

# 3<sup>rd</sup> AFRICA CO-OPERATIVE YOUTH CONFERENCE REPORT



**30<sup>th</sup> October, 2018**  
**The George Hotel**  
**Manzini, Eswatini**





***Moving from Ideas to Youth Empowerment: Fostering Entrepreneurship and Financial Literacy Education through School Co-operatives in Africa.***

## Acknowledgement

The Alliance Africa would like to thank Junior Achievement Eswatini, Centre for Financial Inclusion, Aflatoun International, Eswatini National Youth Co-operative Alliance, Eswatini National Youth Council and Ministry of Commerce, Industry & Trade - Eswatini for facilitating the hosting of the conference. We also extend our deepest gratitude to all our sponsors, presenters and session facilitators for their commendable work during the conference.



## Disclaimer

*“This report has been produced with the assistance of the European Union. The contents of this report are the sole responsibility of The Alliance Africa and can in no way be taken to reflect the views of the European Union.”*

## List of Abbreviations and Acronyms

<b>JA</b>	Junior Achievement
<b>CSO</b>	Civil Society Organisation
<b>ICA</b>	International Co-operative Alliance
<b>ENYCA</b>	Eswatini National Youth Cooperative Alliance
<b>ENYC</b>	Eswatini National Youth Council
<b>CFI</b>	Centre for Financial Inclusion

## Introduction

The 3<sup>rd</sup> Africa Co-operative Youth Conference took place at the George Hotel in Manzini – Eswatini on the 30<sup>th</sup> October, 2018. The conference was organized by International Co-operative Alliance – Africa in collaboration with Junior Achievement (JA) Eswatini, Centre for Financial Inclusion (CFI), Aflatoun International, Eswatini National Youth Co-operative Alliance (ENYCA), Eswatini National Youth Council (ENYC) and Ministry of Commerce, Industry & Trade – Eswatini under the theme; ***Moving for Ideas to Youth Empowerment: Fostering Entrepreneurship and Financial Literacy Education Through School Co-operatives in Africa.***

The conference drew attendance and participation of 102 youth and other stakeholders from 10 countries; Kenya, Ghana, Republic of South Africa, Uganda, Botswana, DR Congo, Tanzania, Mauritius, Zimbabwe and Eswatini. The forum provided a space for representatives from the private sector, government, youth and other partners to discuss and recommended on how to foster and scale up the cooperative enterprise model through the existing entrepreneurship and financial literacy programs.

## Official opening

The conference started at 9am with a word of prayer from prayer by Phetsile Bennett. The programme was directed by Mr. Hezekiel Tfwala from the Eswatini National Youth Co-operative Alliance. Mr. Tfwala introduced and acknowledged all the countries represented. He thereafter welcomed Ms. Nonhlanhla Mnisi, Commissioner of Co-operatives in Eswatini to give her welcoming remarks.

Ms. Mnisi welcomed all the participants and thanked the organizers for their great effort in the organizing the conference. She thanked ICA and the EU for sponsoring the event. She also acknowledged the Principal Secretary in the Ministry of Commerce Industry and Trade and the Acting Director of Education. She welcomed Mr. Sabelo Msibi from the JA Eswatini to make his remarks. Mr Msibi made the remarks on behalf of JA Eswatini Board Chairperson, Mrs. Nokukhanya Gamedze and thanked JA Eswatini Executive Director, Mr. Siboniso Madlopha for bringing this conference to Eswatini. He said that the importance of this event was the experience-sharing platform and the opportunity to learn and advocate for a safe space for co-operatives in schools. He stated that the theme anticipated the next stage as co-operatives would be used as a catalyst for entrepreneurship among young people and aim to harness its depth and reach to advance economic emancipation.

The Program Director welcomed the President of Alliance Africa Youth Network, Hilda Ojall to give her remarks. Ms. Ojall made a presentation of International Co-operative Alliance (ICA) Youth Network on behalf of the ICA Youth Network President, Mr. Sebastien Chaillou. ICA Youth Network is an advisory, assistance and a representation body for the cooperative youth movement with a purpose of organizing, promoting and encouraging the participation and development of youth within the co-operative movement to undertake actions to build more just and equitable societies. She took the youth through the registration process for joining the ICA Youth Network. She also requested the youth to participate and answer a survey to map co-operative initiatives empowering youth. She reported that there will be a Global Youth Forum on Co-operative Entrepreneurship that is scheduled to take place in Colombo, Sri Lanka in July 2019. The Forum targets to bring together young entrepreneurs and professionals to talk about

co-operatives while developing new skills, knowledge and experiences. The whole presentation is attached as an annex.

