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Examining the Effectiveness of Agricultural Cooperatives on Rural Economic Empowerment: A Case Study of Shibuyunji District

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Abstract

This study examined the role of agricultural cooperatives in improving the livelihoods of small-scale farmers in Shibuyunji District, Zambia. The background of the research was based on the need to understand how collective action through cooperatives contributed to household income, employment creation, and access to resources. The main objective was to assess the effectiveness of cooperatives in supporting farmers and to identify challenges that limited their performance. The research adopted a descriptive survey design, using both quantitative and qualitative approaches. Data were collected through questionnaires, interviews, and focus group discussions from a sample of 30 cooperative members and 20 key informants, including cooperative leaders and government officials. The findings showed that 72% of respondents reported increased household income due to cooperative membership, while

65% indicated that cooperatives created employment opportunities through input distribution and marketing activities. Furthermore, 58% of participants stated that access to farming inputs improved significantly, and 49% confirmed better access to markets through collective selling. However, challenges such as poor management (41%), limited financial capital (38%), and inadequate government support (35%) constrained the full potential of cooperatives. The study concluded that agricultural cooperatives had a positive but uneven impact on farmers' livelihoods. The implications suggested that strengthening management skills, enhancing financial support mechanisms, and improving government collaboration were essential for sustainability and growth of cooperatives in rural communities.

Keywords: Agricultural Cooperatives, Small-Scale Farmers, Livelihoods, Income Generation, Shibuyunji District

1. Introduction

1.1 Overview

Chapter One provides an introduction to the study, outlining the context and significance of examining the effectiveness of agricultural cooperatives to rural economic empowerment, with a focus on Shibuyunji District. It begins with the background, highlighting the role of agricultural cooperatives in improving the livelihoods of rural farmers in our country. The statement of the problem explains the challenges faced by these cooperatives and the gap in knowledge regarding their true impact on household income, employment, and access to services. The chapter also presents the general and specific objectives of the research, as well as the research questions aimed at addressing these issues.

1.2 Statement of Problem

In many rural parts of our country, including Shibuyunji District, poverty and underdevelopment remain persistent challenges despite agriculture being the main source of livelihood. Agricultural cooperatives were introduced as a way to improve rural livelihoods by helping small-scale farmers access markets, inputs, financial services, and training. While these cooperatives hold great potential to contribute to rural economic empowerment, their actual impact remains unclear and often limited. Many cooperatives in rural Zambia struggle with poor management, weak financial structures, and limited access to reliable markets (ZDA, 2021) [38]. In Shibuyunji District, farmers still face difficulties in selling their produce at fair prices, acquiring quality inputs, and securing capital for production. These challenges have continued to hinder the effectiveness of cooperatives in

improving household incomes and creating sustainable employment. Additionally, most cooperatives lack proper record-keeping and operational strategies, making it hard to track their progress and growth. Despite government support through initiatives like the Farmer Input Support Programme (FISP), many cooperatives are yet to show significant success in empowering rural communities (Chisanga, 2019) [9]. The problem is that while agricultural cooperatives are meant to be vehicles of economic change in rural areas, their actual contributions are not well documented or measured, particularly in local contexts like Shibuyunji. This gap in knowledge makes it difficult to design better interventions or policies. Therefore, there is a need to investigate how these cooperatives are functioning and whether they are truly contributing to rural economic empowerment in our country.

1.3 Objectives

1.3.1 General Objective

The general objective of this study is to evaluate the contribution of agricultural cooperatives to rural economic empowerment using Shibuyunji District as a case study.

1.3.2 Specific Objectives

1. To assess the contribution of agricultural cooperatives to household income and employment in Shibuyunji District.
2. To examine how agricultural cooperatives improve access to agricultural inputs, markets, and services among rural farmers.
3. To identify the challenges limiting the effectiveness of agricultural cooperatives in promoting rural economic empowerment.

1.4 Research Questions

1. What is the contribution of agricultural cooperatives to household income and employment in Shibuyunji District?
2. How do agricultural cooperatives improve access to agricultural inputs, markets, and services among rural farmers in Shibuyunji District?
3. What challenges are limiting the effectiveness of agricultural cooperatives in promoting rural economic empowerment in Shibuyunji District?

1.5 Theoretical Framework

This study is guided by the Empowerment Theory, which was developed by Julian Rappaport in 1981. Empowerment Theory focuses on the processes that enable individuals and communities to gain control over their lives, access resources, and influence decisions that affect their wellbeing. It emphasizes self-reliance, participation, and capacity-building. In the context of rural development, this theory provides a useful lens for understanding how agricultural cooperatives can contribute to improving the economic conditions of smallholder farmers by enabling them to work together and have a stronger voice in agricultural value chains.

Empowerment Theory is rooted in the idea that true development comes not from top-down aid, but from equipping people with the tools and opportunities they need to uplift themselves. According to Rappaport (1981), empowerment involves both personal and collective efforts aimed at increasing people's ability to make choices and turn those choices into desired outcomes. This theory therefore

goes beyond material support and focuses on building knowledge, confidence, and social networks that people can rely on to improve their lives.

1.6 Significance of Study

This study is important because it aims to provide a deeper understanding of how agricultural cooperatives are contributing to rural economic empowerment, particularly in Shibuyunji District. In many rural areas of our country, people depend heavily on farming for survival, yet they continue to face poverty and limited opportunities. By exploring the role that cooperatives play in supporting small-scale farmers, this research hopes to highlight practical ways to improve household income, increase employment, and boost overall rural development.

The findings of this study will benefit policy makers and government institutions, especially those involved in agriculture and rural development. By showing how cooperatives are performing on the ground, the study can inform better decisions on how to strengthen support for farmers and increase the impact of agricultural programmes. It will also help government agencies to identify gaps in cooperative management and offer more targeted support where needed.

This research will also be useful to agricultural cooperatives themselves. Many cooperatives struggle with management issues, low participation, and poor access to markets. The study will identify some of the key challenges and provide useful insights that cooperatives can use to improve their operations and serve their members more effectively. When cooperatives are well-managed, they can create more jobs, raise incomes, and help rural communities grow.

1.7 Scope of Study

This study focuses specifically on examining the effectiveness of agricultural cooperatives to rural economic empowerment in Shibuyunji District. The research is centered on understanding how these cooperatives affect household income levels, employment opportunities, and farmers' access to essential agricultural services such as inputs, markets, and extension support. The study does not cover all forms of cooperatives but limits itself to agricultural cooperatives, as they are directly involved in farming activities and rural livelihoods.

The target population for this study includes small-scale farmers who are members of agricultural cooperatives within Shibuyunji District. These farmers have been selected because they represent the rural communities that cooperatives are designed to serve. The research will also engage cooperative leaders, local agricultural officers, and other stakeholders who play a role in supporting or managing cooperative operations. The study will not include non-agricultural cooperatives such as those involved in crafts, savings groups, or transport services.

Geographically, the study is confined to Shibuyunji District, a rural area where agriculture is the primary economic activity. This location was chosen because it provides a good representation of the challenges and opportunities rural farmers face in our country. While the findings may not be fully generalizable to all parts of Zambia, they will offer valuable insights into similar rural settings facing comparable conditions in terms of infrastructure, market access, and cooperative support.

