi Cooperative is working to improve livelihoods by bringing Congo grown coffees into global markets. Set up in 2001 with 274 members, the cooperative now has 3,600 members from different ethnic groups. With support from the Fairtrade movement internationally, including the UK based Twin Trading, Sopacdi coffee gained Fairtrade certification in 2011.

The Sopacdi Coffee Cooperative helps women from Kivu to share resources and dreams to improve their livelihoods.

The benefits of the money from the first Fairtrade premium are already being felt with the purchase of better roofs for members' houses to keep houses dry during the rainy season. The cooperative has also managed to build a coffee washing station — the first one in the Congo for forty years! Farmers can also attend training programmes and learn how to adopt more sustainable agricultural practices. These activities were supported by funding from Twin Trading, through grants from the UK Department for International Development (DFID), the International Cocoa Organisation (ICCO) and Comic Relief, until they become self-sufficient.

Around 20 per cent of members are women — many of them are widows. They receive a special women's price premium for their coffee which enables them to provide for their families. Sopacdi adds 2 cents/lb (about 4.5 cent/kg) on the sale of its coffee, to date raising around $15,000 to support a women's committee and small business ventures run by women. Each group elects a Leader and Treasurer, as well as the members of the women's committee at the cooperative level and two representatives on Sopacdi's Board.

As well as paying for the day to day running of the committees, the women invest the premium in their own business ideas, which they develop together at regular committee meetings. The 10 sector committees also hold exchanges to share ideas and learn from each other's experiences. Sopacdi supports the groups to ensure that the business plans are viable and will bring lasting, transformational change. In one sector, the women have invested in a motor for a boat and are running a transport service on Lake Kivu.

Basembe Mutebwa, a member of the cooperative, reports that "We are together, we are a group. It feels good to be in a group and share a vision, share our dreams. Now I have hope that the mill will bring enough money to send all of my children to school. I hope to build a new house. People come to visit us because of the women's committee, and we have our say right up to the board. We know now we exist, we have a voice, we are listened to".

2.5

IKURU Cooperative, agricultural sector, Mozambique

Mozambique, in southeast Africa, is still recovering from a long civil war, fought from the mid-1970s to the early 1990s, which destroyed much of the infrastructure and halted economic development. Until recently few farmers were organised, they had few entrepreneurial skills and perceived cooperatives as slow and ineffective, which meant that they were dependent on local traders who determined the prices for their produce. In 1995 CLUSA (Cooperative League of the USA), an American NGO, started to organise farmers into producer organisations, aiming to improve motivation, provide business training and organise collective trading.

In 2003, IKURU Cooperative was founded as a farmer-owned trading company; its name, which means strength, represents the fact that it was established to give farmers control over their own livelihoods. Initially IKURU needed access to start-up capital and people with knowledge about commercial agriculture, markets and marketing, as well as people with business experience. It was financed through shares issued by three main shareholders, each of whom had one vote in the General Assembly. Oxfam Novib (Dutch arm of Oxfam) had a 40 per cent share, a local NGO called GAPI had a 40 per cent share, and there were 21 groups representing around 9,500 producers that owned the rest of the shares. The idea was that as the business grew, the farmer members would become majority shareholders, buying the shares of the external investors, although this process has taken longer than expected. In addition, IKURU has received funding and technical assistance from USAID and CLUSA, as well as other partners.

IKURU has been described as the most successful farmer-owned business in Mozambique, and now represents 22,000 farmer shareholders grouped in 29 farmers associations in the north of the country. Around 40 per cent of these shareholders are women. IKURU purchases, produces, processes, packs, stores and transports Fairtrade and organic products such as cashew nuts, groundnuts, soybeans and sesame, as well as pulses, agricultural seeds and fertiliser, for the local market in Mozambique as well as markets in South Africa and niche markets such as the EU. The cooperative owns a sesame cleaning factory and a groundnut grading line. On top of processing and export, it is involved in research in agricultural development, looking at how quality seeds and technology can increase the quality and quantity of production. Together with its shareholders and producers, IKURU works with international partners on agricultural development.

Through membership of the cooperative, farmers have received a substantial increase in their income, contributing to improved livelihoods and enabling them

IKURU enables smallholder farmers in northern Mozambique to export their products directly to Europe without depending on middlemen.



to exert local control over their marketing options for the first time. IKURU has enabled smallholder farmers in northern Mozambique, who were previously reliant upon middlemen, to export their products directly to Europe.

Despite the progress it has made, however, IKURU faces a number of challenges, such as expanding too fast and operating in too many value chains where it is seeing increased competition. It also operates in a hostile banking environment as commercial banks relate to businesses only so far as they are 'bankable'. As well as IKURU itself needing to capitalise and create assets to serve as collateral, this is a problem which must be addressed on a higher level by the government of Mozambique. There are also improvements to be made within the business, including within the ownership, management, governance and leadership structures. There is a need for the cooperative to reduce its dependence on external assistance, such as support from NGOs (who often have different priorities to the needs of the business itself, which must focus on being profitable), and to restructure while still keeping its member farmers at the core of the enterprise.

2.6

Coemiki mining cooperative, Rwanda

Small-scale mining provides much needed additional income and employment for many smallholder farmers. Such mining related activities provide employment to millions directly and many more indirectly, across sub Saharan Africa. In many parts of the Central African Great Lakes region, artisanal mining is the norm — Rwanda, for example, has a long history of small-scale mining which started following independence in 1963.

