

COOPERATIVES' MEMBERSHIP AND WELL-BEING OF FARMERS: AN EMPIRICAL EVIDENCE, BASED ON INTEREST-FREE TRACTOR SCHEME FOR BARANI AREAS FROM DISTRICT NAROWAL, PAKISTAN

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ABSTRACT

Cooperatives are autonomous voluntary associations of persons efficaciously addressing the common economic, social, and cultural needs and aspirations of the members, aiming at their well-being through collective action. These organizations work democratically, in line with cooperative principles and values to meet their objectives. Cooperative Department Government of Punjab has, time and again, been introducing different interventions to strengthen the cooperative societies so as to make them more vibrant player in national economy. Provision of interest-free (without markup) tractors to the members of Agricultural Cooperative Societies of Barani Areas of the Punjab Province is one of such initiatives. Barani Areas are the areas with rain-water cultivation in the province. These are 13 notified districts including District Narowal, the study site. The focus of present study is to evaluate well-being fetched by interest-free tractor scheme to the farmer members of the cooperatives. The study, first ever of its kind, was conducted through Focus Group Technique (FGT) by forming two focus groups FG1 (comprising cooperative field staff implementing the scheme) and FG2 (comprising beneficiary members of cooperatives) and data so collected was thematically analyzed using Nvivo v 10 which indicated that implementation of this intervention was highly welcomed and is considered as a meaningful measure for enhancement in the agricultural productivity of members of cooperatives besides poverty reduction, strengthening the cooperative movement and creating employment opportunities in the society.

Keywords: *Cooperative Membership, Employment Opportunities, Government Intervention, Well-being*

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INTRODUCTION

Background of Study

Pakistan's agriculture sector remarkably contributes to the economy with 18.9% share to gross domestic product (GDP) and 42.3% share in labour force, as stated in Economic Survey of Pakistan Report, 2019. About 63.1% of the population, as per Pakistan Demographic Profile 2019, the ratio of rural population in the country is 63.1% and this population is dependent on agriculture for their living. This high ratio of rural population is sufficient to ascertain that performance of agriculture sector is one of significant determinant of the fate of national economy. It is observed through Economic Survey of Pakistan and Pakistan Demographic Profile that agriculture sector is dominated by farmers with small holdings and mostly these farmers are little literate and live between subsistence and poverty. Although mechanized agriculture is in the practice in the country, however the farmer's community lacks access to modern agricultural equipment & machinery, credit, marketing of their produce and other related services etc. To overcome all such problems, cooperatives, in the words of Birchall and Simmons 2009, and Bibby & Shaw 2005, is the most appropriate solution as it enables the farmers to get collective strength, which cannot be had individually, leading to come out of poverty and powerlessness. Davis 2008, asserts that "farmers need to get organized and cooperatives are an ideal, member-owned, business organization as it offers the institutional framework through which members control both production and marketing activities".

Cooperatives are playing a pivotal role in the economy of the country, particularly in the province of Punjab where, as per Annual Report of Cooperatives Department Government of Punjab 2019, 33,000 cooperative societies are working, majority of which (29,000) are agricultural cooperatives, thus contributing towards economic empowerment of their members. Cooperatives are being regulated under Cooperative Societies Act 1925 and Cooperative Societies Rules 1927. Government has, time and again, introduced different interventions to strengthen the cooperatives. Provision of tractors on interest-free basis to the members of cooperatives in Barani areas is one of such interventions having a significant impact on economic betterment of farmers besides contributing in national economy in terms of increase in production, leading to have food security.

Although cooperatives' role is unprecedented in nation building at grass-root level, and have shown remarkable performance in agriculture, housing, industrial and women empowerment sectors at primary and secondary levels but no effort has so far been made to map this role. Little work has been done to study the contribution of cooperatives in the economy of Pakistan, especially in the agriculture sector, despite the fact that cooperatives are operational in this part of world since 1904, thus a gap exists in the literature. Present study, limited to district Narowal - one of the project districts, is going to be the first ever attempt to map the contribution of interest-free tractor scheme on the wellbeing of farmers' members. It will also contribute in literature creation on the role of cooperative by (i) providing insight into the determinants of agricultural cooperative membership, (ii) evaluating the contribution of Cooperatives on the welfare of members, and (iii) examining as to how cooperative membership contributes towards wellbeing of farmer members i.e. letting us understand as to how cooperatives can more be effective in bringing wellbeing to the rural population. Before proceeding further to deliberate upon the nexus between cooperative membership and member's well-being, it is important to know (i) what cooperative is, and (ii) what well-being is.

Defining Cooperatives

Cooperatives are a significant social & economic intervention around the globe, promoting self-help & mutual assistance, thrift & resource building and equality & democracy. While generally defining, cooperatives can be segmented into four aspects. First, formed on the basis of common need or problem. Second, formed freely and the members contribute their assets. Third, governed democratically to achieving the desired objectives equitably. And fourth, these are “independent enterprise promoted, owned, and controlled by the people to meet their needs”. Simply speaking, “these are people’s organizations to exploit opportunities in the economy to address their economic needs and obtain economic betterment”.

