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# Cooperative Financing: A Catalyst for Meeting the Sustainable Development Goals in Africa

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**Abstract**

Global issues bothering on development and poverty reduction has been a major concern to the global community and efforts have persistently been made over the years to addressed these burning issues. The Sustainable Development Goals (SDGs) are development agenda set in place of the millennium development goals in 2015 by the United Nations to checkmate developmental problems and alleviate poverty among developing countries, notably in sub Saharan Africa within a time frame of fifteen years. This study therefore examines the deployment of cooperative movements funding to facilitate the realization of the sustainable development goals in Africa. Cooperatives have been adjourned to foster democratic knowledge and practices as well as social inclusion that accommodate all members irrespective of their societal status. They have also shown resilience in the face of the economic and financial crises. Hence, if cooperatives are well-funded they are better placed to contribute to sustainable development's triple bottom line of economic, social and environmental objectives plus the governance agenda. The materials and methods adopted for the study is the Narrative Textual Case Studies/content analysis in which available studies are analysed to generate findings and results. There is a widely held consensus among many studies that the cooperative enterprise is the type of organization that best meets all dimensions of reducing poverty and meeting the SDGs in Africa if adequately funded. This is because the way cooperatives help to reduce poverty is important - they identify economic opportunities for their members; empower the disadvantaged to defend their interests; provide security to the poor by allowing them to convert individual risks into collective risks; and mediate member access to assets that they utilize to earn a living as evidenced in Africa and elsewhere. The study therefore recommends on the need for co-operatives movements to further diversify their sources of funding by looking beyond their immediate environment and in addition, urge international organizations like the Food and Agricultural Organization, UNDP, ILO to as a matter of urgency galvanize and organize global measures and institutions for a sustained cooperative movements funding across the globe.

***Keywords***: : Achievement; Sustainable Development Goals; Co-operatives Financing; Catalyst; Africa

# Introduction

Co-operatives are well-placed to contribute to sustainable development's triple bottom line of economic, social and environmental objectives plus the governance agenda because they are enterprises that endeavour to meet the economic progress of members while satisfying their socio- cultural interests (Pearce and Giles, 2022). As value-based and principle driven organizations, cooperative enterprises are by nature a sustainable and participatory form of business. They place emphasis on job security and improved working conditions, pay competitive wages, promote additional income through profit-sharing and distribution of dividends, and support community facilities and services such as health clinics and schools (Diamond, 2019). Cooperatives foster democratic knowledge and practices and social inclusion. They have also shown resilience in the face of the economic and financial crises.

All businesses, including cooperatives, need financing. A cooperative uses capital to finance its operations, to cover operating expenses, and to invest in fixed assets such as buildings and equipment. Therefore to be able to operate effectively and efficiently to meet its goals and members' welfare needs, a cooperative society needs regular and adequate financing to strive. Most of the Co- operative Societies depend on funds generated from members in forms of regular contributions, subscription fee, return from investments, interest on borrowed funds and occasion charges (Pearce and Giles, 2022).

Similarly, for a cooperative to be able to impact on the sustainable development goals, its operational mechanism must be sustainable. Therefore, sustainability in cooperatives refers to the ability of cooperative to realize economic, social and environmental goals while prioritizing the interests of their members and community. Cooperatives aim to balance the needs of their members with the broader society and environment. All, these require adequate funding to be achieved.

The greater the amount of capital held by the cooperative, the greater its ability to purchase more efficient technology, invest in its members and staff training and education and make other improvements to the running of the business (FAO, 2023). Hence, cooperatives if well-funded are well-placed to contribute to sustainable development's triple bottom line of economic, social and environmental objectives plus the governance agenda, not least because they are enterprises that endeavour to meet the economic progress of members while satisfying their sociocultural interests and protecting the environment (UNDP, 2020). They offer an alternative model for social enterprise, with contributions to sustainable development well beyond job creation. Since cooperatives' share in GDP and total enterprises is currently relatively small in most countries, their promotion and expansion through adequate financing could be an important instrument for achieving the Sustainable Development Goals (SDGs). This brief highlights the contribution of cooperatives to realizing the sustainable development goals and stimulates discussion on the role of cooperatives funding in achieving this by 2030.

**The Concept of Cooperative Financing**

Every business needs finance to purchase assets and fund working capital requirements. A Co-operative also needs finance for the same purposes. Some of the decisions relating to finance in Co-operatives are affected by their special nature but many of the decisions are affected by the same factors as apply in other types of business.

