

The 10th African Cooperative Leaders' Study Tour by the International Labour Organization (ILO) and the Japanese Consumers' Cooperative Union (JCCU)

Participants' observations

5th to 14th of September 2019, Tokyo, Japan



Mr. August Ernest Kimario

Coordinator, Kilimanjaro Dairy Cooperative Joint Enterprise (KDCJE)



What were the main lessons and insights you have gained from the study tour?

- The government of Japan provides a conducive environment for enterprises in general and for cooperatives in particular with sector-specific cooperative laws and regulations. The cooperatives are making good use of public support schemes particularly in implementing their community welfare businesses.
- Consumer cooperatives in Japan operate not only in the retail sector but also in other sectors like health care and insurance. There is a potential of adapting the consumer cooperative model in Tanzania.
- The spirit of Toyohiko Kagawa, the father of the Japanese cooperative movement, is well inherited and continues to inspire, motivate and consolidate current co-operators in Japan. The spirit underlies various activities by Japanese cooperatives to improve community welfare and advance the Sustainable Development Goals (SDGs).

What are the next steps you want to take in applying some of the lessons learned?

- I will conduct feedback sessions with the Board and staff of KDCJE and propose the development of new products and services for our members (e.g. health insurance, financial services and education)
- I would also like to hold briefing with local and regional government officials to share my observations on Japanese cooperatives and legal and policy environment and discuss how to strengthen the cooperative movement in Tanzania.



Visit to a farmers' market of JA Shinshu Ueda



Meeting with the National Association of Labour Banks

Ms. Joan Susan Atuhurra

Head of Finance and Administration, African Confederation of Co-operative Savings and Credit Associations (ACCOSCA)



What were the main lessons and insights you have gained from the study tour?

- This tour provided an insight on how cooperatives can play an active role in addressing various challenges in Africa such as unemployment, hunger, lack of access to finance and health care services, environmental degradation, and rapid technological change.
- Japanese cooperatives exhibited their relevance to the 7th cooperative principle on “concern for community” particularly in health, environment, employment and financial inclusion.
- The government of Japan has created a conducive legal and policy environment for cooperative enterprises and other non-profit organizations. Japanese cooperatives are playing an active role in addressing social issues by making use of public support schemes. For instance, the agricultural cooperative JA Shinshu Ueda has implemented a project to produce wine grapes in abandoned farmlands, which were consolidated through a public institution and re-distributed to new farmers with reduced land-tax. This approach could be adopted in Africa to provide employment opportunities especially to the youth and women who usually do not own land.
- The diversity of cooperative businesses in Japan was enlightening. Cooperatives in Africa are yet to diversify their businesses in the provision of health care, welfare services, and insurance for both agricultural and natural disasters, among others. Provision of care by cooperatives has been well integrated in the national health care system.
- Retail cooperatives in Japan have created direct and transparent links between farmers and consumers. This model can work in Africa to avoid exploitation of farmers by intermediaries.
- University cooperatives in Japan play a key role in integrating youth into cooperatives. The value derived from their membership is likely to inspire them to join other cooperatives after graduation.

What are the next steps you would like to take in applying some of the lessons learned?

- At ACCOSCA, we would like to strengthen our engagement with regulators for the development of cooperative regulations at the consumer level to better serve cooperative members, including through ACCOSCA regular conferences with regulators.
- With our members SACCOs, we would like to facilitate knowledge sharing particularly through our development educators’ programme, the graduates of which are tasked to implement projects that addresses development challenges in their communities.
- We would also like to support our member cooperatives to expand their product and service range beyond the traditional savings and loans, and encourage formation of cooperatives in higher education institutions as a way of attracting youth into the cooperative movement.

Mr. Somoe Ismail Nguhwe

Chairperson, TANESCO Savings and Credit Cooperative Society (TANESCO SACCOS); Board Member, Savings and Credit Cooperative Union League of Tanzania (SCCULT)



What were the main lessons and insights you have gained from the study tour?