1.8 Operational Definitions of Concepts

Agricultural Cooperatives: In this study, agricultural cooperatives refer to farmer-based organizations in Shibuyunji District that are formed by small-scale farmers to help them work together in farming activities. These cooperatives provide support in the form of shared inputs like seeds and fertilizer, access to markets, farming advice, and sometimes financial services. According to Chambo (2009), agricultural cooperatives are meant to increase the bargaining power of farmers and improve their income and livelihoods through collective effort.

Rural Economic Empowerment: This refers to the process of improving the economic wellbeing of rural people, especially smallholder farmers, by increasing their access to productive resources, income, and employment opportunities. In the context of this study, rural economic empowerment means how agricultural cooperatives help farmers in Shibuyunji to improve their income levels, create jobs, and strengthen their ability to support their households. It includes both individual progress and community-wide development.

Household Income: Household income, in this research, is defined as the total amount of money earned by a farming household from agricultural and other related activities. This includes income from the sale of crops, livestock, and other products that are either produced individually or through cooperative support. It is an important measure of rural economic empowerment and a key outcome the study seeks to assess (World Bank, 2020) [37].

Employment: Employment in this study refers to any form of work—formal or informal—that allows individuals to earn an income. For rural farmers, this includes farming, agro-processing, or working in jobs created by cooperative activities, such as input supply, produce marketing, or extension services. Employment is considered a direct result of the economic opportunities that cooperatives help to create in rural areas.

Access to Agricultural Services: This concept means how easily smallholder farmers in Shibuyunji can get the inputs, information, and support they need to farm effectively. This includes seeds, fertilizer, farm tools, markets to sell their products, and training on modern farming techniques. Agricultural cooperatives are expected to play a major role in helping farmers access these services (FAO, 2018) [17].

Challenges: In this research, challenges refer to the difficulties or problems that limit the performance and impact of agricultural cooperatives in Shibuyunji District. These may include poor leadership, lack of training, limited funding, low member participation, and difficulties in accessing markets. Identifying these challenges is important for finding ways to improve the effectiveness of cooperatives.

2. Literature Review

This chapter presents a review of existing literature related to the role of agricultural cooperatives in promoting rural economic empowerment, focusing on the three specific objectives of the study.

2.1 Assessing the contribution of agricultural cooperatives to household income and employment in Shibuyunji District

Agricultural cooperatives have long been recognized across the world as key tools for improving rural livelihoods. In countries like the United States, cooperatives have helped

small-scale farmers to pool resources, access inputs at lower costs, and secure better prices for their produce (Zeuli & Cropp, 2004) [39]. Studies show that in rural America, farmer-owned cooperatives have boosted income by reducing dependence on middlemen and offering more market control to producers. This model of collective action has enabled many farmers to stay in business despite the challenges of price fluctuations and market competition.

In Europe, agricultural cooperatives are an integral part of the farming economy. In countries like the Netherlands, Denmark, and Sweden, nearly all farmers belong to some form of cooperative. According to Bijman *et al.* (2012) [4], Dutch cooperatives contribute significantly to rural employment and household income by supporting value addition, marketing, and even exports. These cooperatives operate not just as input suppliers, but as agribusinesses that allow farmers to benefit from economies of scale and improved market access.

In the United Kingdom, agricultural cooperatives also serve as platforms for innovation and financial sustainability. A report by Cooperatives UK (2015) highlights that membership in agricultural cooperatives has allowed farmers to share risks, increase production efficiency, and access training that leads to better farming methods. These advantages contribute directly to better earnings and employment, especially in rural communities that often suffer from underemployment and poverty.

In many African countries, agricultural cooperatives are widely seen as a practical way to improve the livelihoods of rural communities. In Kenya, for instance, cooperatives play a key role in both income generation and employment. According to Wanyama *et al.* (2008), dairy and coffee cooperatives in Kenya help farmers access inputs, credit, and markets, leading to higher incomes and increased job opportunities within the value chain. These cooperatives also create formal and informal jobs such as milk collectors, factory workers, and transporters.

In Ethiopia, agricultural cooperatives are a central part of the government's rural development strategy. According to Bernard *et al.* (2010), cooperatives in Ethiopia help farmers get better prices for their products by reducing dependence on middlemen. Many farmers have reported that joining cooperatives has allowed them to increase their household income and also access more secure employment, especially through collective production and processing.

Ghana has also seen significant benefits from cooperative involvement in agriculture. Poulton *et al.* (2006) explain that many Ghanaian farmers, especially in cocoa-growing areas, rely on cooperatives for technical support and market access. These cooperatives help farmers negotiate better prices for their produce and sometimes provide bonuses based on the market performance, which boosts household income. Additionally, they offer seasonal work for youth and women during harvesting and processing seasons.

In Nigeria, agricultural cooperatives have contributed not only to household income but also to small business development. A study by Adefila (2014) found that cooperatives provide platforms where farmers can access loans, training, and new technologies. These opportunities have enabled farmers to expand their operations, create more jobs, and improve their livelihoods. Cooperatives also encourage savings, which helps reduce household financial vulnerability.

In our country, agricultural cooperatives have been widely promoted as tools for rural development, particularly in helping to increase household income and create employment. According to the Ministry of Agriculture (2020)^[28], cooperatives are seen as key institutions that can help farmers overcome individual limitations by working together. In many rural districts, cooperatives offer opportunities for collective bargaining, access to subsidized inputs, and better marketing channels. These advantages translate into increased income for smallholder farmers who often struggle to access formal markets.

Zambia's government, through the Farmer Input Support Programme (FISP), works closely with cooperatives to distribute subsidized inputs such as fertilizer and seed. This has not only helped farmers reduce the cost of production but also boosted yields and farm profitability. As noted by Zulu *et al.* (2014)^[41], cooperative members under FISP tend to perform better in terms of crop productivity and revenue than non-members. This increase in productivity contributes to better household incomes and improved food security in rural areas.

In districts like Chipata, Monze, and Kasama, cooperatives have played an essential role in supporting maize, groundnut, and livestock farmers. A study by Lubungu and Chapoto (2015)^[26] revealed that cooperatives in these areas not only help with input acquisition but also with access to extension services and market information. These services are crucial in improving both the quality and quantity of produce, which in turn increases the income levels of member households.

The employment benefits of cooperatives in this country go beyond farming activities. Many cooperatives, especially those involved in agribusiness and value addition, create job opportunities for youth and women in rural communities. According to Mofya-Mukuka and Kuhlgatz (2015)^[31], cooperatives involved in crop marketing and agro-processing provide seasonal and permanent jobs such as sorting, packaging, record keeping, and transport. This contributes to reducing unemployment and diversifying rural incomes.

Moreover, agricultural cooperatives serve as training hubs for farmers, which enhances their productivity and business skills. Training on topics such as financial literacy, agribusiness management, and climate-smart agriculture is often delivered through cooperative groups. The Indaba Agricultural Policy Research Institute (IAPRI, 2017)^[20] noted that farmers who undergo such training are more likely to reinvest in their farms, increase output, and grow their income over time.