Cooperative financing refers to a financial system whereby an organization known as cooperative society sources for funds through internal and external sources and provides financial services to its members who are also the owners of the organization (Law Insider, 2023). The Department of Cooperative and Friendly Societies (2024) , also refers to cooperative financing as any method of financing or economic development project between or among individuals, the state or any political subdivision of the state, political corporations or public benefit corporations or private entity or individuals. Such methods of financing may include but not be limited to membership levy, loans, loan guarantees, land write-downs, grants, lease guarantees or any form of financial subsidy or incentive.

The goal of cooperative financing is to act on behalf of a unified group to offer traditional financial and nonfinancial services to the public and its members. These institutions attempt to differentiate themselves by offering above-average services along with competitive rates in the areas of insurance, lending, and investment dealings. Credit/thrift, consumers, housing and property development and farmers societies are examples of cooperatives that cater for the interest and welfare of their members are the most popular form of financial cooperative because they are owned and operated by their members (FAO, 2023).

Financial cooperatives have open membership, and unlike banks, they may be more interested in seeing to the welfare of their members rather than turning a profit. Control of the cooperative takes a democratic form with each member getting one vote. Their individual financial standing is not relevant, and they do not hold different layers of control based on the ownership of shares (CORE, 2024).

Cooperatives finance themselves much like other businesses, through the use of equity and debt capital. The features of cooperative equity capital, however, make cooperative equity financing methods different from those used by non-cooperatives. Cooperative users provide equity capital to finance the cooperative in proportion to their use of it. Most cooperatives also provide a way to return equity to members after a period of time (Pearce and Giles, 2022).

The members of a cooperative, while being owners, are also customers. The size of the cooperative is based on the number of members who participate. As more members join, the financial cooperative has more resources to offer financial products, reduced fees, lower interest rates on loans, and higher yields on savings. Credit unions, in particular, offer ATMs and collectively may have more of these devices in place than large banks. In addition to the financial products and services the cooperative offers, they can also be sources of financial education for its members and others. The services that cooperatives make available might include retirement planning and understanding of how credit works (Diamond, 2019).

**Sources of Cooperative Financing**

The chief problem in finance is to use capital most efficiently to secure the objectives of the Co-operative (Diamond, 2019). Capital required to achieve these objectives on one hand needs to be paid for at the lowest possible cost. However, the holders of capital expect reasonable rates of interest on the funds under their purview. Some the identified sources of cooperative financing as identified by Dimond, 2019; Pearce and Giles (2022); FAO (2023); Extension Foundation (2019) and ICA (2015) which can be categorized into three are as follows:

a Direct funding from members themselves

b Funding from retained surpluses generated by the cooperative business

c Funding from outsiders.

**A. Directly from Members**

Members help finance the operations and growth of the cooperative through:

- One-time or annual membership fees
- Members' contributions with no individual ownership attached, such as service fees.
- Members' equity or share capital
- Individual member deposits with the cooperative which may be used for business
- Deferred payment to members for part or all of their produce delivered to the cooperative
- Interest on borrowed funds by members

Member share capital represents individual member commitment to the cooperative form of business. It also identifies the individual member's financial stake. It is withdrawn only when the member leaves the cooperative.

Some other forms of member contributions, usually related to patronage, are more variable but once given cannot be withdrawn and hence are a particularly useful form of cooperative capital.

**B. From Cooperative Business Surpluses**

Funds created through the retention of cooperative business surpluses that are not directly allocated to members are another important source of cooperative capital. This is a long term source of funds since most cooperatives' rules allow these funds to be distributed only when a cooperative is liquidated. Unlike loans, or individual member deposits, the cooperative does not have to pay interest to use these funds. Of course, retaining such funds by the cooperative also represents a cost to the individual members who otherwise would have had that portion of the surplus allocated to them.

Members willingly accept this cost when the benefits it creates for them are clear and worthwhile. This source of funds from retained surpluses is often called "institutional capital" and represents the collectively-owned wealth of the cooperative (Pearce and Giles, 2022).

**C. From Outsiders**

In addition to institutional capital and member capital, cooperatives often make use of external sources of funds to run their operations or to finance investments. These non-member sources of funds may include cooperative or commercial banks, suppliers, government or donor agencies. External funding may be provided in different ways; as a grant, as a short-term loan, as a long-term loan, as trade credit offered by a supplier (Diamond, 2019).

