



# MAPIGO



International Year  
of Cooperatives

Cooperatives Build a Better World

THE PULSE OF COOPERATIVES IN AFRICA AND AROUND THE WORLD



## Moroccan Citrus Cooperative M'Brouka Sets Sights on Singapore and Malaysia

*Co-op. Development... Morocco, Africa*

**Cooperative M'Brouka**, one of Morocco's oldest citrus cooperatives, is strategically stepping into the Southeast Asian market with growing confidence. With nearly 60 years of citrus farming and export experience from Morocco's Souss Valley, M'Brouka is well-equipped to meet the demands of discerning buyers in Singapore and Malaysia. Their premium easy-peeler mandarins have already found footing in these markets, with importers praising the fruit's flavour, consistency, and quality. The cooperative's modern 16-hectare packing facility, ISO certification, and strong focus on workforce training ensure it meets global standards, making it a trusted supplier amid rising demand in the ASEAN region.

As Singapore and Malaysia see a surge in mandarin imports, M'Brouka is uniquely positioned to carve out a niche with its late-season offerings, sustainable production, and seedless, sweet-tasting varieties like Nadorcott. Although the market is dominated by Chinese and Pakistani mandarins, M'Brouka's timing and high-quality citrus can give it a competitive edge, especially with premium retailers seeking diverse sourcing. Having already navigated regulatory and logistical hurdles, the cooperative now aims to scale up exports and tailor its products to local preferences, positioning Moroccan mandarins as a fresh, reliable alternative in a fast-growing and competitive market.

• [Source: https://east-fruit.com](https://east-fruit.com)



## Cooperative News from Africa, The diaspora, and around the world...

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- Kenyan Gov't introduces Deposit Guarantee Fund to strengthen cooperatives

### Co-op Development - Tanzania

- Mainland, Zanzibar forging strong ties through cooperative unions

### Co-op Financing - Cote D'Ivoire

- Côte d'Ivoire secures US\$50 million to boost cashew sector ahead of 2025 harvest

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- £800,000 boost to Big Solar Co-op rooftop solar programme



## KENYAN GOV'T INTRODUCES DEPOSIT GUARANTEE FUND TO STRENGTHEN COOPERATIVES

*Co-op. Financing...Kenya, Africa*

The Kenyan government is undertaking a series of reforms aimed at strengthening the cooperative sector, with a focus on financial stability, innovation, and inclusive growth. Speaking during a cooperative leaders' summit in Mombasa, Cabinet Secretary for Cooperatives and MSME Development, Wycliffe Oparanya, announced key initiatives including the establishment of a Deposit Guarantee Fund under proposed amendments to the SACCO Societies Act. This fund is intended to safeguard members' savings, reinforce trust in cooperative institutions, and stabilize the financial framework of the sector. The government is also emphasizing capacity building to ensure that cooperatives can effectively manage debt, withstand market fluctuations, and adopt sound financial management practices.

A major thrust of the reforms involves the digital transformation of the cooperative movement. Cooperatives are being encouraged to integrate digital lending platforms and adopt mobile banking solutions to enhance access to secure, efficient, and inclusive financial services—particularly in traditionally underserved areas. Oparanya stressed the importance of equipping cooperatives with cybersecurity measures to protect members' data and assets, noting that the government is working closely with industry stakeholders to ensure the safe use of technology. These efforts align with the broader objective of enabling cooperatives to stay competitive, modern, and well-positioned to support the economic aspirations of their members.

Looking ahead to 2025, the government is preparing to celebrate the United Nations-declared International Year of Cooperatives under the theme “Promoting Sustainable Cooperative Enterprises.” Oparanya highlighted Kenya's leadership in the African cooperative movement and urged cooperatives to treat their ventures as profitable businesses that can generate dividends, create jobs, and support livelihoods. He encouraged investment in member-led MSMEs, cross-border expansion within the East African Community, and stronger collaboration with government institutions. These efforts support Kenya's bottom-up economic transformation agenda, aimed at empowering grassroots communities and ensuring inclusive development.