2.2 Examining how agricultural cooperatives improve access to agricultural inputs, markets, and services among rural farmers

In the United States, agricultural cooperatives have helped small and medium-scale farmers access essential inputs more easily. Cooperatives such as CHS Inc. and Growmark purchase seeds, fertilizers, and fuel in bulk and distribute them to members at reduced prices (Zeuli & Cropp, 2004)^[39]. This group-buying approach lowers individual costs and allows farmers to access high-quality inputs that would otherwise be too expensive. Cooperatives also provide workshops on crop management and efficient input use. These training programs give farmers the knowledge to improve yields and reduce losses, especially in rural areas

where extension services may be limited.

In Canada, cooperatives play a key role in connecting rural farmers with input suppliers and technical advice. In regions like Saskatchewan, grain cooperatives have set up rural depots that stock fertilizers, herbicides, and farming tools (Fulton & Hueth, 2009)^[19]. These cooperatives also support members with expert advice on crop selection and soil health. By offering localized services, they ensure that even farmers in remote communities receive timely access to necessary inputs. Additionally, they work closely with agricultural researchers to introduce modern techniques to rural farmers, helping them increase production and stay competitive.

Japan's cooperative system, led by the Japan Agricultural Cooperatives (JA), provides a wide range of services that support rural farmers. JA offers subsidized seeds, fertilizers, and chemicals through local branches, making it easier for small-scale farmers to afford inputs (FAO, 2013)^[16]. It also runs extension programs where farmers learn about modern planting methods, pest control, and post-harvest handling. Furthermore, JA offers financial services like loans and insurance, which help members secure funding for input purchases. This integrated approach ensures that rural farmers have both the tools and knowledge needed to improve their production.

In many parts of Africa, agricultural cooperatives have become important channels through which rural farmers access farming inputs and services. In Kenya, for example, coffee and dairy cooperatives help farmers obtain fertilizers, seeds, and veterinary medicines at reduced prices (Wanyama *et al.*, 2009). These cooperatives also provide extension services to guide farmers on improved crop and livestock management. For smallholder farmers who struggle with high input prices and limited access to information, joining a cooperative means gaining more control over their production and productivity. This collective approach makes it easier for rural farmers to improve their yields and increase household income.

In Ethiopia, agricultural cooperatives have played a major role in supplying fertilizers and improved seeds, especially in rural highland areas. The government works closely with cooperatives to distribute subsidized inputs to small-scale farmers (Emana, 2009). These cooperatives are also used to pass on technical advice and promote better farming methods. According to Emana, cooperatives in Ethiopia have helped reduce transaction costs and made inputs more accessible, especially in remote communities. As a result, farmers are able to grow more food and contribute to the country's food security goals.

In Rwanda, agricultural cooperatives serve as a bridge between farmers and both public and private suppliers of inputs and services. Through programs supported by the government and NGOs, cooperatives distribute improved seed varieties, fertilizers, and small-scale irrigation equipment to members (USAID, 2013). They also provide training in sustainable agriculture and post-harvest handling. In rural areas, where private dealers are scarce, cooperatives fill an important gap by bringing these essential goods and services closer to the farmer. This improves the reliability and affordability of inputs for rural farmers.

In Uganda, many rural farmers rely on cooperatives for access to inputs and better market opportunities. For instance, cotton and coffee cooperatives offer bulk input purchases and distribute them at fair prices to members

(Nabwor, 2016). They also act as centers for training and information sharing. These services have helped farmers move away from subsistence agriculture and into more market-oriented production. In areas like Northern Uganda, where infrastructure is still developing, cooperatives often play the role of both input supplier and market facilitator, giving rural farmers better chances of improving their livelihoods.

In Nigeria, agricultural cooperatives are helping smallholder farmers to access fertilizers, improved seedlings, and farming equipment. The All Farmers Association of Nigeria (AFAN) and other cooperative unions collaborate with government agencies to distribute inputs and offer loans to rural farmers (Aromolaran, 2012). These cooperatives also help reduce the cost of accessing extension services by organizing training sessions within communities. With many rural farmers lacking direct access to government programs, cooperatives have become trusted partners in supporting productivity and knowledge transfer.

In Northern and Luapula Provinces, fish farming cooperatives have made it easier for rural households to access fingerlings, fish feed, and technical knowledge. These cooperatives work closely with the Department of Fisheries and donor-funded programs to train members in aquaculture and business planning (Mofya-Mukuka & Kuhlgatz, 2015) [31]. Without such support, many small-scale fish farmers would struggle to access reliable sources of inputs and markets. The cooperative model allows them to work together and improve their incomes through organized fish production.

Women-led cooperatives have also played an important role in improving access to services for female farmers in Zambia. In places like Western Province, some cooperatives focus on cassava and groundnut production, helping women gain access to seed banks and local input suppliers (Ngoma *et al.*, 2019). These cooperatives give women a platform to share farming knowledge and take part in decision-making. With better access to inputs and training, more women are becoming productive farmers and contributing to household food security and income.

Livestock cooperatives have also emerged in rural Zambia to support smallholder farmers with access to veterinary services, medicines, and improved animal breeds. In Southern Province, where livestock rearing is common, cooperatives help farmers learn how to manage animal diseases and improve milk production (Tembo *et al.*, 2020). By joining these groups, farmers are able to access mobile vet services and receive loans for livestock feed. This is especially useful for rural farmers who live far from government veterinary offices and cannot afford services on their own.

Access to farming equipment is another area where cooperatives are helping rural farmers. Some cooperatives in Zambia operate shared equipment schemes where members can rent ox-drawn ploughs or shellers for a small fee. This reduces the burden on individual farmers, especially those who cannot afford to buy their own machinery (Sitko & Jayne, 2014). With improved access to equipment, farmers are able to prepare land faster and harvest more efficiently, which helps them save time and labour during the farming season.

In areas like Chipata and Mumbwa, conservation farming cooperatives have been formed to promote sustainable farming practices. These cooperatives work with

organizations such as the Conservation Farming Unit (CFU) to train farmers on minimum tillage, soil conservation, and agroforestry (CFU, 2018) [14]. They also assist members with inputs like lime and compost to improve soil fertility. By working through cooperatives, more farmers are accessing these services and protecting the land while still increasing their yields.

2.3 Identifying the challenges limiting the effectiveness of agricultural cooperatives in promoting rural economic empowerment

Agricultural cooperatives around the world have long played a key role in supporting rural economic development, but they also face several challenges that can limit their effectiveness. In many developed countries, one of the main issues has been governance. Zeuli and Radel (2005) [40] argue that cooperatives often struggle with balancing the democratic nature of their operations and the need for efficient business decision-making. Because each member typically has one vote, decision-making can be slow and conflict-prone, especially in larger cooperatives. This can lead to internal disagreements and a lack of strategic direction. Governance challenges often result in missed opportunities to scale or diversify services.

In countries like the United States and Canada, agricultural cooperatives also face difficulties in attracting and retaining skilled managerial staff. Cook (1995) [11] maintains that many cooperatives are unable to offer competitive salaries compared to private agribusiness firms, which leads to a shortage of professional expertise. This affects how well cooperatives manage operations, financial planning, and marketing. Moreover, lack of technical leadership limits innovation and affects service delivery, especially in cooperatives that want to diversify into value-added processing or modern logistics.