In 1986, Rwanda established a mining cooperative federation, Coopérative de Promotion de l'Industrie Minière Artisanale au Rwanda (COPIMAR) to assist small operators further. In 2009, the Fédération des Coopératives Minières au Rwanda (FECOMIRWA), took over from COPIMAR, expanding membership from the initial ten. Cooperatives are active in all geographic areas of the country, though activity is mostly concentrated in the northern districts along the Uganda and the Democratic Republic of Congo (DRC) borders. The formation of COPIMAR improved the working conditions for these young men who were previously loosely organised under sub-contracting models and treated like day labourers.

Coemiki is one such artisan mining cooperative. Around 20 members work a handful of mining sites that have belonged to Coemiki for over twenty years. Some members walk up to two hours each way to reach the mine, returning home at the end of the day. Many have farmlands tended by their wives, supported by proceeds from their husbands' work in the mines. Cooperative members tell how mining facilitated development: building brick houses, sending their children to school, buying more farmland, and being able to drink beer from the capital, Kigali.

Benefits from mining accrue, too, to the local town: small trade shops, a vibrant local market, and brick buildings. In this part of northern Rwanda, the cooperative's very presence in fact has been instrumental in breaking the isolation from services and trade activities, as felt by its residents.

Similar to other mining cooperatives worldwide, Coemiki faces the challenge of undercapitalisation: the lack of financing to allow for investment in technology leading to better mineral extraction and recovery practices. As a result, many of the operations are carried out by hand such as cleaning minerals in local rivers due to lack of water pumps. This, in turn, increases environmental damage and levels of pollution. The lack of credit also hinders the adoption of new technologies such as those used to filter minerals from other waste. Cooperatives can help to overcome many of these challenges. FECOMIRWA provides a level of pre-financing to its member cooperatives through an established line of credit with outside mineral traders. But more efforts are required domestically to increase available financing through local banks.

Benefits from Coemiki mining cooperative helped to develop the local town, breaking previous isolation from services and trade activities.

Members of these cooperatives value highly the control it offers to them: "We are no longer workers. We are leaders".

Summary

Cooperatives therefore meet their members' needs by providing a range of services in rural areas from marketing agricultural produce to providing access to finance. These services are especially needed in many rural areas where cooperatives are often the only source of such services. As a result, it is not just cooperative members that benefit but also the wider communities in which they live. However, the impact of a single rural community is inevitably limited to its home community. Scaling up cooperatives can, as the next section shows, help to scale up impact whether it is in rural or urban areas.

THEME 3

Cooperation Among Cooperatives: Building Strong Networks

Cooperatives work best when they operate as part of wider networks rather than as lone enterprises, and one of the movement's core principles is cooperation between cooperatives. These networks, based on this principle, allow cooperative actors to have a stronger impact on a larger scale. Both regional and international cooperative networks offer great benefits to cooperative organisations, fostering knowledge exchange, the pooling of resources, and coordinated advocacy.

In many countries, the most common type of cooperative is called a primary society, which operates at the village or local community level from which its membership is drawn. Many of the case studies are based on primary societies. However, these societies then can join together to set up a secondary cooperative, often called a cooperative union, which then provides consolidated services to its members such as marketing, transport, and financial services. In this case, the members of the secondary cooperative are the primary cooperatives rather than individuals. The union operates on the same cooperative principles: one member one vote, fixed share capital, and a share of profits based on the quantity of trade the primary society has with the secondary union.

Secondary cooperatives can also come together to form a third tier — often combining into a national federation or apex body that can represent a single sector or bringing together cooperatives from different sectors. The global cooperative movement also has its own internal federations and networks operating at the international level. These can vary from trade-based business associations to representative structures similar to those found within the trade union movement. Globally, the International Cooperative Alliance (ICA) is the main cooperative apex body with four regional offices in the Americas, Europe, Asia-Pacific and Africa. It has 268 affiliates from 93 countries.

The following case studies illustrate some of the benefits to belonging to a cooperative network whether it is for financial cooperatives as is the case in Ghana, for the housing sector in Kenya or the movement as a whole which is the case in Uganda. In Zambia, the farmers union illustrates an excellent example of the services such a body can provide for its farmer cooperative members. Developing effective national networks and structures therefore needs to be a priority for cooperative development as is the case with the programmes to develop machinery ring cooperatives in West Africa under the auspices of CUMA.

3.1

Ghana Cooperative Credit Union Association

Credit Unions are commonly found in many African countries and make up the fastest growing type of cooperative. In both rural and urban areas, they offer savings and loan services for their members, many of whom would otherwise remain excluded from financial provision. In contrast to other micro finance schemes, for SACCOs the funds accumulated through members' savings provide the main source for loans to members.

Like other cooperatives, the strength of SACCOs derives in large part from collaboration between individual societies. The Ghana Cooperative Credit Union Association (GCCUA) is one such collaborative network. It has a long history dating back to 1968. The aim of GCCUA is to provide technical and financial services for its member societies. It is also mandated by the Bank of Ghana to play a regulatory and supervisory role for the sector as a whole.

The Ghana Cooperative Credit Union Association supports member societies in providing services to people traditionally excluded from financial provision.



With a Head Office in the capital, Accra, GCCUA also has 11 regional offices employing 137 people and serving the needs of over 400 credit union members, who in turn have 368,000 individual members. GCCUA provides a range of services and products for its member societies to ensure they remain well governed and financially stable. Services include training and education programmes, a deposit guarantee scheme, youth savings programmes and a central finance facility. Many board members lack key skills in financial and board management which makes education and training a vital element in ensuring sustainability for the sector as a whole.