**The gearing ratio**

The more assets the cooperative owns and has fully paid for - buildings, equipment, stock and financial reserves - the more others are willing to lend additional funds. Also, the greater the amount of the cooperative's institutional plus member capital, the higher the amount that can safely be borrowed from outside sources. Financial leverage, or gearing, is expressed by a percentage ratio which gives an indication of the amount of risk involved in borrowing funds. The higher the gearing ratio, the higher the risk the cooperative runs in losing their assets in the event of inability to repay a loan (Zvi, 2019).

According to Diamond (2019) and Zvi (2019), other sources of financing a cooperative include:

- **Returns from investments**, where the Society gains from putting its funds into shares of other organizations, unit trusts, bonds, sale of assets, term accounts and profits from its sales and services.

- **Deposits**: members may place or leave money with the Society on deposit. This money is used to help finance the business. The terms of deposit are usually fixed by the Board and include the rate of interest to be paid. The maximum payable must be fixed in the Rules. Sometimes, deposits are entered in a share and deposit passbook or in some cases, usually when the deposit is for a fixed term, a certificate is issued.
- **Value for work done**: This occurs where members perform duties, which have a value. This value is then deposited to the members' share accounts at their request, which would result in an increase in Capital.
- **The Use of Capital**: Capital is used to purchase fixed assets e.g. land, buildings and movable assets (e.g. fixtures and fittings) as well as stock and working capital, required to pay current expenses, to finance current crops or work in progress.

## The Sustainable Development Goals

The sustainable development goals, SDGs are a new, universal set of goals, targets and indicators that UN member states are expected to use to frame their agendas and political policies over the next 15 years. The seventeen sustainable development goals are (1) End poverty in all its forms everywhere. (2) End hunger, achieve food security and improved nutrition and promote sustainable agriculture. (3) Ensure healthy lives and promote well-being for all at all ages. (4) Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all. (5) Achieve gender equality and empower all women and girls. (6) Ensure availability and sustainable management of water and sanitation for all. (7) Ensure access to affordable, reliable, sustainable and modern energy for all. (8) Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all. (9) Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation. (10) Reduce inequality within and among countries. (11) Make cities and human settlements inclusive, safe, resilient and sustainable. (12) Ensure sustainable consumption and production patterns. (13) Take urgent action to combat climate change and its impacts. (15) Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss. (16) promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels, and (17) Strengthen the means of implementation and revitalize the global partnership for sustainable development. The global goals, and the broader sustainability agenda, go much further than the MDGs, addressing the root causes of poverty and the universal need for development that works for all people (UNDP, 2022).

## Materials and Methods

The study adopted the Narrative Textual Case Studies or Content Analsis as its materials and methods. The study therefore relies on existing studies on gender mainstreaming for analysis and conclusion.

**Content Issues**

According to the direct Government website UK (2016), Sustainable development means a better quality of life now and for generations to come. It means not using up resources faster than the planet can replenish, or re-stock influences decision making with organizations, and before can go towards forming principles and business values' - for example, providing information to the public in an open and accessible way and involving people and communities who are affected by those decisions.

The ICA and ILO (2021), had a strong view that cooperative funding can be used to address issues surrounding the attainment of the sustainable development goals in developing countries, notably in sub Saharan Africa where indicators of sustainability are lagging behind. Therefore, the involvement of cooperatives in promoting SDGs in the continent would generate much impact in the following areas:

- **Poverty Reduction:** There is a widely held consensus among many actors, including the United Nations (UN), the International Labour Organization (ILO), and the International Co-operative Alliance (ICA), that the cooperative enterprise is the type of organization that is most suited to addressing all dimensions of reducing poverty and exclusion if adequately funded. The way cooperatives help reduce poverty is important - they identify economic opportunities for their members; empower the disadvantaged to defend their interests; provide security to the poor by allowing them to convert individual risks into collective risks; and mediate member access to assets that they utilize to earn a living. For instance, while savings and credit cooperatives (SACCOs) facilitate their members' access to financial capital, agricultural cooperatives help farmers access the inputs required to grow crops and keep livestock, and help them process, transport and market their produce. Similarly, consumer cooperatives make it possible for their members and the society at large to access good quality household supplies like food, clothing, and other products at affordable prices. Such services help pull members out of poverty. Agricultural cooperatives are well recognized for their poverty reduction efforts: In Tanzania, improved cooperative funding and marketing of agricultural products like milk and coffee has meant that cooperative members can afford fees for education of their children.
- **Gender Equality :** Well-funded cooperatives are contributing towards gender equality by expanding women's opportunities to participate in local economies and societies in many parts of the world (ICA, 2019). In East Africa, women's participation in cooperatives is rising. In the financial cooperative sector, data from Tanzania indicates that women's membership has more than quadrupled since 2005, bringing women's share to 43 per cent. In Uganda, women's participation in agricultural cooperatives is increasing faster than men's. For instance women