Financial constraints are another major limitation. In several OECD countries, smaller cooperatives often lack access to credit and investment capital, which prevents them from upgrading infrastructure or expanding services (Bijman *et al.*, 2012) [4]. Unlike private companies, many cooperatives rely heavily on member contributions or government subsidies, which are often insufficient. Fulton and Hueth (2009) [19] contend that this weak financial base affects not only growth but also long-term sustainability, as cooperatives may not survive tough market conditions or sudden input price hikes.

Market competition also poses a challenge. In a highly liberalized global economy, cooperatives must compete with multinational agribusiness firms that benefit from economies of scale and superior supply chains. Valentinov (2007) proposes that cooperatives often find it difficult to offer the same range of services or maintain competitive pricing, especially when dealing with niche markets. This can lead to member dissatisfaction and even defections to private providers. As a result, some cooperatives are forced to merge or dissolve entirely.

In countries like Japan and South Korea, where cooperatives are tightly integrated into the national agricultural systems, bureaucracy can limit flexibility. Kim (2014) [25] contends that strong government regulation, while helpful in maintaining standards, also limits innovation and responsiveness to market changes. Cooperatives tied closely to state programs may find it difficult to pivot quickly or adopt new business models. This dependency may reduce

the motivation to become more competitive or financially independent.

Inadequate training and capacity building also limit the effectiveness of cooperatives in Africa. Hussi *et al.* (1993) maintain that many cooperative members and leaders lack the technical knowledge and business skills needed for efficient management. This gap affects record-keeping, financial planning, marketing, and other essential functions. Without proper training, cooperatives may fail to adapt to changing market demands or adopt new agricultural practices that could boost productivity and incomes.

Market access is another critical issue. African cooperatives often operate in isolated rural areas where transport infrastructure is poor. Barham and Chitemi (2009) propose that limited access to reliable roads, storage facilities, and market information makes it hard for cooperatives to sell their products at fair prices. This reduces the income of cooperative members and discourages participation. Without strong links to urban and export markets, cooperatives remain stuck in low-value supply chains.

Government policy and support can also be inconsistent. In many African countries, cooperative development has been hindered by weak policy frameworks or lack of political will. Francesconi and Ruben (2008) argue that some governments have either over-regulated cooperatives or failed to provide clear policies that support their autonomy and sustainability. This confusion can limit their ability to grow, partner with private firms, or benefit from development programs. Supportive and consistent policies are essential for cooperatives to thrive.

Corruption and mismanagement of funds is a widespread problem in some cooperatives. Wanyama (2013)^[35] contends that misuse of cooperative resources by a few individuals can erode trust among members and lead to the collapse of otherwise promising ventures. When funds meant for investment or profit-sharing are stolen or misused, members may withdraw their support or stop participating altogether. This weakens the cooperative and reduces its ability to serve its economic empowerment mission.

Lack of youth involvement is another barrier. In many parts of Africa, agriculture is still seen as a job for the older generation. Karugia *et al.* (2011)^[23] note that cooperatives are missing out on the energy, innovation, and skills that young people could bring. Without deliberate efforts to attract and involve youth, cooperatives may struggle to remain vibrant and forward-looking. This also raises concerns about the long-term sustainability of rural cooperatives.

Climate change is increasingly affecting African agriculture, and cooperatives are not exempt from its impact. Mmbando *et al.* (2015)^[30] maintain that droughts, floods, and unpredictable rainfall patterns are making it difficult for cooperatives to plan production and manage risks. Most cooperatives lack access to climate information or disaster preparedness tools. As a result, their members suffer losses that could have been minimized with better planning or support.

The local context is almost the same as in the region. The agricultural cooperatives in this country face several challenges that reduce their ability to drive rural economic empowerment. One key issue is weak leadership and governance structures. As Mushinge (2018)^[33] argues, many cooperatives in Zambia are managed by individuals who lack essential skills in leadership and financial

oversight. This often results in poor planning, misallocation of resources, and disputes among members. Without good governance, cooperatives cannot achieve long-term goals or maintain member trust.

Chileshe and Mumba (2019)^[7] claim that many rural cooperatives rely mainly on member contributions, which are usually too small to fund large-scale operations. This makes it hard for cooperatives to purchase farming tools, access quality inputs, or invest in infrastructure. As a result, their productivity and profitability remain low, reducing their impact on members' economic wellbeing.

Banda (2021)^[2] proposes that most cooperatives struggle to get loans because they lack collateral or strong financial records. Banks and other lenders see them as high-risk borrowers. Even when loans are available, the interest rates are often too high, making borrowing unattractive. This lack of financing limits their ability to scale up and diversify their activities.

Mwansa and Sichone (2020) posit that most cooperative members have little training in financial management, record-keeping, or market operations. This limits their ability to run their cooperatives professionally or respond to changes in the agricultural sector. Training is vital to strengthen their skills and improve how cooperatives are managed.

Tembo (2017) notes that many cooperatives operate in isolated rural areas with bad roads and little market information. This prevents members from reaching larger markets where they can get better prices. Instead, they are forced to sell to intermediaries at very low prices, which limits their earnings and weakens the cooperative's impact. Unreliable government support adds to the challenges. Zulu (2022)^[42] contends that although the government has policies to support cooperatives, the actual delivery of support is often inconsistent. In some cases, inputs or subsidies arrive late or are poorly distributed. This makes it difficult for cooperatives to benefit from national development programs and grow sustainably.

Corruption and lack of transparency are also serious concerns. Njobvu (2020) asserts that some cooperative leaders misuse funds or make decisions without involving the members. This leads to distrust and reduces member participation. Without accountability, cooperatives risk collapse, as members lose faith and pull out their support. Strong internal controls and member engagement are essential.

Low youth involvement is another major issue. Chilufya and Kalinda (2016)^[8] argue that young people often see cooperatives as outdated and unattractive. As a result, most cooperatives are dominated by older members. This limits innovation and reduces the cooperative's ability to adapt to new technologies or changing markets. Engaging the youth is key to the future of cooperatives.

2.4 Personal Critique of Literature

The literature reviewed on agricultural cooperatives in our country brings out many important issues, but it sometimes focuses too much on problems and not enough on solutions. For example, Mushinge (2018)^[33] highlights poor leadership and governance as a major issue, but the review does not explore what has worked well in cooperatives with strong leadership. It would have been helpful to learn from successful examples in Zambia to balance the discussion. Without this, the review risks giving the impression that

cooperatives are always failing.

Another concern is that while Chileshe and Mumba (2019)^[7] discuss the low financial capacity of cooperatives, they do not suggest innovative ways that cooperatives can raise funds or become financially sustainable. The review focuses more on what cooperatives lack rather than what they can build upon. For example, savings groups or partnerships with NGOs could have been mentioned as alternative strategies. This limits the reader's understanding of possible ways forward.

The point about limited access to credit raised by Banda (2021)^[2] is very valid. However, the critique here is that the review does not explore recent government or private sector interventions aimed at improving credit access. Are there pilot programs or microfinance models that have helped some cooperatives? The lack of such examples makes the review feel one-sided and focused more on problems than progress.

