



AN INTERPRETIVE PHENOMENOLOGICAL STUDY ON LIVED EXPERIENCES OF SMALL HOLDER FARMERS WITH DISABILITIES

Moses Chisala¹, Patricia Ngwata Mkandawire²

¹Research Scholar-MOE-HQ-DCD, Zambia,

²Student Research Scholar- Mansa Trade Training Institute,

-----ABSTRACT-----

The purpose of this study was to explore the lived experiences of small holder farmers with disabilities in cooperatives of Kawambwa district. The study employed qualitative interpretive phenomenological research design and used structured interview guide and 7 participants were purposively sampled. The responses from semi-structured interviews were analyzed qualitatively using thematic analysis. Results showed that members benefited through the receiving of bonus from the proceeds, acquired skills and it has helped them to venture even in their individual farming despite serving even in the cooperative. The cooperative had acquired a solar hammer mill, growing cassava and get good profit at the end of the year. The results also showed that the cooperative has limited access to land, water and financial resources has its challenges in their daily operations. From the finding it was noted that the cooperative need basic agricultural support services, such as money, water, land, infrastructure, and markets, should be provided and more skills is needed on general agriculture. Governments should identify cultivable land, classify them into different types of crops if necessary and negotiate with communities for eventual use of land.

KEYWORDS: Cooperative, Experience, Farmers with disabilities, Small Holder Farmers -----

INTRODUCTION

Agricultural cooperatives are widely considered as vital tools that can help smallholder farmer's living income. Cooperative is a voluntary association of people who unite themselves for the improvement of economic welfare of members through the establishment of a business entity that is managed democratically (Tumenta et al., 2021). Farmers participate in agricultural cooperatives to overcome barriers such as poverty, markets failure, missing services in the production process, decreased income, increased transaction costs with trades and contribution to community development (Botlhoko & Oladele, 2013). Since the 1990's, the interest for cooperatives have experienced a renaissance and organizations such as the UN, the World Bank, and the ILO still believe cooperatives to be viable partners for rural development (Abate et al., 2014). Farmers are encouraged to form and join cooperatives to collectively address risks and related challenges that hinder production and improvement of income levels. And agricultural cooperatives have played an important role all over the world in providing market access, credit, and information to producers. In particular, agricultural cooperatives in the USA and Western Europe have played an important economic role in providing competitive returns for independent farmers. Further, as for the development of cooperatives in Africa can generally be said to have traversed three main eras: the precolonial era, the colonial era, and the post-colonial era, which combine the period of state control and that of cooperative liberalization. Inspire of these benefits derivable from cooperative societies in the country, there is low farmers' participation in agricultural cooperatives (Sharma, 2020).

Recent research has found that organizing within agricultural cooperatives enable farmers to achieve economies of scale, bargaining power, and allow farmers to invest in more advanced stages of the value chain. Furthermore, cooperatives are important civil society actors that transfer decision making to the community level, and enhance social capital (Khumalo, 2014). According to Pitts (2018) the organizational comparative advantage of cooperatives is not an individual and unique trait, but a combination of strengths. These strengths are member ownership, member benefit, and member control generating from cooperatives being through and through member-based organizations. Despite those progress on agriculture cooperatives, little research has been carried out to advance significance of agriculture cooperative, by exploring the lived experiences of among small holder farmers with disabilities in Kawambwa District would remain stagnant.

Cooperative organizations have been viewed as a necessary condition for coordinating rural farmers and passing cogent information of relevance to agricultural productivity growth to the rural farmers. It is relatively easier, efficient, and cost effective to deal with a group of farmers than dealing with individual farmers. In addition, it is easy to provide organized farmers with modern farm technologies (Nlebeng & Raji, 2019) and training on the



best-bet production practices. The lived experience of small holder farmers with disabilities in cooperative and factors contributing to the participation of farmers with disabilities in agricultural cooperatives in Kawambwa district have not yet been investigated.

