

Co-operation at its best by Gary Forsey

Gary Forsey is the manager of Steel Centre Credit Union in Sydney Nova Scotia and a CCA credit union coach. In February 2010, Gary returned to Uganda with his coaching partner Joan Ellis, senior manager with CUSOURCE Credit Union Knowledge Network in Ottawa, for their second of two missions to coach savings and credit co-operatives in that country.



Bagezza SACCO has 2,600 members, mostly farmers with one or two-acre plots where the bananas, maize or matoke (plantain banana) they produce must feed ten to fifteen extended family members. The farmers are very poor and don't have access to storage facilities or a good distribution system to get their produce to market. They are at the mercy of middlemen who routinely take advantage of them.

Bagezza SACCO is changing all that. Its board of directors and staff are fully engaged with their members, providing them with everything from sound business advice to loans for land clearing, seeding and harvesting. They are also advising their members about how to work together to combine their resources to more efficiently market their crops. Working together, the farmers can get a better price for their harvest, build proper storage facilities and take charge of the distribution system so they are the ones who benefit from their hard work.

While visiting Bagezza SACCO the board chairperson and manager asked us to travel to the village of Kasolo, about 10 km. away, to attend a meeting with members from that area. They hoped Bagezza SACCO would establish a branch in this village so the farmers wouldn't have to make the long trip into town for service. Members were aware we were coming and hoped their Canadian visitors would meet with them to share information about the great success we enjoy in Canada with co-operatives and credit unions.

We didn't quite know what to expect. Many of the farmers spoke only their local dialect, the ground was quite muddy from the heavy rain that morning and we knew it would be difficult for the older members to walk there from their farms. We didn't expect a very large turnout.

The 20 or so benches and chairs set under a tree were quickly taken up by the elderly and the curious. Once the chairs and benches had filled, people began to sit on the grass. More people poured into the village centre from all directions and soon the whole area was filled up. When the meeting finally started we couldn't believe it—more than 200 people in the centre of this small village because they had an opportunity to discuss how their SACCO could better serve their needs. They were also anxious to see and meet the credit union "experts" from Canada. Many in the crowd were not SACCO members but they were welcomed to join in the discussion. Some had walked as far as five kilometres in the mud and rain, to greet the visitors who had come all the way from Canada to share co-operative experiences with them.

Once the formalities and introductions were taken care of, the members were given the opportunity to speak, many of them relating how their SACCO had had a major impact on their lives. Many related stories of how the SACCO was there to help them when they had nowhere else to go. Whether they needed to purchase a water tank, a plot of land, pay school fees for their children's education, or just some good financial advice, Bagezza SACCO belonged to the members and serving their needs was a top priority. One such story came from a man who warmly thanked the SACCO for his loan for a water tank. All members of his family had recently contracted malaria. Too sick to otherwise walk the five kilometres to fresh water, having the tank on his property meant his family survived.

They also had many questions for us. They wanted to know how co-ops and credit unions in Canada had become so successful, and whether there were special policy and practices for women. As farmers, they were also very interested in our farms in Canada—what they were like, what crops we grew, and what role co-ops played in the marketing and distribution of crops. The discussion went on for two hours and ended only when all questions were answered to their satisfaction.



"This is co-operation at its best."