GCCUA has also recognised that there is a significant gap in women's leadership and with help from the Canadian Cooperative Association (CCA) it has started a gender equality programme to help improve the situation. Women staff and members are able to participate in leadership programmes and some have been able to join the international women's mentorship programme run by CCA, which brings together women from all over the world to spend a month together in Canada. This programme has provided the impetus for the setting up of the Credit Union Ladies Manager Association of Ghana to provide everyone with the opportunity to share experiences and learn from each other.

Credit unions are now Ghana's fastest growing financial institutions despite the proliferation of other types of micro finance providers across the country. Having a strong national body is essential to provide support for this growing sector, which in turn can be effective in raising income and living standards for their members. A survey of the impact of four rural credit unions in rural northern Ghana showed how they increased assets, incomes and savings among their members. Overall, at the close of 2012 the Credit Unions in Ghana had mobilised around $80 million in savings. Collaboration with and support from international cooperative development agencies has also played a key role in the development of credit unions in Ghana and across Africa as a whole.

3.2

The National Cooperative Housing Union, Kenya

Cooperative housing is not commonly found in Africa though there is a great need for affordable and locally owned housing in many of the fast growing towns and cities across the continent. Affordable housing is a big problem in Kenya, and the largest shanty town in the world can be found on the outskirts of Nairobi. Over 5 million Kenyans live in slums and other informal settlements, which are characterised by severe poverty, overcrowding, insecurity, high unemployment, poor sanitation and environmental degradation. It is estimated that urban areas need 150,000 homes per year, but current provision falls far short: formal housing production is only 20-30,000 homes per year, with most aimed at middle class and higher income Kenyans. For those on a low income the problem is compounded because the majority of Kenyans, especially the very poor, cannot access housing as they lack access to formal financial services.

The National Cooperative Housing Union of Kenya (NACHU) provides a cooperative solution to housing needs, working to provide affordable and decent housing to low and middle income communities across Kenya. Set up in 1979, it aims to help improve shelter and quality of life for low-income communities through the provision of advocacy, technical and financial services. In particular, NACHU has broken new ground in the field of housing micro finance. It helps develop members' savings and provides step-by-step loans to buy land, install basic infrastructure such as electricity, water and sanitation, build new housing, improve existing houses or start-up small businesses to increase income, for example by adding rooms to rent or house informal business activities. NACHU also provides advice on land purchases and design, and costing of housing projects as well as facilitating the use of alternative building technologies. It enables its member cooperatives, which comprise 390 housing cooperatives drawn from all seven regions of Kenya, to gain access to land and infrastructure and ensure quality construction, by supporting them with training in financial management, governance and other important topics including HIV/AIDS prevention.

The National Cooperative Housing Union of Kenya enables its 390 member cooperatives to gain access to land and infrastructure and ensure quality construction.

One cooperative which has benefited from the financial and technical assistance provided to NACHU members is NgumoMbega Housing Cooperative. NgumoMbega was started by a group of 25 women living and working in Mitumba slum, an area which bordered the Wilson Airport and the fences of Nairobi National Park. Mitumba's single-room dwellings, made of carbon and iron sheeting, were home to around 5,300 people, who faced overcrowding, poor sanitation, insecurity and the constant threat of eviction notices; often, elsewhere in Kenya, evictions led to land being used to build luxury apartment blocks. In November 2011, many of the homes at Mitumba were demolished and the residents evicted. Although they did not yet have enough money to build their own houses, the women of NgumoMbega used their small savings to take out a loan and buy a plot of land in Ruai, an area east of Nairobi. With the help of a loan and technical assistance from NACHU, their new homes were built and the women finally found security.

Unfortunately, Kenya lacks a conducive legal and policy environment for housing cooperatives so a major role for NACHU, together with its members, is to lobby and advocate for the cooperative housing sector at the local and national levels. NACHU also works in partnership with Rooftops, which is the international development programme of Canadian cooperative and social housing organisations.

3.3

Zambia National Farmers Union (ZNFU)

Farmers' and producer organisations are important for agricultural development in Africa. Most farms work on a small scale in Africa and small farmers are scarcely represented in policy and decision making processes. Rural communities across Africa live within a context of weak rural institutions as well as limited access to input and output markets, information, and new technologies. There is a need for producer organisations to represent farmers' interests in Africa as this is the only way to tackle local, regional and international policy constraints.

The Zambia National Farmers Union (ZFNU) is one such effective example as it is run by elected members who are themselves farmers. Large-scale farms were established in Zambia in the early 1900s, and the ZFNU has existed under various names ever since. Until independence in 1964, the ZNFU was called Rhodesia National Farmers' Union, and membership was made up almost entirely of large-scale farmers. Since then, and especially since the early 1980s when annual membership subscriptions were set at a low level, there has been a steady growth of small-scale farmers' membership.

The Zambia National Farmers Union uses its links with other associations worldwide to represent farmers' interests and promote good practices on gender equality and environmental issues.

One of the oldest organisations in Zambia, ZNFU promotes and protects the interests of its members, who comprise farmers, individuals, corporation/companies and other organisations involved in farming, in order to achieve sustainable economic and social development. They regularly write and submit policy position papers to the government on a wide range of issues affecting their members. Other key services offered include business development services, market and trade facilitation, discount vouchers for irrigation, a credit scheme, conservation farming and financial support for emerging farmers.

All farmers' associations are represented on the ZNFU's Council by chairmen elected at the annual general meetings, as well as chairmen of commodity committees concerned with dairy produce, pigs, wheat and barley, fruit and vegetables, grain and oilseeds.

Each farmers' association elects commodity representatives. These commodity representatives from all the associations then form a national commodity committee and elect their own national commodity committee chairmen to represent them on the ZNFU Council.