*Source: <https://www.kenyanews.go.ke>*



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## MAINLAND, ZANZIBAR FORGING STRONG TIES THROUGH COOPERATIVE UNIONS

*Co-op. Development...Tanzania, Africa*

**The Tanzania Cooperative Development Commission (TCDC)** and the Department of Cooperatives in Zanzibar (DoCD) have formalized a cooperation agreement aimed at strengthening the cooperative sector across both Mainland Tanzania and Zanzibar. Signed in Dodoma by TCDC Registrar Dr. Benson Ndiege and DoCD Acting Registrar Zainab Abdulkadiri, the agreement focuses on exchanging technical expertise, building capacity, and providing training to bolster cooperative development. Dr. Ndiege emphasized that TCDC will offer technical support in emerging areas to enhance cooperative development in Zanzibar.

A significant aspect of the collaboration involves the implementation of the Cooperative Societies Management System (MUVU), a digital platform designed to improve efficiency within cooperatives. Dr. Ndiege noted that over 6,000 cooperative unions have already been registered on this system, which facilitates reliable data management and operational efficiency. The agreement includes strategies for training on the proper use of this digital system to ensure effective functioning of cooperatives in both regions.

Zainab Abdulkadiri acknowledged that while there has been longstanding cooperation between TCDC and DoCD, formalizing this partnership is expected to enhance its effectiveness. She expressed optimism that the agreement will be implemented successfully to develop cooperatives in Zanzibar and align them with the standards of those in Mainland Tanzania. Deputy Permanent Secretary Halima Maulid Salum also commended the agreement, emphasizing the importance of identifying and addressing existing challenges through collaboration with TCDC.

*Source: <https://ippmedia.com/>*



## CÔTE D'IVOIRE SECURES US\$50 MILLION TO BOOST CASHEW SECTOR AHEAD OF 2025 HARVEST

*Co-op. Financing...Cote D'Ivoire, Africa*

**Côte d'Ivoire's** cashew sector is set for a significant boost as the Cotton and Cashew Council (CCA) secured 30 billion CFA francs (US\$50 million) in funding from Coris Bank International and Bridge Bank Côte d'Ivoire to support the 2025 marketing campaign. With each bank contributing 15 billion CFA francs, the financing will assist cooperatives and authorized buyers in purchasing raw cashew nuts, which is expected to stabilize prices and bring predictability to the market. CCA Director General Mamadou Berté emphasized that this partnership is essential for the sector's sustainability, especially as cashew production is projected to increase by 20% to 1.15 million tonnes, following a challenging season in 2024.

The government has also taken steps to improve farmer earnings by increasing the farmgate price of raw cashew nuts to 425 CFA francs (US\$0.66) per kilogram — a 54.5% rise from last year. With cashews ranking as the country's third-largest agricultural export, Côte d'Ivoire is intensifying efforts to process more nuts locally. In 2025, authorities aim to channel 400,000 tonnes to domestic processors, up 16.3% from 2024, although this still represents just over a third of expected output. To bridge this gap, partnerships with international firms like Emirati company Rosyson are underway to expand processing capacity and boost export value.

Cashew and cotton exports brought in 752 billion CFA francs (US\$1.25 billion) in 2023, with cashew alone contributing 84% of that revenue. As the world's leading cashew producer, Côte d'Ivoire's strategic reforms and new funding are expected to enhance local value addition, improve farmer livelihoods, and reinforce the nation's role in global cashew supply chains.

*Source: <https://www.foodbusinessafrica.com>*



## TANZANIAN GOVERNMENT URGES COOPERATIVE TO ADOPT ICT FOR ECONOMIC GROWTH

*Co-op. Development... Tanzania, Africa*

**Cooperatives** across Tanzania have been directed to adopt the Cooperative Management System to promote economic growth and efficient service delivery through the use of Information and Communication Technology (ICT). Speaking at the opening of the sixth session for senior executives and managers of Savings and Credit Cooperatives (SACCOS) in Arusha, Acting Deputy Registrar Consolata Kiluma emphasized that digital systems, if properly utilized, would strengthen accountability, secure member data, and help integrate cooperatives into a modern financial ecosystem.

Kiluma pointed out that although the MUVU system currently reflects 2.3 million members, the actual cooperative membership is over eight million—highlighting the urgency of expanding system usage and closing inactive cooperatives as directed by the Registrar. She also stressed the importance of using ICT to transition members from analog to digital services and to attract more women and youth into cooperative finance. SCCULT Chairman Ernest Nyambo added momentum to the digital transformation by presenting seven strategic focus areas aimed at boosting cooperative sustainability.