However, the history of the cooperative movement in Zambia can be traced to the colonial era. Nonetheless, successive and the current governments have tried to rekindle the entrepreneurial spirit of cooperatives through the distribution of subsidized agricultural inputs and more recently, solar hammer mills. This is together with the transfer of the cooperative function from the Ministry of Agriculture to the Ministry of Commerce, Trade, and Industry (MCTI) with a view of making cooperatives to be more business oriented (Munzele, 2018). Despite the many setbacks faced over time, agriculture co-operatives remain the enterprises of choice in many countries for the majority of people who want to satisfy their common needs by maximizing on economies of scale and the synergy that arises from joint action. Hence, this study aims to explore the lived experiences of small holder farmers with disabilities in cooperative of Kawambwa district.

STATEMENT OF THE PROBLEM

Cooperative societies have been considered to be one of the economic policies of the country which needs support in order to help rural household within its multi-dimension activities (Tumenta et al., 2021). Despite this agricultural cooperative being the economic and social livelihood of the rural population in Kawambwa, the performance of co-operatives has not been satisfactory (Munzele, 2018). To that fact, the rural poverty levels, food security and malnutrition are, and unemployment are still an acceptably high. Moreover, rural farmers are also burdened with high cost of farm inputs, ineffective farming technique, poor crop varieties, inadequate infrastructure, difficulty in obtaining agricultural credits and insurance (Ahmed & Meslin, 2017). It is against this background the study intent to explore the lived experiences of small holder farmers with disabilities of cooperatives of Kawambwa district.

SPECIFIC OBJECTIVE

The research specific objectives that guide this study are:

- i) To establish factors that enables small holder farmers with disabilities' participation in cooperatives of Kawambwa district.
- ii) To describe activities which small holder farmers with disabilities in cooperative of Kawambwa district are doing for self-sustainability?
- iii) To explore the challenges faced by small holder farmers with disabilities in cooperative of Kawambwa district.