With women making up 52 per cent of the agricultural labour force in Zambia, ZNFU has been taking steps to narrow the inequalities between men and women. The first female president, Evelyn Nguleka, was elected in October 2013, and a women farmers' forum was set up in 2012 to help reduce the gender gap via a number of initiatives such as women's Farm Leadership Training programmes and provision of gender responsive member services and support provision. On the environmental front, ZNFU has been working with the international NGO We Effect (formerly the Swedish Cooperative Centre), to deliver training programmes on climate change adaptation and mitigation to improve agricultural practices.

ZFNU also has links with farmers' unions in other parts of Africa, and internationally. It is a member of the southern region farmers' unions through the Southern African Confederation of Agricultural Unions (SACAU) and the World Farmers Organisation (WMO) which unites farmers' organisations worldwide.

3.4

Uganda Cooperative Alliance (UCA)

Developing effective and autonomous national apex bodies is real challenge for cooperatives not just in Africa. However, within Africa, Uganda is one of the few countries with an effective and well respected functioning national apex body, the Uganda Cooperative Alliance (UCA). It is credited with spearheading the revival of the cooperative sector in the country. Initially, cooperatives in Uganda were predominantly based around farming, with strengths in coffee and cotton, but cooperatives are now expanding into other sectors — industry, energy, water, furniture and handicrafts, housing and finance.

Cooperatives collapsed in Uganda in the late 1980s because they were dependent on government support, were too big and had lost touch with their members' needs. When economic liberalisation took place in Uganda in the 1980s and 1990s, cooperatives found themselves unable to compete with private enterprises on an open market. By the mid 1990s, there were very few functioning cooperatives left. As a way to rebuild, the UCA adopted a pro-active role by taking over responsibility for cooperative development and training for cooperatives, which had been previously been carried out by the government.

The UCA has worked in a number of ways to create an environment conducive to cooperatives. This has included mobilising resources to support different types of cooperatives, lobbying, advising on the law and publishing information about cooperatives in Uganda. It also has well-established relationships with a number of donors and provides an advisory service to cooperatives wishing to break into non-traditional export commodities, such as honey.

Due to its fast growth, training for members is essential, from the grass roots membership right up to board members and managers, and the UCA therefore trains members in cooperation and sectorial skills.

UCA staff have worked with members and helped them to create new, lean and non-bureaucratic structures called Area Cooperative Enterprises (ACEs) to handle marketing, which are intended to replace the traditional cooperative unions.

Cooperatives are part of an integrated cooperative development model, started in Uganda with assistance from the Canadian Cooperative Association (CCA), which links agricultural cooperatives to credit unions.

In recent years, the UCA has also made improvements to the way in which it operates, including improvements in governance and the election of board members. Members of the board now serve terms of two years,

rather than 9-12 years as was previously the case. Gender representation has also improved. In all the cooperatives in Uganda, women occupy 20 per cent of board positions. On the UCA board, the percentage is 30.

With everyone from farmers to Members of Parliament now members of cooperatives, and the private sector showing interest in joint ventures, cooperatives are no longer a dirty word in Uganda. Cooperatives are empowering people in Uganda to be more productive, produce goods of a better quality and offer better services. They have also given a voice to their members and helped solve problems jointly without relying on the government. Another role of the UCA is recognising and promoting the role of cooperatives in Africa, which includes holding exchanges with other African countries. However there are still financial challenges due to limited resources, and keeping up with the training demands of cooperatives as the movement in Uganda continues to grow.

The strong apex Uganda Cooperative Alliance links agricultural cooperatives to credit unions, in partnership with the Canadian Cooperative Association.

3.5

Cuma (Coopératives d'Utilisation de Matériel Agricole), Benin

Agricultural cooperatives can provide a range of services for their members. One of the most important is to make farm machinery available, often known as machinery rings. With its origins in France, CUMA is just such a type of cooperative which brings its farmer members together in small groups and enables them to share agricultural equipment such as tractors and combine harvesters. Today, 50 per cent of young farmers in France are members of a local CUMA society. Like other cooperatives, CUMAs have formed regional and national networks which offer a variety of services to their member societies. They include technical, economical and legal help; technical manuals; training programmes; organised events and outdoor demonstrations.

Because of their concern for the community, two of the CUMA federations in the Aquitaine region of the south west of France initiated programmes to establish CUMAs in West Africa in 1995. The target country was Benin, one of the world's poorest countries, heavily reliant on agriculture with half of the population relying on subsistence farming for their livelihood. However, agricultural productivity is low and the country is not self-sufficient in food. Agricultural products also make up 80 per cent of exports and the country is one of Africa's largest cotton producers.

Starting with the donation of one tractor in 1995, support for CUMA Benin has increased over the years, with for example the French Federations helping people to save money with a collective project, so as to get credits, to buy Indian or Chinese equipment sold by the government at a reduced price. Setting up local CUMAs in Benin is far more than the simple



Farm machinery cooperatives were created in Benin with the support of French CUMA groups, which used their network's expertise and resources to provide training and capacity building to Beninese groups.

supply of equipment or choosing the right machines — important though these aspects are. CUMA works with a bottom-up approach, which involves a long and complex process. Local CUMA groups are supported to become effective local institutions.

Local groups need to be able to carry out the ongoing servicing and maintenance of the equipment by competent mechanics. A reliable supply of spare parts is needed. Members need to be trained in the use of the equipment: driving a tractor is not as simple as it may seem.