These included expanding membership, enhancing governance, adopting ICTs, and promoting environmental stewardship, law enforcement, and institutional growth. He also called on members to support the construction of a new cooperative office in Dodoma. Meanwhile, CPA Josephat Kisamalala, Assistant Registrar for the Management of Financial Cooperatives, urged managers to align their activities with national priorities, emphasizing responsible financial practices and full integration of ICT tools to drive development. Together, the leaders reiterated that cooperative success hinges on strategic digital engagement, sound governance, and collective commitment to modernization.

Source: <https://ippmedia.com>

## HOW COOPERATIVE BANK SETS TO TRANSFORM AGRICULTURE

*Co-op. Financing & Development... Tanzania, Africa*

The National Cooperative Bank, set to officially launch in Tanzania on April 28, represents a landmark initiative aimed at transforming rural finance by addressing long-standing structural barriers faced by smallholder farmers. Unlike traditional banks, the institution is specifically designed to serve remote and underserved communities through a decentralized model that uses registered cooperatives as banking agents. With initial branches in Dodoma, Mtwara, Kilimanjaro, and Tabora, the bank seeks to expand financial access by offering affordable credit, improving cooperative governance, and introducing digital platforms to enhance transparency and reduce inefficiencies. Its capital base of 55 billion shillings and ownership structure—51% by cooperative unions and 49% by private investors—reflect a strong grassroots orientation with space for strategic growth. Since a soft launch in October 2023, the bank has already disbursed over 18 billion shillings in loans while maintaining a low non-performing loan ratio of under 3%, signaling early signs of stability and potential.



Government officials and cooperative leaders have highlighted the bank's broader purpose beyond lending, emphasizing its role in educating cooperative members, building trust, and fostering development led by rural communities themselves. The integration of digital tools is expected not only to streamline operations but also to restore credibility in the cooperative sector, which has historically suffered from governance challenges. Drawing on lessons from regional cooperative banks in Kilimanjaro and Tandahimba, the new institution aims to consolidate local knowledge into a unified national strategy.

Source: <https://gazettengr.com>





## INDONESIAN GOVERNMENT PLANS NETWORK OF VILLAGE CO-OPS TO TACKLE POVERTY

*Co-op Development... Indonesia, Global*

The Indonesian government plans to establish up to 80,000 Red and White Village Cooperatives as multifunctional hubs offering financial services, healthcare, and farm logistics to tackle rural poverty. Targeting the country's 24 million poor, including 3.17 million classified as extremely poor, the initiative is central to efforts to eliminate extreme poverty by 2026. Each co-op will receive Rp5bn in funding and be supervised by trained personnel to prevent fraud, with initial financing provided through state-owned banks despite concerns that new co-ops may lack the financial stability to handle debt.

Critics, including researchers from Indonesia's Center of Reform on Economics, argue that alternative funding approaches should be considered, especially since some villages already have co-ops. They suggest adapting existing infrastructure and exploring more sustainable financing models to reduce risks and improve efficiency. Nevertheless, government ministers emphasize the programme's potential as a transformative strategy for economic development, community health, and rural empowerment.

*Source: <https://www.thenews.coop>*



## £800,000 BOOST TO BIG SOLAR CO-OP ROOFTOP SOLAR PROGRAMME

*Co-op Financing... United Kingdom, Global*

Social impact investor Resonance has committed £800,000 to support Big Solar Co-op in its mission to install rooftop solar panels across the UK, aiming for a total of 100mW by 2030. This initiative is expected to cut nearly 40,000 tonnes of carbon emissions annually and significantly lower energy costs for businesses and schools, which are especially vulnerable due to the absence of an energy price cap. Big Solar's model leverages the large, flat rooftops of commercial and public buildings to host solar arrays, helping organizations achieve energy independence, reduce operational costs, and enhance their environmental credentials. According to the co-op, a typical 50kW system could yield annual savings exceeding £10,500, while contributing to climate goals and generating community ownership through its 650+ member base.

The funding comes from Resonance Community Developers, a social investment fund backing community-owned assets. Big Solar Co-op, with over 650 members, operates on a non-profit basis and says the new installations will support schools, supermarkets, and factories while strengthening local clean energy ownership.

*Source: <https://www.thenews.coop>*

*Thank you for reading!*

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