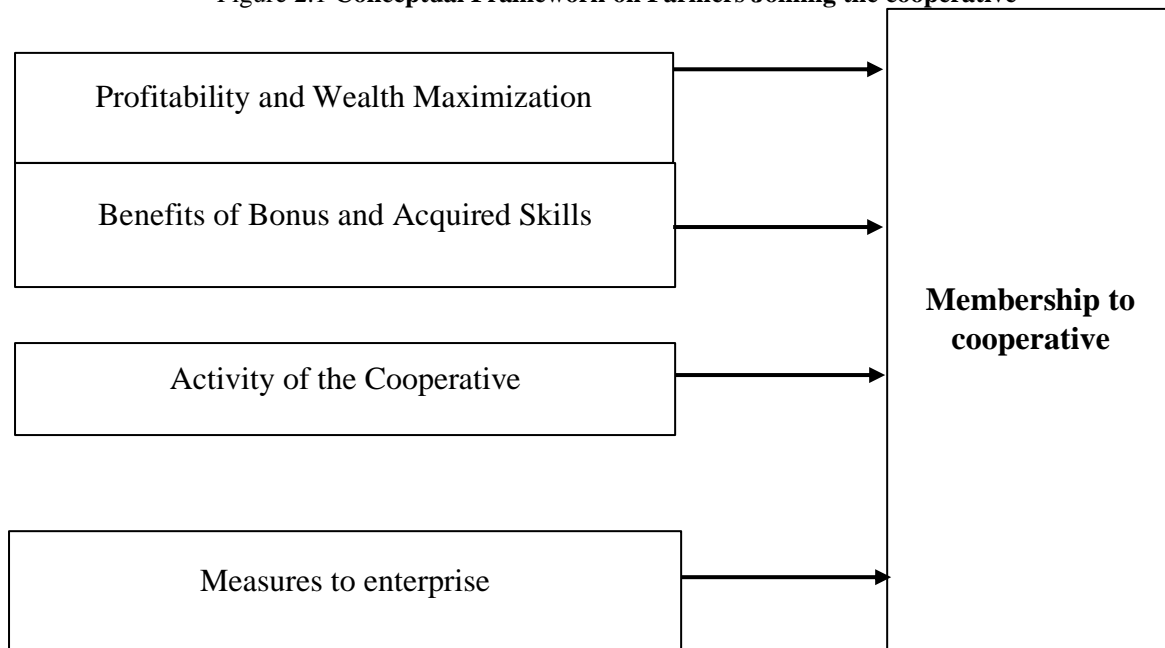
SIGNIFICANCE OF THE STUDY

Since the present study was the first study to provide the comprehensive exploring the lived experiences of small holder farmers with disabilities in cooperative of Kawambwa district the findings of this study could contribute important implications for policy-makers in their effort to develop sustainable agriculture and improve rural household welfare. The findings from this research would assist policymakers in their efforts to design and implement policies, laws, regulations, and projects that take the needs and concerns of smallholder farmers into consideration to join cooperatives. Other researchers will use the information that will be generated as a stepping stone for further studies on the problems facing agricultural cooperatives in our country. The study will add new information and also opens new avenues for further research on the influence of agricultural cooperative in poverty reduction.

CONCEPTUAL FRAMEWORK

This conceptual framework summarizes the study. It presents the contextual variables which determine farmers' choice on membership or otherwise, effect of cooperative on farm profit, and ultimately makes farmers to join cooperative. This novelty contribution of my study through a framework below, depicts how enterprising in cooperative enhance expansion of the cooperative by making other people to join the cooperative.

Figure 2.1 **Conceptual Framework on Farmers Joining the cooperative**



Source: Researchers in field (2023)

The social-economic logic behind the joining of cooperative amount to profitability and wealth maximization, activities of cooperative, benefits of bonus and acquired skills and intervening measure that is access to land and water. The study used these concepts to understand the factors which makes farmer with disabilities to join cooperative in Kawambwa district.

METHOD AND MATERIALS

Research Design

The study was designed as qualitative study in order to access the rich and deep experiences of participants. To complement the choice of the qualitative methodology, the study used the interpretive phenomenological analysis as the approach of empirical inquiry (Kamal, 2019). The qualitative research methodology was relevant for the study because it provides the parameter for the participants' perspective to generate in-depth understanding the lived experiences of small holders' farmer with disabilities in cooperative of Kawambwa district.

Population

The study population for this study were members of cooperatives, and Ministry of Agriculture Officials in Kawambwa. This comprised of seven participants, the one executive members of the cooperative who include Chairpersons, five members of the cooperative with disabilities, and one Ministry of Agriculture officials (agriculture extension officer) in Kawambwa district. The all participants were purposively selected by virtue of being actively involved in the cooperatives, thus they were right respondents to provide the required information regarding the topic under study. This sample size allowed in-depth exploration of the research areas.

Research Instruments

The research instruments that were used in this study include were semi-structured interview guide the deep exploration of how participants described their experience of small holder farmers with disabilities of joining the agriculture cooperative. The researcher conducted Face to face discussions with all participants on lived experiences of small holder farmers with disabilities in cooperative of Kawambwa district. A recorder was used for records and reference purpose. Data from the participants were collected using voice recorder and later transcribed in questions and responses in word documents. Thematic analysis was used for data analysis. These techniques allowed for narration of themes which were coded, where possible, verbalisms were used to indicate actual voices of the participants. The method minimally organized and described data set in (rich) detail and often goes further than this and interprets various aspects of the research topic. Therefore, analysed data was presented descriptively; voices of the participants to support the findings were employed in some cases. A core ethical consideration included getting consent, explaining the purpose of the study, giving respondents chance to decide on whether to participate in the study or not and keeping names of all respondents anonymous. Confidentiality



also were assured by making verbal appeals that the information given would only be used for educational purposes (Mahajan, 2018).

RESULTS

When a question was asked on factors that enable small holder farmers with disabilities participation in cooperative of Kawambwa district. From the results obtained members has benefited through the receiving of bonus from the proceeds, acquired skills and it has helped them to venture even in their individual farming despite serving even in the cooperative. The most important issues they brought out by everyone they have learnt to grow cassava and maize and larger scale. In support one executive member had this to say:

Yes! being a member to the cooperative has been beneficial to me, because at the end of the year we do share proceeds from the business which was not the case before. We have gained a lot of knowledge in farming through various training we have received as a cooperative.

Contributing on the say one cooperative member said

It has been beneficial for me as I have been receiving profits when we make enough at the end of the year. when we complete the farming season there is a party and whatever is left is shared. I have benefited; as I have learnt to grow strawberries which I did not know before, through various training workshops have gone through as a cooperative member.