One of the strengths of CUMA is the way it can draw on professional expertise as well as financial support from its French societies to assist with training and capacity building in Benin. Elected members, managers, mechanics and individual farmers travel to Benin to provide support and training and Beninese visitors are also hosted in France. Training sessions are essential for the farmer groups, for the mechanics and for the advisers of Cuma. A partnership has also been developed between agricultural colleges in France and Benin involving contact between students; the training of facilitators and mechanics in France and the development of a training module for mechanics for use in the Benin college.

Using farm machinery has a huge impact on farming. Ploughing one hectare by hand takes 10 days but by tractor only 4 hours! In Benin, this is especially important as the window for ploughing and preparing the land is very short (May-June) and there is an urgent need to get crops planted in time for the start of the rainy season. Mechanisation therefore results in an increase in the land cultivated and an increase in crop yields. It also releases children from the burden of agricultural work so the number of children going to school increases. The bottom-up approach to organising taken by CUMA encourages the emergence of local leaders and especially women.

Today CUMA cooperatives make an important contribution to improving the lives of farmers in Benin with 132 CUMA groups now operating as well as a national federation. CUMA groups do not limit themselves to machinery but can begin to assist farmers in tackling some of the other challenges facing them such as lack of storage facilities for their crops and limited access to marketing. In 2012, the Maize Cooperative of Borgou was started with 150 producers in four villages. The cooperative collects, stores and markets its members' produce. Although there are problems in accessing finance for the building of grain silos, the cooperative is looking to the future with plans to mill and market their maize in urban areas.

Summary

These case studies remind us that cooperatives are best understood as part of a wider national and international movement. Even at the local level, working as part of a network has benefits for both the enterprise and its members, providing better access to markets, for example, as well as helping to build sustainable organisations by enabling mentoring and better advocacy. Networks also help stimulate the introduction of innovative ideas and practices as the following section illustrates.

THEME 4

Innovative Cooperative Models

Cooperatives can evolve in many ways as the above case studies illustrate. They often start with a single focus of activity but evolve to develop more services that members require or even start forms of joint production. In some countries, cooperatives that started out by providing marketing services have developed the capacity to produce as well. In others, farmer cooperatives have begun to provide financial services for their members.

Given the diversity of the cooperative movement, it is hardly surprising that a number of innovative approaches have developed among African cooperatives. The following case studies highlight how cooperatives can innovate. Sometimes this can mean diversifying business operations into new sectors or developing with new products. The Mzuzu Coffee Cooperative Union, for example, has taken a lead in developing products not just for export markets but also for local markets. It has successfully launched a chain of modern coffee shops throughout Malawi and its branded coffee is available in other retail outlets as well. Until now, apart from Ethiopia, the coffee grown in Africa has been entirely destined for export markets rather than for local consumption. Mzuzu Cooperative is now looking to reverse this.

Around the world financial cooperatives can not only be large and successful but also take the lead in meeting the needs of the many people who lack access to financial services through developing innovative products and services. This is also the case in Africa where the Kenya Cooperative Insurance Corporation undoubtedly is one of the global leaders in developing innovative and socially inclusive financial products and services.

In another global first, the Ghana based cocoa cooperative network, Kuapa Kokoo, with the support of Fairtrade Certification, has been able to capture more of the chocolate value chain and acquire a majority shareholding in a UK based chocolate company, Divine. Ghana cooperative farmers now own a major UK chocolate brand which is sold in all mainstream UK supermarkets.

Finally, waste pickers cooperatives whose business is recycling domestic and business waste are most commonly found in Latin America where they now operate on a large scale in countries such as Brazil and Colombia. These cooperatives enable poor and previously unorganised waste pickers to come together to improve their working conditions and run their own enterprise as well as to provide vital environmental services for households and businesses. Sodla Sonke is an example of such an initiative in South Africa. It provides both essential services for local users, environmental benefits and an income for its members.

4.1

Cooperative Insurance Company, Kenya

There is a common myth that cooperatives in the developing world and especially Africa are small and ineffectual. The Cooperative Insurance Company of Kenya (CIC) challenges this assumption. As the leading cooperative insurer in Africa, and market leader in providing insurance services to the cooperative and low-income sectors in Kenya, CIC is a large and successful business and one of the leading insurance companies in Kenya. This is a huge market as cooperatives are responsible for 40 per cent of the nation's GDP, and the CIC has 1.3 million clients as well as operating branches with more than 1,000 agents across Kenya. From just four members in 1978 the CIC has grown to employ around 257 people and is owned by 1,562 cooperative societies and 3,875 individual members.

With a vision to be "a world class provider of insurance and other financial services through the cooperative spirit", CIC is a not only successful but is also a very innovative insurance company which has continued to grow and expand in a tough trading environment. It is the fastest-growing insurance company in Kenya, and the second largest insurer by market share, benefiting from visionary leadership from its CEO, Nelson Kuria. The cooperative has a group structure with separate subsidiaries for different business areas. Its businesses comprise CIC General Insurance limited, CIC Life Assurance limited and CIC Asset Management limited, and it offers a wide range of products such as general insurance, life assurance, pensions, medical and asset management services.

CIC has been a strong innovator for low-income workers who receive intermittent incomes, offering a diverse portfolio of products. Innovative products for this sector include M-Bima, which enables policyholders to make small insurance premium payments through their mobile phones using mobile money transfer platforms. Other products targeting the micro sector are the Biashara Salama policy, which offers cover against fire and theft for small and micro traders, Jilinde Personal Accident policy, a micro personal accident plan, Jikinge plan for security guards and Jamii Salama, a cocktail product for families which includes death, funeral and accident cover.