Mwansa and Sichone (2020) raise a strong point about the lack of training among cooperative members. Still, the review does not critically question why training programs have not worked well or whether current training methods are suitable for rural communities. It would have added depth to examine how training is delivered and whether it meets the needs of both youth and older farmers. A more analytical lens would have helped improve this section.

Tembo (2017) points out market access challenges, which is a very common issue. However, the literature could have explored how digital platforms or mobile technology are changing market dynamics, even in remote areas. There are growing examples of rural farmers using mobile apps to access market prices or connect with buyers. Ignoring this makes the review feel a bit outdated in this area.

Zulu (2022)^[42] brings up inconsistent government support, which is important. However, the literature does not fully discuss the reasons behind this inconsistency. Is it due to lack of funding, poor coordination, or political influence? A deeper critique of government systems and how they relate to cooperatives would provide a better understanding. The review mostly describes symptoms without going into root causes.

Another gap is that while Njobvu (2020) discusses corruption within cooperatives, the review does not explore mechanisms that have been introduced to improve accountability. Are there laws, policies, or member-led efforts to increase transparency? By not mentioning these, the review may overlook efforts that are slowly improving the situation.

2.5 Establishment of Research Gap

One major research gap from the literature on the first specific objective—which is about assessing the contribution of agricultural cooperatives to household income and employment—is the lack of detailed evidence on how much income members actually gain from their participation. Many studies explain that cooperatives help improve income and employment (e.g., Wanyama, 2014; Bernard & Spielman, 2009)^[36, 3], but they do not provide specific data that shows how income levels have changed over time or compare cooperative members with non-members. This makes it difficult to fully understand the real economic value cooperatives bring to households. More

research is needed that uses data from actual rural communities and shows the impact in clear, measurable terms.

Another gap in the same area is that the literature tends to generalize the benefits of cooperatives without acknowledging the diversity of cooperative types and their performance levels. For instance, not all cooperatives function the same—some may be focused on maize farming, others on livestock, and some may be multipurpose. Yet, most studies treat cooperatives as one group. This creates a gap in knowledge about which types of cooperatives are more successful in raising income and employment, and under what conditions. Understanding this difference could help policy makers target support more effectively.

In the literature related to the second specific objective—examining how cooperatives improve access to agricultural inputs, markets, and services—there is limited discussion on how these services vary across different geographical locations. Many studies, especially those from international and African contexts, speak about access in a general way, but they do not provide detailed comparisons between remote rural areas and those closer to urban centers. This is important because cooperatives in isolated regions may face very different challenges compared to those in better-connected areas. Future research should look more closely at these location-based differences to make recommendations that are practical.

There is also a noticeable gap in the examination of gender in access to cooperative services. While some literature acknowledges that women often face more difficulties in accessing agricultural inputs and services (FAO, 2012), very few studies dive deeper into how cooperatives are addressing—or failing to address—these gender disparities. Are women equally benefiting from cooperative membership? Are there unique barriers that prevent them from accessing support? These questions are often left unanswered, leaving a blind spot in the literature when it comes to gender inclusion in cooperatives.

For the third specific objective—identifying the challenges limiting the effectiveness of cooperatives in promoting rural economic empowerment—there is a lack of longitudinal research that looks at how these challenges evolve over time. Most studies, especially those from Zambia and the African region, are based on cross-sectional data or short-term observations. This means we do not fully understand whether the problems cooperatives face—like poor leadership, weak financial capacity, or climate change—are getting better or worse, or how interventions affect them over the long term. More follow-up studies are needed to observe the long-term trends and impacts.

3. Research Methodology

3.1 Research Design

This study used a descriptive research design to explore the contribution of agricultural cooperatives to rural economic empowerment. A descriptive design was chosen because it allowed the researcher to gather detailed and accurate information about the situation without manipulating any variables (Creswell, 2014). This design helped the researcher to describe and explain how agricultural cooperatives were operating in Shibusunji District, how they benefited members, and what challenges they faced.

3.2 Target Population

The target population for this study included all members of agricultural cooperatives, cooperative leaders, and relevant government officials in Shibuyunji District. These individuals were selected because they were directly involved in the functioning and management of cooperatives and had firsthand knowledge of how cooperatives contributed to rural economic empowerment. In this case, the population was composed of both male and female cooperative members, including smallholder farmers, who relied on cooperative services such as access to inputs, markets, and training.

3.3 Sampling Design

This study used a purposive sampling design to select participants who could provide relevant and rich information about the contribution of agricultural cooperatives to rural economic empowerment in Shibuyunji District. Purposive sampling, as explained by Kothari (2004), involved deliberately choosing individuals based on specific characteristics or knowledge related to the research topic. In this case, cooperative members, leaders, and government officials were selected because they had direct experience with the operations and challenges of agricultural cooperatives.

3.4 Sampling Size Determination

The sample size for this study was determined based on the scope of the research, the population of interest, and available resources. A total of 50 respondents were selected to ensure that the study had enough data for meaningful analysis while staying within manageable limits. According to Mugenda and Mugenda (2003), a sample size of at least 50 was generally considered adequate for social science research when the target population was not expected to be too large. The 50 participants included cooperative members, leaders, and relevant stakeholders such as government officials.

3.5 Data Collection Methods

In this study, data were collected using both questionnaires and interviews to ensure a rich and diverse set of responses. The use of questionnaires made it easier to gather information from a larger number of cooperative members within a short period, while interviews allowed for deeper understanding through direct conversations with key informants such as cooperative leaders and government officials.

3.6 Data Analysis

The collected data were analyzed using both qualitative and quantitative data analysis tools. For the quantitative data gathered through questionnaires, the Statistical Package for the Social Sciences (SPSS) was used to generate descriptive statistics such as frequencies, percentages, and charts. These statistics helped to summarize and clearly present the views of the respondents. For the qualitative data from interviews, thematic analysis was applied to identify common patterns, views, and insights related to the role of agricultural cooperatives in rural economic empowerment.

3.7 Triangulation

This study used triangulation to improve the validity and reliability of the findings. Triangulation meant using more

than one method to collect and analyze data so that the results were more accurate and trustworthy. In this study, data were collected through both questionnaires and interviews. The combination of these tools allowed the researcher to compare responses and gain a deeper understanding of the role of agricultural cooperatives in rural economic empowerment. Denzin (1978) argued that triangulation helped reduce bias by cross-checking data from different sources.

3.8 Limitations of the Study

One possible challenge the researcher faced during data collection was limited access to respondents, especially in rural areas where cooperatives were located. Some participants were busy with farming activities or did not fully understand the purpose of the research, leading to low response rates or incomplete answers. According to Saunders *et al.* (2016), challenges like poor road networks, language barriers, and limited literacy levels could also affect the accuracy and quality of data collected. In some cases, respondents feared giving honest answers due to suspicion or past experiences with surveys that did not benefit them. Additionally, financial and time constraints limited the number of visits the researcher could make to reach all selected participants.