One of the executive members had this to say;

Through the cooperative the member has acquired knowledge, the cooperative has acquired a hammer mill and best of all we have learnt how to grow strawberries and we have even started growing other cash crops

Contributing on the same question one member said

I was trained how to grow cassava such that even though the cooperative was to end I would continue growing them on my own. We get good profit out of farming cassava and maize.

Activities which small holder farmers with disabilities of Kawambwa district are doing for self-sustainability

The main activity for cooperatives was farming. Cassava and maize farming are the main crops grown by these cooperatives. Other crops grown include tomatoes, and vegetables. In this case, the cooperatives are made up of farmers, who are required to put in the voluntary efforts. In all instances, the findings from the participants of the focus group discussions indicated that cooperatives were engaged in some form of activity. In support of this finding, one cooperative member said that:

My cooperative is doing some activity, save for some members that are involved in cultivation of cassava, maize, soya beans and other crops. We also keep broiler chicken and goats.

From what was gotten on farming activities they are involved in, the main business centres on the growing of cassava, growing of maize and tomatoes which are the end are turned into the finished product which they sell to the community. On the individual level through the knowledge, they have learnt from the cooperative they keep village chicken and grow soya beans.

The challenges faced by small holder farmers of Zukani cooperative of Chongwe district.

Smallholder farmers face a number of constraints, what was gotten from the interviews was that cooperative members faces challenges such as poor access to land; lack of on-farm and off-farm infrastructure; lack of access to finance for production inputs; lack of access to water, transport logistics, breaks down of hammer mill and limited access to high-value markets. They face enormous constraints when it comes to physically accessing markets. They also lack market information, business and negotiating experience, and a collective organisation to give them the power they need to interact on equal terms with other generally larger and stronger market intermediaries. In support of this argument, one cooperative member had this to say:

The cooperative does not have land of its own to do these farming activities and we lack enough funds to use to produce to high capacity.

With regards to the internal mobilization of resources by cooperatives, the findings postulated that cooperatives had a weak financial base. The actual views by participants of the focus group discussions were as follows;

My cooperative has a weak financial base due to poor internal fund-raising mechanism from its members

Further, most small-scale farmers have no means of transport to carry their produce to markets. The executive member said:

As a cooperative we do not have a vehicle of our own to transport of produce to the market in Chongwe, so whenever we have something to sell, we book a Canter which is costly again on our part

Most of the smallholder farmers interviewed raised concerns about lack of access to water and land. In support of this argument, one male cooperative member had this to say:



The cooperative has no land of its own such that even the solar hammer mill is sitting on an individual's land, which limit to do other agricultural activities

Contributing on the same one executive cooperative member had this to say:

The main constraint is not having land and water for agricultural activities. Since we do not have land and water we cannot operate at full potential

On the whole, the results showed that the cooperative has limited access to land, water, financial resources and breaking done the hammer mill has its challenges in their daily operations

A follow up question was asked to found out on measures that would help small holder farmers of cooperative to enterprise agriculture cooperatives in Kawambwa District. From the finding it was noted that the cooperative need basic agricultural support services, such as access to production inputs, empowerment in terms money, water, land, infrastructure and markets, should be provided and more skills is needed to improve on production of the crops grown. In support of this argument, one male cooperative member had this to say:

We look for financial assistance from well-wishers like government with paying for land we have been offered has we have a huge balance yet to paid.

Contributing on the question on possible solution to address the challenges which arise in their daily operation one male member said the following:

If the government or any organisation could assist us with completing of the paying for land and sinking borehole to have our own water point would help us to diversify our agriculture activities.

Contributing on possible solution to the challenges faced in cooperative. The following was a comment made by a female cooperative member:

To train farmers to diversity to other farming activities like fish farming and keeping boiler chicken unlike relying on strawberries and maize production

One issue which came out so strong is lack of water point of which the cooperative wish and I have projected to have a borehole sunk in near future when they will have enough resources. The cooperative needs a borehole at the land they are currently paying for to be theirs. In line with these responses, one male cooperative said:

As cooperative we need water within reach, so our wish is to have a borehole being sunk on our land as this will enable us to engage in farming of strawberries and other crops throughout the year

In addition to the above responses, one male executive member said:

If we are supported with enough land to do farming, we may increase on our agriculture capacity and would able to make enough profit to share and support our families. Only that we may also venture in other type of farming activities like keeping of boiler children or layers for eggs.