CIC is committed to strengthening the wider cooperative movement. The CIC Foundation supports youth cooperative programmes, aiming to empower young people and inspire the cooperators of the future. In the future, CIC is hoping to expand operations in East and Central Africa, including South Sudan, Rwanda, Malawi and Tanzania. CIC is also an active member of ICMIF (International Cooperative and Mutual Insurance Federation).

Finally, CIC demonstrated its cooperative principles in 2008, when it took a clear stand to pay claims relating to losses due to political violence in the country. Claims lodged with the company were above Kenyan shillings 70 million (USD 1.1 million), mainly from small businesses owned by members of cooperatives and microfinance entrepreneurs that were either looted or burned during the post-election violence. The decision to pay the claims is seen as a precedent in a country where insurers do not necessarily cover losses arising from political risk. It was also a major lifeline to the small-scale businesses, some of which could have collapsed if the owners did not have alternative sources to revive their businesses. Many who had borrowed to set up their businesses would also have had a double tragedy, because they would have been required to continue servicing the loans by the lenders, even when their businesses had been vandalised.

The decision to pay the claims is also seen as a major effort in boosting the confidence of the public, especially the majority who have no access to insurance. It will also show the public the benefit and importance of having an insurance policy, which can help one absorb shocks arising from calamities. As a cooperative insurance company, CIC has a social consideration which is quite different from commercial insurance companies. It has now set a trend in the otherwise straitjacket industry, and other insurance companies are now including political violence as an insured risk.

By December 2011, CIC was the 2nd largest insurance company in terms of market share with a premium turnover of Kenyan shillings 6.7 Billion (USD 79 Million) and the market leader in group life business and micro insurance.

The Cooperative Insurance Company, one of Kenya's leading insurance companies, offers adapted innovative products to low-income workers.

4.2

Kuapa Kokoo Cocoa Cooperative Union, Ghana



Kuapa Kokoo is one of the most successful cooperatives in West Africa and its members are cocoa producers. Cocoa is grown as a cash crop on small family farms alongside other food crops such as yams and cassava which are grown to feed the family. Today, Ghana is the second largest producer of cocoa in the world and cocoa is an important export crop for Ghana supporting the livelihoods of 720,000 farmers. What is remarkable about Kuapa Kokoo is the way it has evolved to build flexible and innovative organisations which are effectively networked not just across Ghana but internationally as well. Perhaps most innovative of all is the way in which the Ghanian farmers, via their cooperative, own a controlling share in a UK based chocolate company. Normally it is the European companies that dominate supply chains but in this case the tables have been turned!

Kuapa Kokoo was founded in 1993 after the market liberalisation of cocoa buying in Ghana in 1992. Up to 1992 only government-employed agents were allowed to buy cocoa directly from the farmers. Kuapa Kokoo operates in the southern cocoa growing regions of Ghana, and has around 45,000 producer members. Because of the complex regulatory environment in Ghana, Kuapa Kokoo has had to adopt a number of different enterprise forms.

The foundation of the cooperative is its 1,300 village level societies which comprise the membership and elect the board of the Kuapa Kokoo Farmers Union (KKFU). A separate body is Kuapa Kokoo Limited (KKL), a licensed buying company, set up as the commercial and training wing of the society. Kuapa Kokoo Farmer's Trust (KKFT) is a foundation that disburses the Fairtrade premium on development projects according to Fairtrade rules. Kuapa Kokoo Credit Union (KKCU) is also set up independently and is a member of the Ghana Cooperative Credit Union Association (case study included). Empowering women members has been important for Kuapa Kokoo with quotas for female representation at every level, and gender programmes to help develop women leaders.

Elected alongside other village board members, the recorder plays a vital role and is responsible for recording, weighing and bagging the cocoa from the village, ensuring that villagers are not cheated by unscrupulous traders as happened before the cooperative was established. Becoming Fairtrade certified and being able to sell Fairtrade cocoa, has been of great benefit for the members, as not only do they get a guaranteed price for their cocoa but they have been able to use the extra money generated by the premiums to provide better health and sanitation

services, education and wellington boots which provide much needed protection from snake bites in the field.

Ilias Mohamed farms two and a half acres and is the democratically elected recorder of Bayerebon No 3 Kuapa Kokoo society. "I am proud to be a Kuapa member. Before Kuapa we were not paid on time, there were no incentives. Kuapa pays more than others. Because of Kuapa Kokoo and Fairtrade bonus I am able to get more money for school fees, school books. We hope to build a house so we can have a teacher for the village school."

In 2012, a new radio programme aimed at local cocoa farmers was started by Kuapa Kokoo called Kuapa Mmere (Kuapa radio hour). This programme is proving very popular as it provides farmers with information on weather, seed variation and different growing methods. Yet perhaps the most innovative activity undertaken by Kaupa Kokoo has been their success in moving up the cocoa value chain through their ownership of Divine, a UK based chocolate company whose brands are sold in supermarkets in the UK and now in the USA. Kuapa owns 45 per cent of the shares in Divine which is the only chocolate company partly owned by the cocoa farmers themselves. In 2011, Divine had a turnover of £8.2 million. While Fairtrade ensures farmers receive a better deal for their cocoa and additional income to invest in their community, company ownership gives farmer cooperatives a share of Divine's profits and a stronger voice in the cocoa industry.

Cocoa farmers from Kuapa Kokoo built flexible and innovative organisations that are effectively networked across Ghana and internationally.

4.3

Sodla Sonke Cooperative, Port Elizabeth, South Africa

Sodla Sonke is a workers' cooperative that offers cleaning, gardening and recycling services to offices and property in the Walmer Township of Port Elizabeth, Eastern Cape Province. Sodla Sonke means "We are all going to benefit".