The Regional Director of the Alliance Africa, Dr. Chiyoge Sifa gave her remarks and made a presentation on the role of co-operatives in promotion of youth in Africa. She noted that co-operatives enable young women and men to pool resources, share risks, acquire stronger bargaining power, community ownership, worker ownership, cooperatives and social entrepreneurship. Co-operatives need to recognize the heterogeneity and potential of young people and the specific socio-cultural and political contexts that impact their opportunities. There is a need to implement policies that incentivize youths and their participation in cooperatives such as in the board of directors, including minimum quotas for young women e.g. at least a third of the leadership positions in a cooperative to be formed by young women.

Ms. Mnisi acknowledged the presence of Her Excellency the Ambassador and the Head of European Union Delegation to the Kingdom of Eswatini. She welcomed Mr. Albert Cibi, the Acting Principal Secretary in the Ministry of Commerce Industry and Trade to make his remarks and declare the conference officially opened.

The Program Director welcomed Her Excellency the Ambassador, Mrs. Esmeralda Hernandez Aragonés, the Head of European Union Delegation to the Kingdom of Eswatini to give a keynote address. She highlighted the importance of empowering the youth personally and nationally by listening to and acting on their concerns. She called on the Government of Eswatini to learn from Europe's programmes with the same objectives. She emphasized that even though the EU was ending its project of paying for grade one pupils, it would continue to support the country in the Social Protection Project targeting early childcare and education.

### Panel Discussions and Presentations

Mr. Bongumusa Ntuli from DGRV made a presentation on the role of Co-operatives in promoting youth economic empowerment and inclusion in Africa. He said unless young people are given the chance to access the right education and training, or employment and entrepreneurship opportunities, Africa's development potential will not be realized in full, and its young people may become a source of social and political instability. He challenged each country to identify areas that need to be improved each community, what have each country done to improve the youth and their surrounding. His presentation will be attached as an annexure.

The conference Moderator, Ms. Colisile Masilela from Eswatini National Youth Council introduced a Panel Discussion on Co-operative values through the education system: Effectiveness of education Policies in promoting entrepreneurship, employability and financial literacy education. She also introduced the panelists, Ms. Patricia Formadi from Aflatoun International, Mr. Madlopha from JA Eswatini and Mr. Charles Khumalo from Ministry of Commerce.

Mr. Madlopha made a presentation on the benefits of educating young people to establish companies that they can run on their own successfully. He said that the environment will change when young people will take financial literacy to the next level. The education system and curriculum should adopt this programs and start teaching financial literacy to students to

develop saving culture from as young as they are. There lies a lot of opportunities for young people at school there is a great need to start by supporting their initiatives.

Ms. Patricia Formadi said that there many mechanisms put in place to promote the initiatives of the young people. For instance, some of the governments have grants and loans for startup business for the young people in their countries. She highlighted some of the initiatives Aflatoun International is doing to help students in and out of school. Many children and young people do not complete their basic education and they do not get a chance to learn basic social and financial skills hence they are not well prepared for work life. Aflatoun International is guided by five core elements of life skills and financial education. This includes; personal understanding & exploration, rights & responsibilities, saving & spending, planning & budgeting and social & financial enterprise. These elements therefore leads to the development and enhancement of life values such as good attitude, social awareness, financial skills and practical experience towards social and financial empowerment.

There are great benefits of introducing financial education at an early age. The primary role of education, which sits with the education institutions, is to build knowledge, skills and attitudes allowing the population to demystify the finance world. It is quite important to provide civic spaces for the engagement with young people as well as providing life skills education. There is a need for strong and continuous collaboration between the Private and Public sectors in building the capacities of students and teachers. They could make use of innovative outreach approaches depending on context (face-to-face, through media, E-learning etc.) in making Financial Education serious & fun.

CSOs and other development actors should engage the policy makers to focus on how to synergies and look at policies at global level to make them align with each country. If we are able to reorganize our curriculum to align and give the young people skills that will change attitude from seeking jobs to starting and running their own businesses. She recommended JA Eswatini for the work they have done in integrating cooperative principles in school curriculum in Eswatini. She called upon international cooperative Alliance to spearhead the engagement with Ministries of education in Africa to integrate the co-operative and financial education in the curriculum.

Mr. Khumalo from the Ministry of Education in Eswatini emphasized on the need for the Ministries of Education to embark on curriculum reformation. He said that learners need to be taught about practical studies that will help them become entrepreneurs. Institutions should provide information for diversification of ideas that promotes entrepreneurship.