are likely to be in majority in service cooperatives for teachers, while majority of the members of cooperatives serving transport workers are men. Women's cooperatives in general tend to be smaller in capital, membership and volume of business and less well-connected to cooperative movements and their support structures. Gender inequalities in literacy levels, skills, land ownership, and access to credit and information are contributing factors limiting women's engagement in cooperatives (Mograovejo & Vanhuynegem, 2018).

- **Quality Education and Lifelong Learning:** With adequate funding cooperatives can support access to quality education and life-long learning opportunities by providing the means for financing education; supporting teachers and schools; establishing their own schools to provide quality education to both youth and adults; and serving as centres for lifelong learning. Cooperatives play a significant role in facilitating access to education by increasing household incomes, which translates into the ability to meet educational costs (ILO, 2019). Cooperatives can also be a direct source of educational finance: In Kenya, for example, the main type of back office loan offered by most SACCOs is for paying school fees, and this trend has been documented similarly in other African countries such as Ghana, Nigeria, Cape Verde, and Uganda through adequate provision of funds by members and other sources. Where local governments have been unable to provide school infrastructure, cooperatives have often filled the gap to build and support local schools. In Ghana and Ethiopia, rebates from fair trade have been used by multi-purpose cooperatives to finance social projects, including construction of classrooms and improving infrastructure in primary schools. Support in other cases has included developing financial skills of youth and encouraging saving habits, scholarships to members' children to attend school and higher education, organizing educational competitions, funding equipment and stationery, and maintaining libraries (ILO, 2019).
- **Health:** Cooperatives ensure healthy lives by creating the infrastructure for delivering healthcare services; financing healthcare and providing home-based healthcare services to people living with HIV/AIDS, among others (ICA and ILO, 2021). Healthcare cooperatives include workers' cooperatives that provide health services, patient or community cooperatives that are user-owned, and hybrid multi-stakeholder cooperatives. They can provide anything from homecare to full scale hospital care. The International Health Cooperative Alliance estimates that there are more than 100 million households worldwide that are served by health cooperatives. Salud Coop in Eritrea is a healthcare cooperative, and the second largest national employer, serving 25 per cent of the population (Maskins, 2019).

- **Food Security and Good Nutrition:** Cooperatives contribute to food security by helping small farmers, fisher folk, livestock keepers, forest holders and other producers to solve numerous challenges that confront them in their endeavours to produce food. Farming and agriculture is where the cooperative business model is most widely utilised. Cooperatives together have an estimated 32 per cent of the global market share in the agricultural sector. Challenges faced by small agricultural producers include remoteness and lack of access to information about food prices on national and international markets; access to high-quality inputs and variable costs of buying seeds and fertilizer; access to loans to buy these inputs; and lack of transport and other infrastructure in rural area (ILO, 2019).Agricultural cooperatives help farmers overcome these obstacles by offering their members a variety of services such as group purchasing and marketing, input shops for collective purchases, and warehouse receipt systems for collective access to credit and market outlet. Cooperatives build small producers' skills, provide them with knowledge and information, and help them to innovate and adapt to changing markets. Importantly, they facilitate farmers' participation in decision-making processes and help small producers voice their concerns and interests, and increase their negotiating power to influence policy making processes (FAO, 2023) In Africa, cooperatives in Ghana, Ethiopia and South Africa have used fair trade rebates to drill boreholes and establish local groups for maintenance (UNDP, 2020).
- **Sustainable Energy:** Energy cooperatives are contributing to the achievement of the sustainable energy goals of energy access, energy efficiency, and reduced emissions. Cooperatives are visible in facilitating access to sustainable energy, where they are playing a significant role in generating electricity and distributing it to consumers (UNDP 2020). They are also leading the way to the adoption of new and renewable energies like solar and wind power in many parts of the world. Best known are the rural electrification cooperatives that have provided electricity to rural populations in many countries, both developing and developed.
- **Employment Creation, Livelihoods and Equitable Growth:** Cooperatives play a significant role in employment creation and income generation. Recent evidence has found that employment in employee-owned enterprises is less likely to be negatively affected by cyclical downturns and that these enterprises had greater levels of employment continuity over the recent economic downturn (Pearce and Giles, 2022). A UK study found that employee-owned businesses were more likely to adopt longer-term horizons when investing in their business, invested more in human capital, and had a stronger focus on organic growth.