Sodla Sonke Cooperative serves an area between the Port Elizabeth airport and the suburb of Walmer, and is home to about 70,000 residents in a four square kilometre area. Basic infrastructure and facilities were denied to residents and the township stills suffers from the legacy of apartheid. Unemployment is around 80 per cent, crime and substance abuse are high, and the HIV infection rate is high.

The cooperative has eleven members, and employs 39 workers regularly, and up to 20 on a seasonal basis. The cooperative has invested in trucks to remove dirt and rubbish from the cleaning sites. Members and workers have few formal skills or qualifications, and one reason for choosing the cleaning/gardening/recycling business is that it requires few such skills, and little training. Two important contracts that helped the cooperative to become established were with the Nelson Mandela Metropolitan Municipality (NMMM) to clean the city centre and with the Airports Company South Africa (ACSA) to clean Port Elizabeth Airport.

The cooperative tenders for cleaning contracts with companies, institutions and government offices. The cooperative's main income is from the contracts it has won through competitive tenders. It also earns a small amount from a recycling project, created together with the National Institute for Crime Prevention and the Reintegration of Offenders (NICRO). The business sources waste material and trains ex-offenders to create commercial products from it. The hope is that it will discourage people from re-offending and help to eradicate crime in the Walmer Township.

Cooperatives often face a challenge to raise capital and a business that does not require much capital, with easy entry, is an attractive option, especially for individuals that possess few other assets than their labour. Cleaning, gardening and recycling services are businesses with a low capital requirement. These services are also needed on an ongoing basis. The Sodla Sonke Cooperative is therefore a model which could be reproduced in other parts of South Africa and other countries in the continent.

The primary purpose of the cooperative is to provide a livelihood for its members, but it also has other benefits. State provision of recycling and waste collection is frequently absent in Africa, resulting in a poor environment. The cooperative contributes to creating a cleaner environment — helping to achieve one of the cooperative principles: "Cooperatives work for the sustainable development of their communities through policies approved by their members". The cooperative also undertakes several community activities. Apart from helping the ex-offenders, they also have programmes for school-age children and they donate to local churches for community activities.

The Sodla Sonke Cooperative offers much needed recycling and waste collection services, provides jobs for people with few formal qualifications and contributes to a cleaner environment.

4.4

Mzuzu Coffee Planters Cooperative Union, Malawi

With 50 per cent of its population living in poverty, Malawi is one of the poorest countries in the world, with a long reliance on foreign aid. In recent years the country has achieved economic growth yet faces ongoing problems such as the poor availability of fuel, water and electricity. These problems are exacerbated by an expanding population and a growing HIV/AIDS problem. The problem is particularly acute in rural areas, where the majority of the country's poor live, relying on subsistence agriculture primarily producing tobacco, tea, sugar, and cotton. Here, there are many problems, with high levels of environmental depredation and a strong dependence on rain-fed agriculture leaving farmers highly vulnerable to climate change. Many small farmers have weak links to markets and overall the private sector remains under developed. With 80 per cent of Malawi's population relying on agriculture, and a third of the country's GDP coming from agriculture, sustainable growth in this sector is vital for the future of the country.

In the Mzuzu region, in the north of the country, transformation is being brought about by a cooperative model of coffee production, which serves both international Fairtrade and local markets. Mzuzu Coffee Planters Cooperative Union was founded to produce, process and market speciality Arabica coffee grown across northern Malawi, particularly in the Misuku Hills near the border with Tanzania. The Union aims to achieve an improved quality of life for Malawian smallholder coffee farmers – which it defines as decent accommodation, food security, adequate warmth and access to education. It does this by promoting the formation of self-sustainable farmer organisations and encouraging business diversification at farmer, cooperative and union levels, aiming to establish self-sustaining businesses at each level. The Union is organised in several layers of farmer organisations, from 152 business centres at village level, which act as production centres, to 53 business zones responsible for processing, to six cooperatives which own the Union. The Union offers support services to members and facilitates access to finance.

By bringing together smallholder coffee farmers, the Mzuzu Coffee Planters Cooperative Union can process and market coffee and other products across both domestic and international markets. Mzuzu coffee achieved Fairtrade certification in 2009 and has strong links to Fairtrade markets, where 50 per cent of its coffee is sold. The Union has worked with Twin in the UK to strengthen its business, by improving the quality of its coffee, increasing its marketing capacity, gaining access to social and environmental certifications and moving from the use of inorganic fertilisers to implementing a sustainable agricultural system. More sustainable methods of coffee cultivation are being piloted as the impact of climate change is already being felt strongly in some areas.



Bringing together smallholder farmers from Malawi, the Mzuzu Coffee Planters Cooperative Union processes and markets coffee across both domestic and international markets.

Importantly, in a country where women constitute the head of almost a quarter of households yet are disadvantaged in numerous ways, women's empowerment is also a priority for the Mzuzu Coffee Planters Cooperative Union, promoting women's participation in the coffee business at all levels. The Women in Coffee programme aims to aid the economic empowerment of women and improve their quality of life. It does this by promoting women's employment in coffee cooperatives and in the Union itself, as well as enabling access to land, coffee farm and asset ownership. The project also aims to help women have more of a say in decision-making, both in farmer organisations and the Union, and to encourage joint decision-making. Currently, three of the Mzuzu Coffee Planters Cooperative Union's Board of Directors are women, with one serving as Vice-Chair.