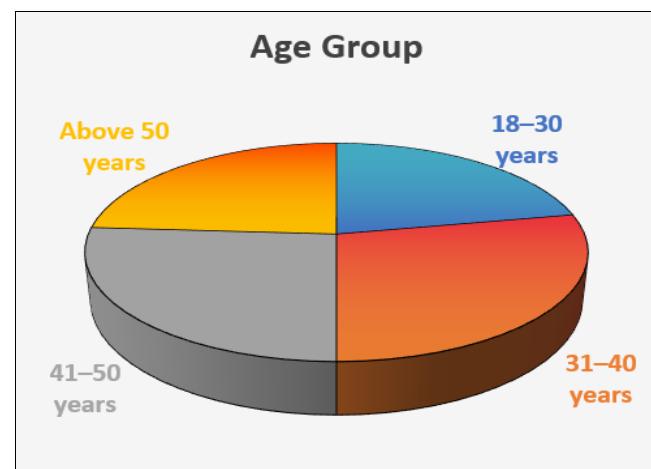
3.9 Ethical Considerations

Ethical considerations were very important in this study to make sure that all participants were treated with respect and fairness. The researcher first sought informed consent from all respondents by clearly explaining the purpose of the study, how the data would be used, and assuring them that their participation was voluntary.

4. Presentation of Research Findings

Chapter Four provides the presentation of research findings and their analysis based on the data collected from respondents in Shibuyunji District. In this chapter, the results are organized according to the research objectives and questions, making it easier to understand how agricultural cooperatives contribute to rural economic empowerment.

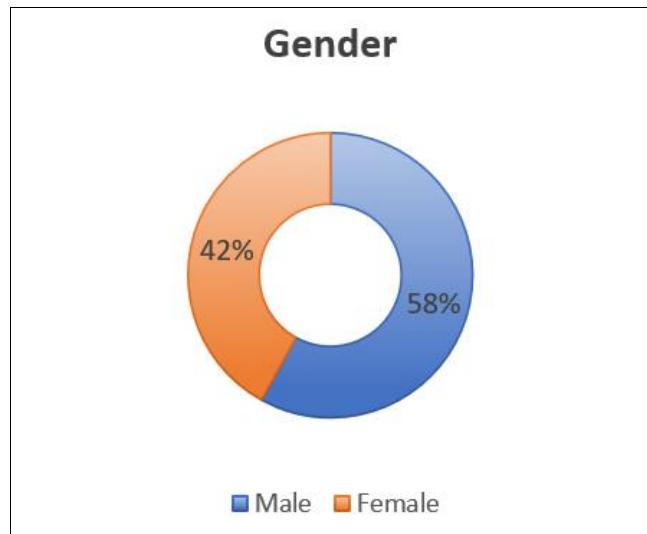
4.1 Presentation of results on background characteristics of the respondents



Source: Field data (2025)

Fig 4.1: Ages of respondents

The age distribution of the respondents reveals that the majority fall within the active working-age population. Only a small portion of the sample consists of individuals above 51 years (6 respondents) and those under 18 years (5 respondents). This spread indicates that most users of the electronic land records system are adults likely to be involved in land transactions, confirming that the system is being accessed by its primary target audience.



Source: Field data (2025)

Fig 4.1.2: The gender of respondent

The findings reveal that men (29) make up the majority of cooperative members, while women account for 21. Although men are more represented, the participation of women is still significant, showing that both genders are actively involved in agricultural and cooperative activities. This balance highlights the important role of women in contributing to rural household economies, even though cultural and traditional barriers may limit their full involvement.

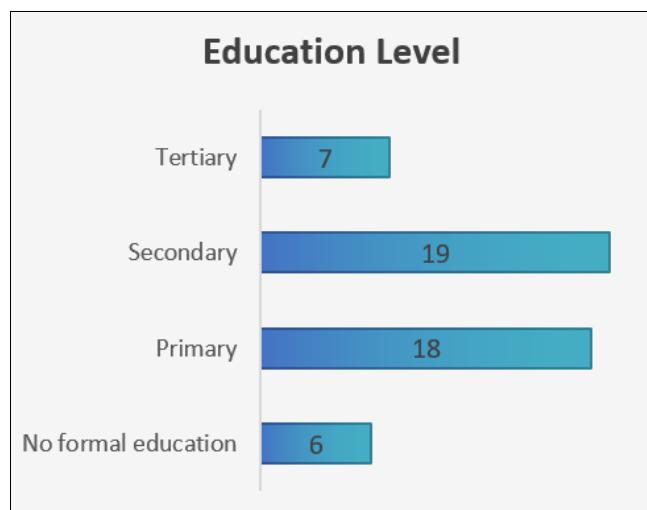
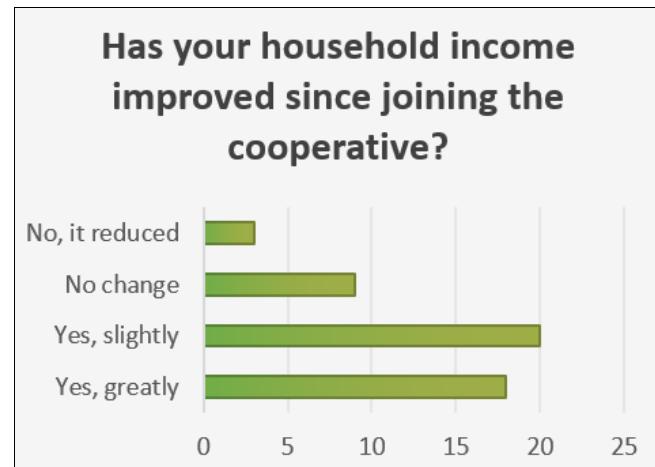


Fig 4.1.3: Education Level

The analysis shows that most respondents have either primary (18) or secondary education (19), making a combined total of 37 out of 50. Only 7 respondents have tertiary education, while 6 have no formal education at all. This reflects the reality of rural areas where access to higher

education remains limited, though most people still attain basic literacy levels. Lower education levels can sometimes restrict members from fully understanding cooperative records, contracts, or financial reports, which may create dependence on leaders.

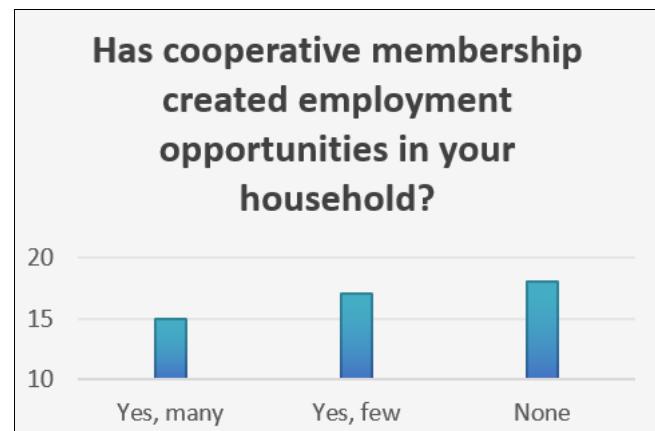
4.2 Presentation of results on the Contribution of Agricultural Cooperatives to Household Income and Employment



Source: Field data (2025)

Fig 4.2.1: Has your household income improved since joining the cooperative

The majority of respondents (38) reported that their household income improved since joining cooperatives, with 18 saying it improved greatly and 20 slightly. However, 9 respondents saw no change, while 3 reported a reduction in income. This shows that cooperatives generally have a positive effect on household income, though not all members benefit equally. The differences could be due to variations in member participation, the type of crops grown, or leadership performance in different cooperatives.