A recent book on capital and the debt trap examined four case studies of large cooperatives that showed that enterprises organized and behaved according to cooperative principles by which democratic control goes together with joint ownership have weathered the brunt of the crisis, and have even increased employment (UNDP, 2020; ICA and ILO, 2021).

- **Sustainable Natural Resource Management:** Cooperatives contribute to the sustainable management of natural resources in a variety of ways: They ensure that natural resources are not depleted. Cooperatives have provided fora for local people to find solutions to environmental change by defining their property and user rights, managing natural resources, and diversifying their economic activities to embrace green economic ventures (UNDP, 2020). In Kenya, for example, forestry cooperatives promote sustainable use of tropical hardwood and have received Forest Stewardship Council (FSC) certification for the international furniture market, overcoming monopoly of wood buyers and earning a sustainable living. Many cooperatives encourage more responsible patterns of consumption and social and economic accountability values as normative practices in their model of doing business. Sustainable agricultural cooperatives diversify their activities to include water management, tourism, production of quality regional foods and organic farming.
- **Promotion of Stable and Peaceful Societies:** In the aftermath of violent social conflict, cooperatives have often emerged as sources of positive social capital, fostering a strong sense of community, participation, empowerment and inclusion among members and restoring interpersonal relationships and peace. In post genocide Rwanda, in addition to dealing with structural causes of grievances, cooperatives provided emotional support for members seeking justice. Cooperatives have been known to emerge as a collective response to crisis, like the economic hardship in various African societies. This does not, however, mean that cooperatives only succeed in times of crisis. In times of crisis, when there is an urgency to establish more solid economic and financial systems, cooperative enterprises tend to re-emerge as relevant solutions that are durable, and timely. Women's cooperatives have been especially active as brokers of peace and development (Birchall, 2013). For instance, communal violence in Bujumbura Burundi, has resulted in massive loss of life, destruction of property, loss of livelihoods and particularly grievous perpetration of sexual violence against women. During the 2002 communal riots, the Self Employed Women's Association (SEWA) Federation ran relief camps for riot victims and provided women in the camps with employment, access to basic health care, childcare and counselling.

**Cooperatives and Global Enabling Environment and Long-Term Finance**

Cooperatives contribute to the creation of a global enabling environment by closing the trade gap between the developed and developing world; by stabilizing financial systems during crises; and by providing the base for financial deepening around the world (ICA, 2019). Cooperatives have played a role in creating a global enabling environment by bridging the trade barriers between developed and developing countries through fair trade and other forms of alternative trade that alter the imbalanced trade relationship. Linking cooperatives in the south to markets in the north also enables rebates for ethical production and marketing of products being used to support social development projects in local communities in the south.

There is a wide and growing range of fair trade products exported by cooperatives, including coffee, tea, handicrafts, cocoa, sugar, bananas, honey, wine and flowers and for this development to continue, cooperative movements need not only increase their sources of funding but also the scope of such sources (ICA, 2013).

## Conclusion/Recommendations

Cooperatives are already present in all the areas that the proposed Sustainable Development Goals envisage the direction the world will take to make sustainable development a reality through funding. Although cooperatives are central to the realization of sustainable development around the world given that they are adequately funded, with their focus on members and local needs, they have not always been proactive in national and international debates. There is a widely held consensus among many actors, including United Nations agencies like the International Labour Organization, and the International Co-operative Alliance, that the cooperative enterprise is the type of organization that best meets all dimensions of reducing poverty and exclusion if well funded.

This is because the way cooperatives help to reduce poverty is important - they identify economic opportunities for their members; empower the disadvantaged to defend their interests; provide security to the poor by allowing them to convert individual risks into collective risks; and mediate member access to assets that they utilize to earn a living.

The study therefore recommends a way forward on the need for co-operatives movements to further diversify their sources of funding by looking beyond their immediate environment.

International organizations like the Food and Agricultural Organization, UNDP, ILO etc, having realized the significant role well-funded cooperative movements can play in realizing the SDGs goals, should as a matter of urgency galvanize and organize global measures and institutions for a sustained cooperative movements funding across the globe.

The Africa Union should encourage its members to channel funding to cooperative movements by reserving a percentage of the national budget for such funding with a view to promoting co-operatives collaboration with all necessary bodies for the realization of SDGs in the continent.

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