There is a need to come together and develop from where we are the good work that JA Eswatini has done. It would be good for the African countries present to implement or support the work of JA schools in their countries. They could use the countries already performing well to benchmark and implement the same in their country.

They support training opportunities for teachers participating countries with the skills to use in training to other countries. Benin , Kenya, Rwanda and Uganda are some of the countries that have adopted these training programs in their schools and it came as an outcome from the previous conference.

The age that you can open an account is 18 . How do we influence the bank institutions to allow the change to their policies so that they can allow the young people to take out their money to use in cooperatives? In other countries young children are working at age of 14-15 and we need to protect these young people not to be abused at this tender age. The policy should be enabling us to achieve what we need to achieve. Lots of policies are not being implemented. Legislators need to be involved so that they get educated in what they are supposed to do. Invest in the youth- as they still young and energetic. We should motivate members by being members of the coop, they also don't tolerate members who lack commitment

It was recommended that cooperative studies to be integrated to the school's curriculum and be taught to students starting from young age. Legislators were called upon to remove administrative barriers to cooperatives and introduce online registration; to fully implement the country's decentralization policy; develop a data base for all accessible funding in the country; Government to harmonise the cooperative policy and law and other relevant legislations as well as lobby for tax exemption for co-operatives.

The program director welcomed Ms. Patricia Formadi to lead a panel discussion on creating conducive environment to promote the participation of young people in co-operatives. Mr. Ntuli invited JA Eswatini to share about coop in South Africa and now the South Africans know and JA will be invited more in these conferences to share more so that they trade and work with other countries in making the coops big. Why do we want to export from overseas while we can do this in Africa? If people do not know about JA people won't know about the youth programs if we don't share. It is possible to collaborate. Mr. Madlopha said it will not be about JA Eswatini anymore but will be about all the JA countries. We will share in Ghana Accra in December where JA is hosting a COY event. The teachers should also be targeted and be taught about the program. The youth, the communities should also be engaged and taught more about the program so that it will be easy to implement the program. Identify the partners before any program start.

Dr. Rose was called to the podium and she made the team to form a group of 5- 6 people and the groups should write answers to the following questions

1. How may we create a conducive environment to promote the participation of young people in co-operatives in Africa? –
  - Use technology in applying for being in the co-operative
  - Avail information on coop development so that everyone can access them
  - Involve the youth in policy creation
  - Sensitize lectures towards co-operatives who will empower students joining co-operatives
  - Encourage early age joining of the Co-operative and structure to continue towards co-operatives
2. In groups write at least 2 interventions/efforts that you commit to undertake to ensure that your organisations /cooperatives promotes school coop/OOSY co-ops
  - Communications through social networks, spread out information on Co-operative so the idea of cooperatives is understood and the policies involved are understood.
  - starting up our own co-operatives, this will make the youth to want to join if it succeeds.

3. Identify at least 2 activities that you will undertake to ensure that communities in areas that you live or work have increased awareness and sensitive on school coop/OOSY coops
  - To improve the awareness – introduce through media, radio newspapers probably even magazines.
  - More youth forums /conferences/indaba where young people share their experiences and challenges.
  - word of mouth
4. Who you wish to collaborate/partner with in the activities identified above
  - a. All organisations that work with the youth
  - b. Ministry of education and higher educators
  - c. Policy makers
  - d. Government agencies
  - e. Other youth organisations

This question made the basis for an action plan (in the annexes)

Mr. Charles Khumalo was welcomed to give vote of thanks and closing remarks. He acknowledged that the presentation and panel discussions were clear and met the conference objectives. He acknowledged all the delegates present, the presenters and organizers of this event. He requested the participants to fill in the evaluation forms and urged everyone to implement all that has been said and done in this conference.

The conference closed with a word of prayer by Zizi.