Generally, the findings showed that most respondents in the study need training in the running of the business and how to repair the hammer mill, empowerment to water, financial assistance, enough land as the type of support the cooperative is need of.

DISCUSSION

The results obtained showed members had benefited through the receiving of bonus from the proceeds, acquired skills and it has helped them to venture even in their individual farming despite serving even in the cooperative. Grant (2014) argue that farmers tend to join cooperatives in order to satisfy their desire to become financially better off. The most important issues they brought out by everyone they have learnt to grow cassava and maize. They also gained a lot of knowledge in farming through various training we have received as a cooperative. This related with Misgana (2020) who argued that farmers receive knowledge and skills if they join local cooperative in their area. The cooperative is a growing organisation they have started even producing mealie meal and they manufacture jam as well as tomato sauce. The cooperative buy maize from the community, we grind into mealie meal which we sell after some value addition.

The main activity for cooperatives was farming. Cassava farming is the main crop grown by these cooperatives. Other crops grown include maize, tomatoes, and vegetables. In this case, the cooperatives are made up of farmers, who are required to put in the voluntary efforts. In all instances, the findings from the participants of the focus group discussions indicated that cooperatives were engaged in some form of activity. From the participants' views, most of them demonstrated that members are either subsistence crop farming or livestock rearing. This is similar to the study of Ahmed and Mekonnen (2017) who said that farmers should diversify in growing other crop and keeping of animals they complement each other. From what was gotten on farming activities they are involved in,



the main business centres on the growing of strawberries, growing of maize and tomatoes which are the end are turned into the finished product which they sell to the community.

However, it was found that the smallholder farmers in cooperative face a number of constraints, cooperative members face challenges such as poor access to land; lack of on-farm and off-farm infrastructure; lack of access to finance for production inputs; lack of access to water, transport logistics, and limited access to high-value markets. They face enormous constraints when it comes to physically accessing markets. They also lack market information, business and negotiating experience, and a collective organisation to give them the power they need to interact on equal terms with other generally larger and stronger market intermediaries. Tumenta, Amungwa & Nformi (2021) revealed that agricultural cooperatives lack the capital resources to handle many roles that will meet the aspirations and needs of their members. In support of this argument, one cooperative member said the cooperative does not have land of its own to do these farming activities and they lack enough funds to use to produce to high capacity. The findings also postulated that cooperatives had a weak financial base. The cooperative has a weak financial base due to poor internal fund-raising mechanism from its members. This is similar to the findings of Msimango & Oladele (2013) who indicated that agricultural cooperatives suffer from insufficient access to finance. The interview also revealed that farmers in cooperative require enough money mostly for the following four critical items: hiring tractor, irrigation, water storage and transport. This is in line with Randolph (2016) who argued the high cost of inputs, bad roads and lack of market infrastructure were among the challenges that impeded the ease access to agricultural growth.

Further, the participants attributed the failure by cooperatives to have business plans because of their lack of knowledge on how to formulate them. This claim was substantiated by the actual expressions that they lack of knowledge on how to write a business plan is hampering my cooperative from having a business plan. It was also found that smallholder farmers lack information about product prices at the local level, about quality requirements, about the best places and times to sell their products, and about potential buyers. This in turn reduces their ability to trade their products efficiently and to derive the full benefit from the marketable part of their production. Arising from the main theme, cooperatives were failing to access external aid (grants and loans) due to lack of information on the prospective service providers (Sharma, 2020). The majority them do not understand the market or how it works and why prices fluctuate; we have little information on market conditions and prices, and they have no experience of market negotiation. Other challenges faced is inadequate inputs they receive. As it was over seen as over dependence of the farmer input support programme in the area has made them not to grow because there farming depends on the farmer input support programme they receive. The cooperative also does not have access to on-farm infrastructure such as store-rooms and cold-rooms to keep their products in good condition after harvest. The findings correspond with Simamba et al (2018) who said inadequate storage facilities were the major constraints to participation in the programme.

