



**International Year
of Cooperatives**

Cooperatives Build
a Better World



Committee for
the promotion
and advancement
of cooperatives



Building a Better World Together: Cooperative Contributions to the SDGs

Ensure inclusive and equitable
quality education and promote
lifelong learning opportunities
for all





Education powers opportunity, equality, and participation in society, yet millions face barriers to accessing quality learning.

The global data is sobering: in 2023, an estimated 272 million children and youth were out of school—around one in six of school age.¹ Even among those enrolled, learning losses are severe. UNICEF reported in 2022 that about 70 percent of 10-year-olds in low- and middle-income countries could not read a simple text, a phenomenon now widely referred to as “learning poverty.”² Literacy rates among adults also remain far from global targets, with 754 million people unable to read or write, nearly two-thirds of them women.³ Regional disparities are stark, with sub-Saharan Africa, South Asia, and parts of Latin America showing the highest out-of-school rates and the lowest proficiency levels. Conflicts and crises further erode enrolment and disrupt learning. These deficits have profound consequences: UNICEF warns that today’s learning crisis could cost societies an estimated \$21 trillion in lifetime earnings.⁴

Quality education is a human right and a cornerstone for achieving all other Sustainable Development Goals (SDGs). It underpins poverty reduction, health, gender equality, and inclusive economic growth, yet progress is faltering.⁵ The UN Secretary-General’s 2024 SDG Report warns that global action remains inadequate and that new partners and models of education delivery are urgently needed to ensure no one is left behind.⁶ Cooperatives offer a proven but underutilized approach. Grounded in democratic governance and community participation, they embed education and training into their core values. In doing so, cooperatives provide inclusive, locally driven solutions that expand access, reduce inequalities, and equip people, especially youth, with the skills and opportunities to thrive as learners, workers, and leaders.

THE COOPERATIVE DIFFERENCE IN EDUCATION

The Cooperative Principle 5 mandates cooperatives to “provide education and training for their members, elected representatives, managers and employees” and to inform the public, particularly young people and opinion leaders, about the nature and benefits of co-operation.⁷ In practice, this means education is central to cooperative identity and plays a vital role in strengthening the capacity of individuals and communities to participate effectively in cooperative and social development.

Cooperatives support the spectrum of education across all ages. They offer affordable early childhood care, support primary and secondary schooling and open pathways towards technical, vocational, and higher studies. At the same time they equip adults with lifelong learning and skills training. In some contexts, homeschooling cooperatives enable parents to pool resources and teach their children when public systems fall short, while private or semi-private cooperative schools extend cooperative education across all stages. For vulnerable groups, member-owned schools and training initiatives ensure inclusive, community-driven learning opportunities. Through this holistic commitment, cooperatives not only fill service gaps but also embed democratic participation and solidarity into education, empowering people to thrive as learners, workers, and active citizens.⁸

EXPANDING ACCESS & EMPOWERING YOUTH

Cooperatives improve education access by reaching underserved populations and mobilizing resources where public systems may not. They work in rural areas, informal settlements, and conflict-affected regions, often offering places of learning and support services. For example, cooperatives of producers in agriculture, fisheries, or craft sectors frequently support local schools or scholarship funds. ILO publications highlight how cooperatives address child labour and school dropouts: their stable incomes, community networks, and

1 Global Partnership for Education: <https://www.globalpartnership.org/blog/why-out-school-numbers-suddenly-increased-understanding-new-estimates-limitations>

2 70 per cent of 10-year-olds in ‘learning poverty’, unable to read and understand a simple text: <https://www.unicef.org/press-releases/70-cent-10-year-olds-learning-poverty-unable-read-and-understand-simple-text>

3 Goal 4 | Department of Economic and Social Affairs: <http://sdgs.un.org/goals/goal4>

4 Ibid (2)

5 250 million children out-of-school: What you need to know about: <https://www.unesco.org/en/articles/250-million-children-out-school-what-you-need-know-about-unescos-latest-education-data>

6 Goal 4 | Department of Economic and Social Affairs: <http://sdgs.un.org/goals/goal4>

7 ICA Guidance Notes on the Cooperative Principles: <https://ica.coop/en/media/library/the-guidance-notes-on-the-co-operative-principles>

8 COPAC (2018), Cooperative Contributions to SDG 4; ILO, Cooperatives and the Elimination of Child Labour (2017).

awareness campaigns help keep children (especially girls) in school.⁹ Crucially, cooperatives also prioritize equity. Guided by cooperative principles of openness and concern for community, cooperatives consciously include disadvantaged groups and give marginalized people such as the poor, migrants, ethnic minorities, and persons with disabilities a voice and support.