## Annexes

### Annex 1: Presentations

[https://drive.google.com/open?id=1yd7y\\_glwSeYs1avik9JJC1GSLgSkNynV](https://drive.google.com/open?id=1yd7y_glwSeYs1avik9JJC1GSLgSkNynV)

### Annex 2: Work plan

### Annex 3: Conference Photos

[https://drive.google.com/open?id=1WFajbEETvRa\\_sYUZvqnpnR4Ozo80owQA](https://drive.google.com/open?id=1WFajbEETvRa_sYUZvqnpnR4Ozo80owQA)

### Annex 4: Participants list

### Annex 5: Evaluation of the Conference

#### 1. The theme of this conference was clearly defined.

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly agree	11	52.4	52.4	52.4
Agree	9	42.9	42.9	95.2
Neutral	1	4.8	4.8	100.0
Total	21	100.0	100.0	

#### 2. Participation and interaction were encouraged.

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly agree	12	57.1	57.1	57.1
Agree	6	28.6	28.6	85.7
Neutral	2	9.5	9.5	95.2
Disagree	1	4.8	4.8	100.0
Total	21	100.0	100.0	

#### 3. The topics covered were relevant to me.

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly agree	12	57.1	57.1	57.1
Agree	5	23.8	23.8	81.0
Neutral	3	14.3	14.3	95.2
Disagree	1	4.8	4.8	100.0
Total	21	100.0	100.0	

#### 4. The content was organized and easy to follow.

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly agree	10	47.6	47.6	47.6
Agree	7	33.3	33.3	81.0

Neutral	3	14.3	14.3	95.2
Disagree	1	4.8	4.8	100.0
Total	21	100.0	100.0	

**5. The materials distributed were helpful**

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly agree	7	33.3	33.3	33.3
Agree	6	28.6	28.6	61.9
Neutral	6	28.6	28.6	90.5
Disagree	2	9.5	9.5	100.0
Total	21	100.0	100.0	

**6. This conference experience will be useful in my work and I will work towards implementation of the action plan developed.**

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly agree	8	38.1	38.1	38.1
Agree	10	47.6	47.6	85.7
Neutral	3	14.3	14.3	100.0
Total	21	100.0	100.0	

**7. The presenters were knowledgeable about the conference topics.**

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly agree	10	47.6	47.6	47.6
Agree	11	52.4	52.4	100.0
Total	21	100.0	100.0	

**8. The presenters were well prepared.**

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly agree	12	57.1	57.1	57.1
Agree	9	42.9	42.9	100.0
Total	21	100.0	100.0	

**9. The conference objectives were met.**

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly agree	6	28.6	28.6	28.6
Agree	12	57.1	57.1	85.7
Neutral	3	14.3	14.3	100.0
Total	21	100.0	100.0	

**10. The time allocated for the conference was sufficient.**

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly agree	1	4.8	4.8	4.8

Agree	6	28.6	28.6	33.3
Neutral	4	19.0	19.0	52.4
Disagree	9	42.9	42.9	95.2
Strongly disagree	1	4.8	4.8	100.0
Total	21	100.0	100.0	

**11. The meeting room and facilities were adequate and comfortable.**

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly agree	8	38.1	38.1	38.1
Agree	9	42.9	42.9	81.0
Neutral	2	9.5	9.5	90.5
Disagree	1	4.8	4.8	95.2
Strongly disagree	1	4.8	4.8	100.0
Total	21	100.0	100.0	

**12. What did you like most about this conference?**

- Conference was well organized, theme, context and relevant speakers.
- I was introduced to a new platform.
- Youth presence and their inputs.
- Effective discussions, profitable networking and a good re-alignment of our mindset on co-operatives in Africa.
- The presentation.
- The sharing of information.
- Learnt a lot about youth empowerment.
- Issues pertaining the youth were discussed with interactive Qs and As.
- The presentations were very clear, easy to follow and understand.
- The panel discussion was engaging and the moderator had lively conversations with the audience.
- Meeting my fellow African brothers and sisters.
- Share ideas from different country.
- Ideas from youth themselves.
- The panel discussion.
- Active arrangement and participation.
- Diversity
- We are looking forward to empowering the youth of Eswatini, especially to be financially independent.

**13. What aspects of the conference could be improved?**

- The conference was a bit long.
- Brainstorming and sharing of our thoughts.
- Limited space / time for engagement from the floor.
- To include more government department, private sector and potential investors.
- Time is too short could be for two days or a weekend.
- Need of reports on how the youth in our countries have started implementing the ideas.
- Punctuality.
- More youth participations.
- The speakers to make their presentations brief so that it fits time.
- The topics were squeezed.
- Time management.
- If the previous report could be presented together with the achievements made so far.
- Change of mind set toward financial inclusion for the youth.
-

#### 14. How do you hope to change your practice as a result of this conference?

- To serve for my own future business idea, shifting mind set of student from being employees to employers.
- Plug in deeper into the international network of co-operative movement.
- From this day I would be breathing co-operative on now they can best take change within the economy of Eswatini and SADC region.
- I will encourage the youth to move from ideas to implementing them.
- I will be able to cooperate among other co-operatives.
- I hope it will improve for the better with the much information shared today and so many encouragements from the speakers with positive outcome will come out.
- To start implementing and moving from ideas to youth empowerment.
- For my practice to be more action based.
- Will bring more youth in co-operatives.
- Continuous engagement with the executives to re-write the curriculum and re-train teachers to suit the paradigm.
- Implementation of the ideas and strategic plan to move the youth through sustainable development.
- I am hoping to form more partnerships with key players to promote youth conference.
- Focus on keeping their engagements.