The Mzuzu Coffee Planters Cooperative Union has now diversified into production of other crops such as honey. The cooperative hopes to expand into other products such as macadamia, dairy, wheat, beans, fruits and vegetables. By 2014/15, it is hoped that 90 per cent of growers will be food secure. They have also developed a branded coffee product which is marketed throughout the country and sells well. In Malawi, the Mzuzu Coffee Planters Cooperative Union has opened coffee suites offering hospitality and a 'coffee den' serving food and drink. There are also plans to open a series of coffee shops throughout Malawi.

Conclusions

Overview

The Best Practice Cases here highlight the manifold ways in which cooperatives contribute to development and to improving the lives of their local communities.

They showcase how cooperatives effectively support women's empowerment, enhancing their economic autonomy and giving them a stronger voice in decision-making processes. Initiatives such as the setting of women cooperatives in Morocco or Namibia helped women to be seen as respected and pro-active members of the community.

Another vulnerable group, the youth, is gaining social recognition and better prospects for the future through cooperatives. The Lesotho case studies emphasise how these organisations give hope and purpose to bright but disadvantaged young people.

The cases also highlight the ability of cooperatives to empower rural communities through multi-dimensional approaches, and through initiating cooperative businesses in non-traditional sectors of activity. In Tanzania, the creation of the Rural Teachers SACCO proved a creative way to encourage teachers to remain in isolated rural areas, addressing the specific problems they face; while in Rwanda, the development of mining cooperatives brought significant improvements to the livelihoods of the workers and their community, breaking their isolation from services and trade activities.

Furthermore, these Best Practices reveal the skills of cooperatives to promote solid development processes through fruitful cooperation and networking, initiating efficient partnerships at local, regional, and international levels. The example of CUMA provides helpful insights into the strengths and assets of the long-term partnership between Beninese and French agricultural machinery cooperatives, and the analysis of the Uganda Cooperative Alliance demonstrates the huge impact of a strong collaborative apex cooperative.

Finally, the cases display the eagerness of cooperatives to meet the needs of their members and communities through a variety of innovative solutions, tailored for local contexts, priorities and constraints. It is in this spirit that the Kenyan Cooperative Insurance Corporation created a new portfolio of affordable insurance schemes specifically targeting micro-businesses and low-income segments of the population; and that the South African cooperative Sodla Sonke gives opportunities to untrained inhabitants of Port Elizabeth's township while promoting recycling initiatives aimed at improving the collection of waste, a service sorely lacking in the surroundings.

Facing challenges

Even success stories can face obstacles, and the existence of hurdles in the Best Practice Cases needs to be acknowledged, so they can then be addressed.

Collection of data is one of these challenges, and institutions such as the International Labour Organisation pointed out the need for more exhaustive statistics about the cooperative sector [9].

The data gaps can give an incomplete picture of the cooperative movement, as international collaborations could only focus on cooperative organisations that are already "on the radar" of international stakeholders.

In addition, best practice cases highlight recurrent hindrances faced by cooperatives in their activities, often rooted in local contexts, such as legacy of state control or governance issues [10]. As these obstacles may be common to other organisations as well, recognising and sharing them will encourage cooperative actors to devise adaptive and inventive solutions.

Key challenges pointed out in the cases included: lack of access to finance to further develop the cooperatives and invest in technology; barriers to gender equality anchored in local contexts, in particular the difficulty to recruit female leaders and the lack of education opportunities for women; poor access to markets or services; structural challenges — especially the need for management and financial training for cooperative members; lack of conducive legal and policy environments, making it crucial to advocate towards national and local authorities; and environmental pressures linked to climate change, which increasingly needs to be taken into account.

Closing comments

The best practice case studies gathered in this paper provide ample evidence that cooperatives not only offer successful solutions to help people get out of poverty and foster inclusive growth, but also possess the creative and innovative mind-set to devise clever solutions to address these thorny challenges.
It is especially true if they operate in a favourable enabling environment.

To enlarge the geographical scope of the analysis, a second paper on Latin America will showcase cooperatives' assets in promoting inclusive growth in a different context.

Footnotes

[1] Cf United Nations (2013), The Millennium Development Goals Report 2013.
Available at:
http://www.un.org/millenniumgoals/pdf/report-2013/mdg-report-2013-english.pdf

[2] This was, for instance, one of the key notions developed in the European Consensus on Development (2005).

[3] As stressed in the COM(2014) 263 "A Stronger Role of the Private Sector in Achieving Inclusive and Sustainable Growth in Developing Countries".

[4] As defined by the International Cooperative Alliance.
More information available at:
http://ica.coop/en/whats-co-op/co-operative-identity-values-principles

[5] Available at:
https://coopseurope.coop/development/

[6] Recent research has found that: "women members are more committed, loyal and collaborative than men … women's inclusion in Cooperatives is conducive to Cooperative resilience, women's empowerment and improved household wellbeing". Borda-Rodriguez, A and Vicari, S (2014) Building Resilience in the Malawian Cooperative Movement Manchester: Co-operative College.
Available at:
http://d3hzmlhrf50pgz.cloudfront.net/uploads/2010/07/Building-Resilience-in-Malawian-Co-operative-Movement.pdf

[7] Available at:
http://www.cicopa.coop/Youth-economic-empowerment-through.html

[8] Available at:
http://www.unep.org/NEWSCENTRE/default.aspx?DocumentId=2718&ArticleId=9524

[9] Cf International Labour Office's Recommendation 193 (2002) and 19th International Conference of Labour Statisticians (2013).

[10] Cf Patrick Develtere, Ignace Pollet, and Fredrick O Wanyama, International Labour Office (2008) Cooperating out of Poverty. The renaissance of the African cooperative movement.
Available at:
http://www.ilo.org/public/libdoc/ilo/2008/108B09_256_engl.pdf

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