ILO research shows that, worldwide, cooperatives of persons with disabilities specialize in accessible services and capacity building. For instance, Filipino disability cooperatives produce 10% of the country's school furniture under a public procurement programme. Those cooperatives formed the National Federation of Cooperatives of Persons with Disabilities, which today serves more than 1,500 members and provides loans, training, and career guidance for disabled workers.¹⁰ In the United States and Ireland, credit union federations partner with disability organizations to train staff and improve physical and informational accessibility for members with disabilities.¹¹

International organizations have recognized this potential. UNESCO's GEM Report notes that cooperatives of vulnerable

groups (migrants, persons with disabilities, indigenous peoples) have been "instrumental in providing... literacy training and employment or life skills training".¹² UNICEF and UNHCR commend cooperative livelihood programmes (such as the Meryem Women's Cooperative in Turkey) for giving refugees on-the-job training and social integration.¹³ In rural education, cooperatives can help children attend school by reducing costs (through subsidized fees) and improving livelihoods (so families are less reliant on child labour).¹⁴

Beyond access to education, cooperatives also foster youth empowerment and leadership development by providing young people with a platform to organize, acquire entrepreneurial skills, and participate in decision-making. Through cooperative structures, youth learn practical business management such as accounting, marketing, and democratic governance, while building confidence as leaders in their communities. ICA's Youth Committee demonstrates how cooperatives empower young people to have a voice in shaping local development. By combining training, mentorship, and democratic participation, cooperatives prepare a generation of socially responsible entrepreneurs and community leaders.

9 3 ILO (2017), Cooperatives and the Fundamental Principles and Rights at Work: Cooperatives and child labour. Cooperatives and the World of Work Series No. 7. <https://www.ilo.org/publications/cooperatives-and-fundamental-principles-and-rights-work-cooperatives-and-2>

10 ILO, A cooperative future for people with disabilities (Issue brief, December 2012), https://www.skillsforemployment.org/sites/default/files/2024-01/wcmstest4_026828.pdf

11 Ibid

12 UNESCO recognition of cooperatives: <https://ich.unesco.org/en/RL/idea-and-practice-of-organizing-shared-interests-in-cooperatives-01200>

13 Empowering local and refugee women through a cooperative | The Global Compact on Refugees | UNHCR: <https://globalcompactrefugees.org/good-practices/empowering-local-and-refugee-women-through-cooperative>.

14 ILO (2017), Cooperatives and the Fundamental Principles and Rights at Work: Cooperatives and child labour. Cooperatives and the World of Work Series No. 7. Available from: https://www.ilo.org/global/topics/cooperatives/publications/WCMS_556151/lang-en/index.html



CASE STUDIES FROM AROUND THE WORLD



Morocco – Yasmine Annajah Cooperative

Founded in 2018 in Beni Mellal, the Yasmine Annajah Cooperative was created not only as a cooperative but also as a school. Serving 220 children with a team of 13 teachers and additional support staff, it provides quality education to children from vulnerable backgrounds. The cooperative also funds scholarships, strengthens language and digital skills, and organizes extracurricular activities such as scientific excursions. By demonstrating that cooperatives can directly operate schools, Yasmine Annajah showcases a replicable community-driven model for advancing SDG 4.

Malaysia – ANGKASA

In collaboration with the Ministry of Education, ANGKASA runs the *School Cooperative Excellence Awards (SCEA)*, showcasing how school cooperatives foster entrepreneurship and democratic participation. Since their introduction in 1968, over 2,000 school cooperatives with 1.6 million members have flourished, offering services from shops and printing to tourism and agriculture, with some generating turnovers exceeding RM 1 million annually. Open to students, teachers, and staff, these cooperatives practice

democratic governance through annual meetings and elections, supported by training. By incentivizing innovation, contributing to community well-being, and nurturing young entrepreneurs, school cooperatives strengthen human capital and local economies.¹⁵

Paraguay – Federación de Cooperativas del Paraguay (FECOPAR)

FECOPAR, a federation of savings and credit cooperatives, partners with the Ministry of Education and Sciences to embed cooperative education into formal curricula. Through certified teacher training schemes, a Technical Baccalaureate in Cooperatives, and youth laboratory initiatives, FECOPAR equips students aged 16–18 with cooperative knowledge and practical skills. The federation also runs financial education workshops with universities and maintains a Youth Committee that develops young cooperative leaders. These programmes strengthen the role of cooperatives in national education systems and prepare youth to be both cooperative members and active citizens.