#### 15. What additional topic would you like to have in the next conference?

- Empowerment of varsity cooperatives.
- How to create hubs or meeting places to help with motivation and mentorship.
- The role of local government and civil society as enablers is promotes of coops.
- Several of sectors where coops can operate meaningful and profitable.
- To encourage members and to learn by doing and have patience.
- The topics were more that made the schedule too tight due to time constraint.
- Linkage to the credit companies or sectors provision or organisation of a local market for our produce.
- How to spread out knowledge or better get information on cooperatives to the youth especially those in the rural areas.
- Africa free trade.
- Model of operation of youth coops for different ideas.
- Report on member co-operatives.
- As co-operatives how can we engage policy makers.
- Topics on saving skills.
- Resource mobilization.
- Information Technology in co-operatives.
- JA Eswatini Coop/ICA.
- Trade policies, value chain addition and financial literacy education.
- Regional integration of co-ops.
- Financial support for youth co-ops.

## Action Plan

**Question One: In groups write at least two interventions / efforts that you commit to undertake to ensure that your organization/ co-operative promote school coops / out-of school coops.**

As a coop, we can visit local communities, schools so that we sensitize and create awareness on cooperatives. This might be done on different intervals or having a timeline (Can be once a month).

Inclusion of coop education in School and out-of-school coops.

Provide mentorship program (member education) to the youth.

Entrepreneurial mentorship for both schools and out of schools.

Communication through social networks, word of mouth to speed out information on cooperative so that youth can have an idea of what cooperatives are all about and are able to understand all the policies involved.

Sensitize and mobilize the youth on education information, disseminate and develop the same in schools.

Integrate the cooperative model to one education system.

**Question Two: Write two activities you will undertake to ensure that communities in areas you live or work have increased awareness and sensitivity on school coops/ out-of school coops.**

Through presentations on school assembly and community gathering.

To improve awareness through media – radio, newspapers and even magazines.

More youth forums/conference for young people to share their experience and challenges.

Word of mouth.

Work shops to monitor and evaluate given information.

Starting up our own cooperative – this will attract more youth to want to join if succeeds.

Engagement with the Ministry of Education.

Organizing panel for discussions in school.

Offer training to run cooperatives in an effective way.

**Question Three: Identify any two collaborators in your activities in (2) above.**

School authorities

Local government

Community leaders

Collaborate with the NGOs

Policy makers

Government agencies

Other youth organizations

All organization that work with the youth, minister of education, school and higher education.

Collaboration with JA, Banks, Government.

Schools, university and community visits for awareness.

**Round Table Discussion.**

Local government close to the societies can be effectively engaged in creating a conducive and enabling environment for cooperatives.

Sharing of information on cooperatives in every level of our societies.

Having open center that educate the public (Coops) on financial literacy and inclusion. That might include re-alignment of the curriculum.

Through partnership and collaboration within the societies including schools and societies.

Flexing of Banks funding to consider those youth growing cooperatives in their schemes.

Politicization of the youth bodies.

Listening to specific age group for engagement.

Financial support for the youth.

Engaging them in decision making / policy creation.

Ease the requirements of coop registrations.

Establish funding data.

Use of technology in coops (application follow ups).

Knowledge dissemination – communicating co-operatives and their benefit.

Digitize the way co-operative operate so that young people can access them through that transaction information.

Sensitive lectures towards co-operative, who will empower students joining co-operatives.

Encourage early age joining to co-operative and structure to continue towards co-operative.

Africa free coop trade.

Government can incentivize the coop environment by providing certain percentage for enabling the stand of coop.

This tax laws of the country blast be friendly to youth coops.

Creating legislative framework conducive to youth participation.

Allowing young people to participate in the board of directors.

Creation of awareness about cooperatives.

Simplifying the registration process e.g. online registrations.

Providing financial support (training and education) government support.

Create an African regional bank to help finance our young people.

Impatience of young people.

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