Source: Field data (2025)

Fig 4.2.2: Has cooperative membership created employment opportunities in your household?

A total of 32 respondents agreed that cooperatives created employment opportunities, though 18 said they saw none. Those who benefited may have gained work through group farming activities, cooperative-managed projects, or value-addition tasks like processing and storage. On the other hand, households reporting no opportunities may belong to

smaller cooperatives or lack the resources to fully participate in available programs. This shows that while cooperatives help in job creation, the benefits are not evenly distributed.



Fig 4.2.3: What is the main way the cooperative supports your income?

Most respondents (19) indicated that better produce prices were the main way cooperatives supported their income. Another 12 mentioned loans, 11 cited bulk input buying, and 8 highlighted training. This suggests that cooperatives play a stronger role in collective bargaining and financial support compared to capacity-building services. However, the fact that training was least mentioned may indicate a gap in skills development, which is equally important for long-term sustainability.

4.3 Presentation of results on how agricultural cooperatives are Improving Access to Inputs, Markets, and Services

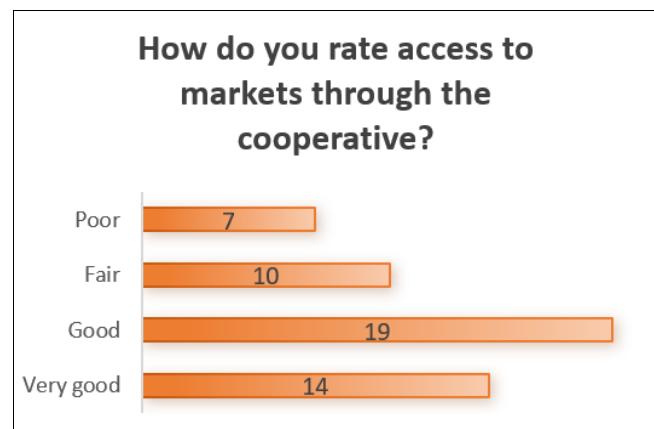


Source: Field data (2025)

Fig 4.3.1: Do you receive farming inputs through the cooperative

The findings show that 35 respondents receive inputs either always or sometimes, while 15 said they rarely or never receive them. This indicates that although access to inputs has improved for many farmers, consistency remains a challenge. The respondents who rarely or never get inputs may belong to cooperatives with weak financial capacity or poor coordination with suppliers. Late delivery of inputs

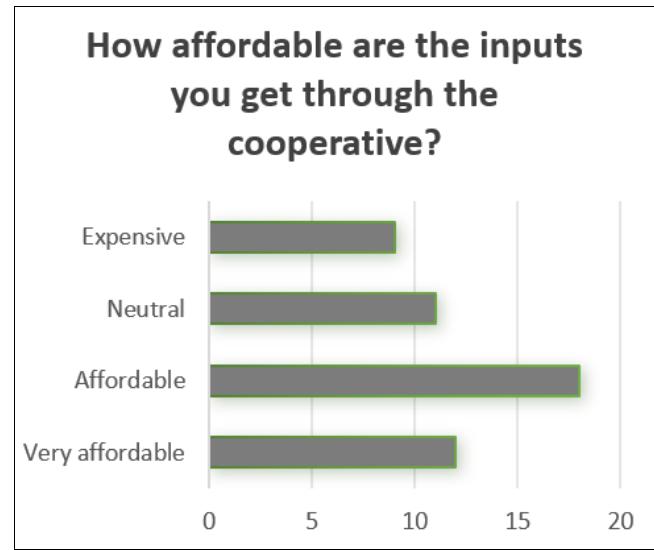
could also explain why some members feel underserved.



Source: Field data (2025)

Fig 4.3.2: How do you rate access to markets through the cooperative

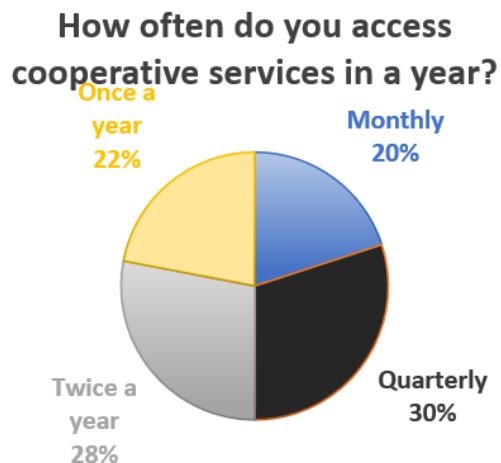
A total of 33 respondents rated market access as good or very good, while 17 rated it fair or poor. This means most farmers are benefiting from cooperatives' role in connecting them to better markets and prices. However, the fact that more than a third of respondents still experience challenges shows that market linkages are not equally strong across all areas. Farmers in remote locations may still struggle to reach buyers, and some may rely on middlemen who reduce their profit margins.



Source: Field data (2025)

Fig 4.3.3: How affordable are the inputs you get through the cooperative

Most respondents (30) said inputs are affordable or very affordable, while 20 respondents were either neutral or felt inputs were expensive. This means that cooperatives are generally effective in lowering costs through bulk purchasing, but not everyone feels the benefits equally. The difference may depend on household income levels, with poorer members still struggling to afford inputs even at cooperative prices. Additionally, rising inflation or delayed subsidies could make inputs appear more expensive to some members.



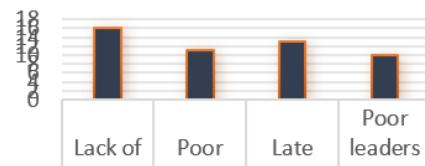
Source: Field data (2025)

Fig 4.3.4: How often do you access cooperative services in a year

The results show varied access, with 15 respondents using services quarterly, 14 twice a year, 11 once a year, and 10 monthly. This pattern reflects the farming cycle, where demand for services like inputs, storage, and market access peaks during planting and harvesting periods. Those accessing services monthly may belong to cooperatives with diverse activities beyond seasonal farming. The less frequent users may either lack resources to fully engage or belong to less active cooperatives.

4.4 Presentation of results on Challenges Facing Agricultural Cooperatives

What is the main challenge you face as a cooperative member?



What is the main challenge you face as a cooperative member?

Source: Field data (2025)

Fig 4.4.1: What is the main challenge you face as a cooperative member

The biggest challenge reported was lack of finance or credit (16 respondents), followed by late input delivery (13), poor market access (11), and poor leadership (10). This clearly shows that financial constraints remain the main barrier to cooperative growth. Without adequate funds, cooperatives cannot expand their services or invest in modern farming technologies. Late delivery of inputs disrupts farming calendars and reduces productivity. Weak leadership and poor market access further limit members' ability to fully benefit, making these issues urgent areas for improvement.

How reliable are the cooperative services?