Kenya – Cooperative University of Kenya (CUK)

The Cooperative University of Kenya (CUK) advances quality education by offering specialized academic courses and training in cooperative business, community development, and financial management, equipping young people with practical skills for employment and entrepreneurship.¹⁶ Through partnerships with SACCOs, cooperative societies, and regulators, students gain hands-on experience in democratic governance, financial planning, and business operations. By nurturing youth leadership and fostering

cooperative values, CUK empowers young people to become socially responsible entrepreneurs and leaders in their communities.



Moshi Co-operative University, from 'MoCU Conducts 14-Day PUVU Training for Co-operative Managers and Accountants in Lindi' (mocuu.ac.tz)

Tanzania – Moshi Co-operative University (MoCU)

Moshi Co-operative University (MoCU) integrates cooperative principles into higher education, entrepreneurship training, and applied research, equipping students with practical skills to address real-world challenges.¹⁷ Through initiatives such as the Wazalendo Savings and Credit Cooperative Society (WSACCO), students gain hands-on exposure to cooperative practice and financial inclusion. By fostering critical thinking, leadership, and democratic participation, MoCU prepares graduates to become innovators and advocates for inclusive growth and sustainable development.

India – Tribhuvan Sahkari University

Established in 2025, Tribhuvan Sahkari University (TSU) in Gujarat is India's first national cooperative university. Building on the legacy of the Institute of Rural Management Anand (IRMA), TSU offers specialized degrees and certificates in agribusiness, cooperative

15 ICA, "School Cooperatives in Malaysia," 26 February 2020, <https://ica.coop/en/newsroom/news/school-cooperatives-malaysia>.

16 Cooperative University of Kenya enhancing cooperation with SACCOs: <https://saccoreview.co.ke/cooperative-university-praised-for-enhancing-sacco-sector/>

17 Competency-Based Teaching for Enhancement of Co-operative Knowledge Transfer: A Reflective Analysis of Pedagogical Practices at Moshi Co-operative University in Tanzania: https://www.researchgate.net/publication/380434624_Competency-based_teaching_for_enhancement_of_co-operative_knowledge_transfer_A_reflective_analysis_of_pedagogical_practices_at_Moshi_co-operative_university_in_Tanzania

banking, rural credit, and marketing.¹⁸ It is expected to train thousands of professionals to meet the growing demand for skilled personnel among nearly one million cooperative board members and four million employees across India. As a hub for research, innovation, and policy development, TSU will also incubate cooperative start-ups and partner with regional training institutes to expand its reach.



Spain / Cameroon: Cooperativa Gredos San Diego

Through an intercooperation project launched in 2017, Cooperativa Gredos San Diego (GSD) in Madrid partnered with Cameroonian institutions to establish a new secondary school. The cooperative provided educational management and jointly designed curricula that incorporated cooperative values while addressing gender equality by supporting single mothers. The school has expanded access to quality education in the Diocese of Edea, and in 2025, secured funding for another 14 years to ensure this demonstrates how international cooperative solidarity can directly contribute to SDG 4 while strengthening local education systems.

Chile – Digital & Cooperative Education through Coopeuch

Coopeuch, Chile's largest savings-and-credit cooperative, has made financial and digital education central to its mission, reaching members and the

wider public through online platforms, broadcast media, and targeted programmes. Its flagship hub, Coopeuch Educa, offers modules on budgeting, savings, digital payments, and financial planning, with specialised streams such as the 60+ Digital programme for older adults. This has been expanded into Coopeuch Educa TV, a televised and online series that explains cooperative principles and financial topics from green finance to AI. Coopeuch also partners with the Pontificia Universidad Católica de Chile to deliver free online courses, provides scholarships for members' children, and promotes digital inclusion through its app and branch network. By combining mass communications, formal training, and community-based activities, Coopeuch builds financial capability, promotes cooperative values, and empowers participation in the digital economy.



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Europe – REScoop.eu Energy Communities

REScoop.eu, the European federation of energy communities, brings together a growing network of 2,500 cooperatives and 2 million citizens advancing a people-centred energy transition. Education is central to their mission, with members applying cooperative principles to build awareness and skills for sustainability. In Belgium, the student cooperative CORE in Leuven develops engineering projects on circular economy and responsible energy use while engaging communities

through interactive workshops such as the "Energy Escape Room." In the United Kingdom, Repowering London trains young people for careers in the green energy sector, equipping more than 150 youth with practical skills, while also running workshops that help households understand their energy rights and manage consumption. Through initiatives like these, REScoop.eu members demonstrate how energy cooperatives combine innovation, education, and youth empowerment to advance inclusive and sustainable learning.