Further, when asked about major challenges that restrict farmers from reaching the potential productivity, most of the smallholder farmers interviewed raised concerns about lack of access to water and land. Therefore, the main constraint is not having land and water for agricultural activities, since they do not have land and water they cannot operate at full capacity (Pitts, 2018). On the whole, the results showed that the cooperative has limited access to land, water, financial resources has its challenges in their daily operations.

During interviews and focus group discussion participants were asked on the possible solutions to address those challenges /cope with risks that may arise in order to enterprise their agricultural cooperatives. From the finding it was noted that the cooperative need basic agricultural support services, such as access to production inputs, empowerment in terms money, water, land, infrastructure and markets, should be provided and more skills is needed especially on how to provide maintenance to the hammer mill. Besides, improved agricultural production and capacity building, agricultural cooperatives fulfil its role in agriculture and rural development by also providing inputs to its members (improved seeds and fertilizer), combat poverty, improve technical knowledge of farmers, encourage hard work among farmers, and contribute to self-employment, and training on marketing (Khumalo, 2014). Contributing on possible solution to the challenges faced in cooperative. one female cooperative member said they need to train farmers to diversity to other farming activities like fish farming and keeping boiler chicken unlike relying on strawberries and maize production. Awotide et al (2015) encouraged farmer to start keeping animal and growing drought resistant crops. Another issue which came out so strong is lack of water point of which the cooperative wish and projected that if a borehole to be sunk in near future. The cooperative needs a borehole at the land to enable them to engage in farming of strawberries and other crops throughout the year.



From the findings, it was noted paying for land, water training to member financial support, support services and embrace new technology. it was noted that the cooperative need financial support in order to scale up its operation because if they have finances, they will be able to secure big land for farming and able to sink borehole to provide water to irrigation for their cassava, maize, and tomato farming activities. As they desire into other farming activities like rearing pigs and keeping of village chickens and broilers on a large scale. The cooperative need partners and government to ensure that the relevant production knowledge is passed on to us as a cooperative, need financial support, support services and embrace new technology to improve the operation of the cooperatives.

CONCLUSION

The study found that members with disabilities have benefited through the receiving of bonus from the proceeds, acquired skills and it has helped them to venture even in their individual farming despite serving even in the cooperative. From what was gotten on farming activities they are involved in, the main business centers on the growing of strawberries, growing of maize and tomatoes which are the end are turned into the finished product which they sell to the community. The study found poor access to land; lack of on-farm and off-farm infrastructure; lack of access to finance for production inputs; lack of access to water, transport logistics, and limited access to high-value markets as some of the factors constraining the operation of the cooperative. The results also showed that the cooperative has limited access to land, water, and financial resources has its challenges in their daily operations. From the finding it was noted that the cooperative need basic agricultural support services, such as access to production inputs, empowerment in terms money, water, land, infrastructure and markets, should be provided and more skills is needed especially on how to provide maintenance to the hammer mill.

Recommendations

Based on the findings, and in line with the study objectives, the following recommendation were made:

- ❖ In an effort to make cooperatives enterprising, the policy implementers and relevant stakeholders at district level should capacity build cooperatives thereby bridging the glaring entrepreneurial skills gaps. The capacity building should be in form of trainings, extension services, sensitization campaigns and exposure visits premised on needs assessments.
- ❖ The study recommends that extension workers should assist farmers with disabilities to form viable cooperative associations and where they are in existence, efforts should be made to strengthen them for easy access to credit, farm inputs and markets for their agricultural products
- ❖ Government should construct and maintain the rural road network as it plays a key role for efficient delivery of inputs to and from remote areas and help in linking rural communities to towns and market centres.
- ❖ Crop diversification must be encouraged, especially drought resistant crops that do not need fertilisers, for example, cassava, sorghum, groundnuts and among others. This will help to enhance cooperative to be operating through the year.

Conflict of Interest

The authors declare no conflict of interest, financial or otherwise.

Acknowledgements

I wish to sincerely acknowledge and further extend my appreciation to the Participants who willingly helped during data collection as they responded to the interviews.