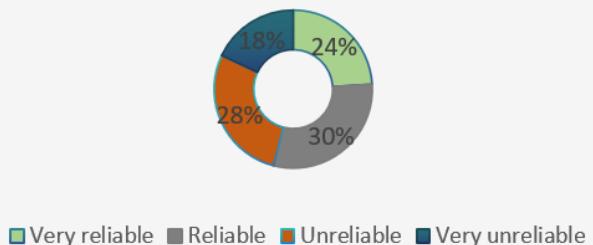
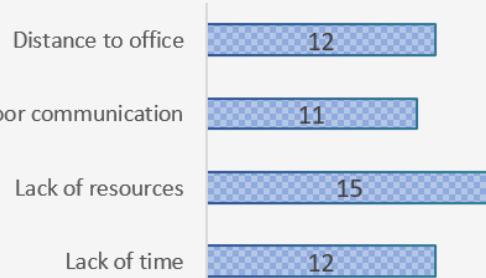


Fig 4.4.2: How reliable are the cooperative services

The responses were almost evenly split, with 27 respondents rating services as reliable or very reliable, while 23 said they were unreliable or very unreliable. This shows that service delivery is inconsistent, with some cooperatives performing better than others. Members who find services unreliable may be experiencing delays in input supply, lack of timely market information, or weak communication from leaders.

What limits your participation in cooperative activities?



Source: Field data (2025)

Fig 4.4.3: What limits your participation in cooperative activities?

The most common limitation was lack of resources (15), while others cited distance (12), lack of time (12), and poor communication (11). This suggests that both financial and logistical challenges reduce members' ability to fully participate. Some farmers cannot afford regular contributions or transport costs, while others may be too busy with family or other livelihood responsibilities. Poor communication also weakens engagement because members are not always informed about meetings or opportunities.

4.5 Discussion of Research Findings

The findings of this study show that agricultural cooperatives in our country are playing an important role in improving the livelihoods of rural households, though challenges still remain. From the results, 38 out of 50 respondents (76%) confirmed that their household income improved after joining the cooperative, either greatly or slightly, while only 12 (24%) said there was no improvement or even a reduction. This suggests that most households are benefiting from cooperative membership, but the impact is not uniform. It is possible that differences in

farm size, participation levels, or market conditions influence how much each member gains. Employment creation was another key outcome of cooperative membership. About 32 respondents (64%) said their households had gained some employment opportunities, compared to 18 (36%) who saw no employment benefits. These results indicate that cooperatives are creating jobs, either directly through group activities or indirectly through increased farm productivity. However, the fact that over a third of members reported no employment benefits shows that cooperatives are not yet fully inclusive in spreading economic opportunities. This might be linked to limited resources or uneven participation in cooperative programs.

When examining the ways cooperatives support income, the findings revealed that 19 respondents (38%) benefit mainly through better prices for their produce, while 12 (24%) cited loans, 11 (22%) mentioned bulk buying of inputs, and 8 (16%) pointed to training and skills. These statistics demonstrate that the strongest contribution of cooperatives is in market linkage, while training and capacity building are still relatively weak. This suggests that while cooperatives are helping farmers sell at better prices, they may not be doing enough to invest in long-term knowledge and skills development for their members.

Market access also emerged as a significant benefit, with 33 respondents (66%) rating it as good or very good, while 17 (34%) rated it as fair or poor. These findings confirm that cooperatives are opening markets for many farmers, though not all members experience equal access. Similarly, 35 respondents (70%) reported receiving inputs from the cooperative either always or sometimes, while 15 (30%) rarely or never accessed inputs. This indicates progress in service provision but also points to inconsistencies that affect reliability. Delayed input delivery and unequal distribution could be contributing factors.

The findings also highlight how cooperative services are valued. Training and extension services were identified as the most useful by 15 respondents (30%), while storage and transport (26%), financial services (22%), and information (22%) were also significant. This shows that members appreciate multiple services, but the demand for training suggests a strong need for capacity building. Interestingly, affordability of inputs was considered good by 30 respondents (60%), while 9 (18%) felt inputs were expensive. This means that while most households see cost advantages, a small group still struggles, possibly due to their low income levels.

5. Conclusion and Recommendations

5.1 Conclusion

The findings of this study show that agricultural cooperatives play an important role in improving rural economic empowerment in Shibuyunji District. By bringing farmers together, cooperatives have helped members increase their household income and create employment opportunities. The study revealed that most farmers benefit from collective sales, access to better prices, and shared resources that reduce individual risks. These results confirm that cooperatives remain an effective tool for rural development when they are well managed and supported.

It is also clear that cooperatives have made a big difference in improving access to inputs, markets, and services for farmers in this country. The findings indicated that members

were able to access farming inputs at lower prices through bulk purchasing, while others gained from improved extension services and training opportunities. Cooperatives also acted as a bridge between farmers and larger markets, reducing dependence on exploitative middlemen. These achievements show that cooperatives are a strong driver of inclusive economic growth in rural communities.

At the same time, the study highlights that cooperatives in Shibuyunji face many challenges that limit their effectiveness. Issues such as poor governance, limited financial resources, lack of training, and weak access to credit were found to be common problems. Some members also pointed to delays in government support and inadequate infrastructure as barriers to growth. These limitations reduce the full potential of cooperatives and make it difficult for them to sustain long-term benefits for their members.

The research also shows that climate change and low youth participation are emerging challenges that threaten the future of agricultural cooperatives. Erratic rainfall, drought, and declining soil productivity have created risks that cooperatives are not yet fully prepared to handle. Meanwhile, the lack of interest from young people has weakened innovation and adoption of modern technologies. Without addressing these issues, cooperatives may struggle to remain relevant in a fast-changing agricultural environment.

5.2 Recommendations

Based on the findings of this study, one of the main recommendations is to strengthen the leadership and governance of agricultural cooperatives. Many of the challenges identified were linked to poor management and lack of accountability. Training programs in cooperative governance, financial management, and leadership should be introduced for cooperative leaders. This would help improve decision-making, build trust among members, and ensure that resources are used in a transparent and effective way. Strong governance will make cooperatives more sustainable and attractive to potential members.

Another recommendation is to improve financial support for cooperatives. The study found that limited funding and restricted access to credit are major barriers. Government, banks, and microfinance institutions should design flexible loan facilities tailored to cooperatives, with lower interest rates and requirements. In addition, development partners can support cooperatives with grants or start-up capital for equipment and storage facilities. With better financial support, cooperatives will be able to expand their activities and deliver more benefits to their members.

The research also recommends increased training and capacity-building for cooperative members. Many participants lacked knowledge in marketing, record keeping, and modern farming practices. Regular training sessions on business management, crop production, and climate-smart agriculture should be introduced. Partnerships with agricultural extension officers, universities, and NGOs could help in delivering these training programs. With better skills, members will be able to manage their cooperatives more effectively and take advantage of new opportunities in agriculture.

Improving access to markets is another key recommendation. The study revealed that many cooperatives struggle with poor road networks and limited information about prices. The government should invest in rural

infrastructure such as roads, storage facilities, and communication networks to make it easier for farmers to connect with markets. At the same time, cooperatives should form partnerships with buyers, processors, and exporters to secure better and more stable prices for their produce. Stronger market linkages will increase the incomes of cooperative members.

6. Acknowledgment

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