Philippines – Tagum Cooperative

Tagum Cooperative operates a "Laboratory Cooperative" for youth under 18, providing a unique training ground in cooperative governance and operations. With its own Youth Board of Directors, committees, and biennial general assembly, the laboratory cooperative gives young people hands-on experience in democratic decision making and financial literacy. By fostering values of thrift, saving, and self-management, Tagum builds the foundation for responsible economic participation and future cooperative leadership.

Portugal – CASES: FORMAES & Academy Y.ES

Since 2011, CASES has delivered the FORMAES Training Programme for the Social Economy, offering online courses tailored to cooperative leaders, staff, and volunteers. Complementing this, the Academy Y.ES is a six-day immersive course that introduces young people to social economy principles while fostering entrepreneurship. Together, these initiatives have reached over 500 participants, strengthening skills, promoting inclusive education, and inspiring youth-led innovation in the cooperative sector.

18 Press Information Bureau, Government of India, "Union Home Minister lays foundation stone of Tribhuvan Sahkari University," 4 July 2025, <https://www.pib.gov.in/PressReleasePage.aspx?PRID=2142142>.

CHALLENGES AND OPPORTUNITIES

Structural inequalities based on gender, disability, socio-economic status, migration, and geography continue to deny many young people access to education, while conflict and climate crises intensify their vulnerability. At the same time, education systems remain disconnected from labour market realities, leaving graduates without clear pathways to decent work. Cooperatives help bridge these gaps by offering community-driven solutions that reflect real needs and expand opportunities. Their participatory governance engages parents, teachers, and youth in shaping education, while cooperative schools, digital platforms, and enterprises demonstrate how innovation and solidarity can create inclusive learning environments. By empowering young peoples' agency and leadership, cooperatives not only respond to immediate challenges but also lay the foundation for more resilient and equitable education systems.

CALL TO ACTION

To realize the potential of cooperatives in advancing SDG 4, stakeholders can take the following steps:



1. Integrate cooperatives into education strategies and curricula

Ministries of Education can accredit and subsidize cooperative schools, colleges, and universities, include cooperative representatives in Education Sector Reviews, and incorporate cooperative values, entrepreneurship, and democratic governance into national curricula.



2. Provide financial and technical support

Governments and donors can establish funding windows for cooperative-run schools, training centres, and scholarship schemes. Public procurement contracts for school furniture, uniforms, and services can be earmarked for cooperatives, while subsidies can help cooperative childcare centres integrate with national systems.



3. Create stronger school-to-work pathways

Cooperative technical institutes can be linked with national apprenticeship schemes and green jobs programmes to ensure graduates transition into sustainable livelihoods. Partnerships with employer and worker organizations can expand these opportunities.



4. Strengthen cooperative education institutions

Cooperative universities and colleges should receive seed funding and recognition within higher education systems. Partnerships with institutions, such as Mondragon University (Spain) or IRMA (India), can support faculty exchanges, research collaborations, and curriculum development.



5. Leverage multi-stakeholder platforms

National SDG forums and Education 2030 monitoring bodies can expand to include cooperatives alongside governments, teachers, and private providers. International networks (ICA, COPAC, UNTFSSSE) can organize knowledge-sharing on cooperative education, as seen in the recent ICA-Americas dialogue on education (December 2024), which brought together leaders from 20+ countries to align cooperative education efforts.¹⁹

Cooperatives advance quality education by expanding access, improving learning outcomes, and embedding democratic values. They equip young people to participate fully in society and the economy while keeping education responsive to community needs. In a time when global challenges risk excluding millions from learning, cooperatives show resilience and inclusivity by placing education at the heart of community development. The International Year of Cooperatives 2025 remains a rallying call for collective solutions to ensure every young person can learn, grow, and thrive.

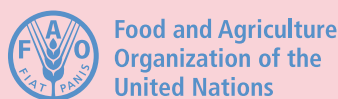
¹⁹ Cooperatives of the Americas, *Dialogue on education and research in view of the International Year of Cooperatives*, 6 Dec 2024, <https://aciamericas.coop/en/noticias/dialogo-sobre-la-educacion-e-investigacion-de-cara-al-ano-internacional-de-las-cooperativas>



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Established in 1971, COPAC is a multi-stakeholder partnership supporting people-centered, self-sustaining cooperative enterprises. Its members include the ICA, UNDESA, ILO, FAO, UNRISD, and ITC.

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