- In general, the diversity of cooperative businesses and functions in Japan was impressive. It was fascinating to see all the cooperative principles are practiced in reality.
- Japanese cooperatives provides high quality services and products that reflects members' needs. For instance, agricultural cooperatives operates supermarket type stores where members can sell their produce in their communities.
- Japanese cooperatives are aiming at creating a society where everyone including persons with disabilities and/or sickness, elder persons, and children can live with a sense of safety. A good example of this is the provision of comprehensive and high quality health and medical care services by cooperatives. They also encourage community members to communicate each other and work together to live healthy and enjoyable lives.
- A visit to the University of Tokyo Co-op was another interesting experience as to how young students engage with the cooperative in their daily lives. They can also participate in the management of the cooperative. This will make them feel the cooperative values and achieve their personal growth.
- Japanese cooperatives are also active in the insurance sector, covering various risks of their members. In case of natural disasters, they support reconstruction of the communities in affected areas including through this sound insurance systems. They also hold disaster prevention seminars for members and local residents, sharing experiences and lessons learned from the past reconstruction efforts.
- A visit to Kagawa Archives & Resource Centre unveiled the story of Mr. Toyohiko Kagawa, the father of the cooperative movement in Japan who devoted most of his lifetime to the people in need in firm belief that cooperatives can be used to rebuild the country's war torn economy. His works seem to be deeply connected to the concept of the Sustainable Development Goals (SDGs), "Leaving no one behind".

What were the main lessons and insights you have gained from the study tour?

- I will share lessons learned with board members of TANESCO SACCOS through a comprehensive report together with study materials and pictures.
- I will distribute the report with recommendations to board members of SCCULT and the Tanzania Cooperative Development Commission (TCDC).
- I would also like to contact universities and colleges in Tanzania to share the example of the University of Tokyo Co-op.

Ms. Ursula Bwari Gesembe

Advisor, Co-op Consultancy and Insurance Agency (CCIA; a subsidiary of Co-operative Bank of Kenya)



What were the main lessons and insights you have gained from the study tour?

- Recycling business by Co-op Deli Consumer Cooperative Union was inspiring, as an example of cooperatives' contribution to environmental issues. Recycling should start from the grassroots level if the government aims to achieve a resource efficient society at the national level.
- Students' cooperatives like University of Tokyo Co-op would be an effective way to encourage youth's participation in the cooperative movement.
- Agricultural cooperatives in Japan provide farmers with various services from farms to post harvest handling and marketing (e.g. at cooperative stores). They also provide insurance to cover risks of natural disasters and revenue reductions due to unfavourable market situations.
- Health care cooperatives like Oizumi Health Cooperative Hospital provide a range of care services and organize community members to actively participate in health promotion activities by themselves.
- The government of Japan provides a conducive environment for cooperatives and other organizations particularly in health, welfare and agriculture sectors.

What are the next steps you would like to take in applying some of the lessons learned?

- I have already organized a debrief meeting with colleagues at CCIA and shared learning materials with them.
- We are in the process of developing a programme to share and roll out lessons learned with our partner cooperatives.



A visit to the Chuo Rokin Labour Bank



A visit to a childcare facility of a worker coop

Mr. Oladipo Olanrewaju Shobule

President, Lagos Mainland Multipurpose Cooperative Union;
Board Member, Lagos Local Governments Multipurpose Cooperative;
2nd Vice President, Lagos State Cooperative Federation (LASCOFED)



What were the main lessons and insights you have gained from the study tour?

- The practices of Japanese cooperatives reminded me that the primary focus of cooperatives should not be profit making and dividend payments, but the improvement of members' livelihoods through their services.
- The study tour demonstrated how cooperatives could provide services in all areas of our lives. Cooperative businesses in Africa can and should diversify their services beyond traditional financial services, for instance, in insurance policy covering natural disasters like earthquake and typhoons.

What are the next steps you would like to take in applying some of the lessons learned?

- As President of Lagos Mainland Multipurpose Cooperative Union, I organized an annual retreat for 99 primary member cooperatives from 19 to 22 September 2019. I emphasized the need for our cooperatives to focus on providing services that directly contribute to members' lives, rather than making surplus and paying dividends.
- I will also share lessons learned at the LASCOFED conference in December 2019.



A visit to the University of Tokyo Co-op



A visit to a recycling facility of the Co-op Deli Consumer Cooperative Union