REFERENCES

1. Abate, G. T., Gian, N. F. and Kindie, G. (2014). *Impact of Agricultural Cooperatives on Smallholders' Technical Efficiency: Empirical Evidence from Ethiopia*. *Annals of Public and Cooperative Economics* 85 (2): 257–86
2. Ahmed, M. H and Mekonnen, M. H. (2017). *The impact of agricultural cooperatives membership on the wellbeing of smallholder farmers: empirical evidence from eastern Ethiopia*, *Agricultural and Food Economics*, ISSN 2193-7532, Springer, Heidelberg, Vol. 5, Iss. 6, pp. 1-13
3. Awotide, B. A., Awoyemi, T. T., and Fashogbon, A. (2015). *Factors Influencing Smallholder Farmers' Participation in Cooperative Organization in Rural Nigeria*. *Economics and Sustainable Development*, 6(17), 87–97.
4. Bothoko, G. J., and Oladele, O. I. (2013). *Factors Affecting Farmers Participation in Agricultural Projects in Ngaka Modiri Molema District North West Province, South Africa*. *Journal of Human Ecology*, 41(3), 201–206.
5. Grant R. A. (2014). *Success and Failure Among Agricultural Cooperatives in Turkey*. A THESIS.Planning, Public Policy and Management and the Robert D. Clark Honors College
6. Kamal, S. S. L. B. A., (2019). *Research Paradigm and the Philosophical Foundations of a Qualitative Study*. *PEOPLE: International Journal of Social Sciences*, 4(3), 1386-1394.



7. Khumalo, P. (2014). *Improving the contribution of cooperatives as vehicles for local economic development in South Africa*. *African Studies Quarterly*, 14(4), 61–79.
8. Misgana, A. (2020). *Smallholder Farmers' Participation in Off-Farm Activities. The Case of Bambasi Wereda, Benishangul Gumuz Regional State, Ethiopia*, Munich, GRIN Verlag, <https://www.grin.com/document/984842>
9. Mohajan, H. K. (2018). *Qualitative Research Methodology in Social Sciences and Related Subjects*. *Journal of Economic Development, Environment and People*. Vol-7, Issue 01, 2018, pp. 23-48
10. Msimango, B., and Oladele, O. I. (2013). *Factors Influencing Farmers' Participation in Agricultural Cooperatives in Ngaka Modiri Molema District*. *Journal of Human Ecology*, 44(2), 113–119.
11. Munzele, P. (2018). *Agricultural Cooperative Societies and Poverty Reduction in Zambia: The Case of Kamangango Farmers' Cooperative Society Limited in Kaoma District*. *World Journal of Research and Review (WJRR)* ISSN:2455-3956, Volume-7, Issue-1, July 2018 Pages XX-XX
12. Nlebem B.S and Raji, W. I. (2019). *Impact of Agricultural Cooperative Societies on Farmers Productivity and Rural Transformation in Etche Local Government Area of Rivers State*. *Global Scientific Journals: Volume 7, Issue 11*,
13. Pitts, S. (2018). *Impact of Cooperative Membership on Members' Household Economies: The Case of Chiapas Coffee Farmers* Master's Theses. 1079.
14. Randolph R. K. (2016). *Determinants of farmers' participation in agricultural production cooperatives and impact of cooperative membership on farm income in Liberia*. Thesis Submitted to Kwame Nkrumah University of Science and Technology Kumasi, Ghana
15. Sharma, M. (2020). *Role of Cooperatives in Poverty Alleviation of Rural Farmers in Nepal: Empirical Evidences*. *Int. J. Grad. Res. Rev.* Vol 6(1): 5-10.
16. Simamba, H., Mwanza, J. and Mandiringana, M. (2018). *Barriers towards enterprising of cooperatives in Sesheke district: A participatory action approach*. *International Journal of Multidisciplinary Research and Development*. Volume 5; Issue 5; May 2018; Page No. 90-92
17. Tumenta, B. F., Amungwa, F. A. and Nformi, M. I. (2021). *Role of agricultural cooperatives in rural development in the era of liberalization in the North West and South West regions of Cameroon*. *Journal of Agricultural Extension and Rural Development*. Vol.13 (1), pp. 69-81 January-March 2021