The International Co-operative Alliance (ICA) is a global federation of co-operatives and it defines (ICA- Report 2018) a cooperative as “An autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise”. Rosmimah et al., (2011) considers that “Cooperatives is a social enterprise that is formed and owned by a group of individuals for the purpose to meet their social and economic benefits”.

While discussing the role of cooperatives in economic activity, Skurnik, S (2002) observes that “Cooperatives develop a capacity among its members to solve their unlimited problems within limited resources through self-help, pooling of resources and democratic management under the slogan of *One for All and All for One*”.

Defining Well-being

Well-being is a broader concept and it has always been challenging to define it. Well-being, as elaborated through a Gallup poll (2007), has been defined from three perspectives: absence of negative conditions, prevalence of positive attributes and pursuit of life satisfaction. Well-being is often synonymously described as “welfare”. Both the terms are often used interchangeably, being associated with being happy, comfortable or healthy. The Organisation for Economic Co-operation and Development (OECD-2015) states that “well-being is multidimensional, covering aspects of life ranging from civic engagement to housing, from household income to work-life-balance, and from skills to health status”.

Australian Institute of Health and Welfare, in its study on the nature of well-being (2019) titled as *Understanding Welfare and Well-being*, provided a conceptual framework (helpful in operationalizing the concept) showing a person’s wellbeing as the interplay of many interrelated factors. This framework given below shows at a high level the complexity of welfare as a concept. It highlights the factors that play a part in well-being.

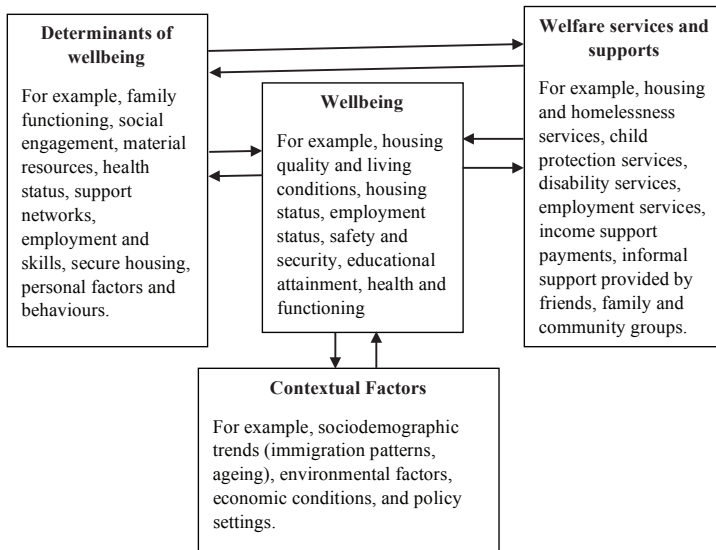


Figure 1: AIHW’s Framework on Welfare and Wellbeing (2019)

What Determines Well-being

A person’s well-being can positively or negatively be affected by determinants of well-being. Seeing at an individual level, it is observed that these determinants include a person’s “circumstances, attitudes, behaviours and how they respond to life events”. Taking a broader scale, determinants influencing well-being include education, employment and skills, secure housing, social support networks and health status etc. Simply speaking well-being is outcome of all those determinants or elements. The same is depicted as under:-



Figure 2: Determinants of Well-being, based on AIHW’s Framework

Well-being Measurement

One may face difficulty in measuring well-being. A person's housing status, education, employment, perception of safety in the society, expendable income and civic engagement. It can be helpful in assessing the well-being. AIHW (2019) expresses that some outcomes may also be determinants of well-being, for example being on job is an outcome but it can also be a protective determinant because earning an income helps in fulfilling a person's need, and working may bring social interaction.

Another pattern which may be helpful in measuring well-being and welfare is expenditure pattern in terms of income i.e. change in income affects expenditure and it helps assessing the wellbeing. Haughton and Khandker (2009) suggests to measure welfare based on expenditure in less developed countries such as Pakistan, Bangladesh, Ethiopia and etc. They continue to explain that a household income is hard to measure in less developed countries because much of it comes from single source or self-employment. Besides that it fluctuates in the course of one's lifetime, whereas consumption being less erratic is easier to estimate.

Getahun and Villanger (2015) while favoring measuring wellbeing in terms expenditure state that "household income are often understated compared to consumption expenditures". Similarly findings of Atkinson (1992); Meyer and Sullivan (2003) indicate availability of additional information in consumption data because of being related to other household decisions like health and nutrition.

All the aspects of measuring wellbeing as supported by literature will be considered in the study in hand.

OBJECTIVE OF STUDY

Agricultural productivity is affected due to increase in population and conversion of agri-lands to some other uses. Traditional means of cultivation also result in low production. Reduction in land-use for agriculture, ever growing population and increase in food demand requires innovation for optimal use of available resources so that quality agriculture could be ensured. Mechanized farming is considered as a good practice for agricultural productivity enrichment besides use of good quality seeds, pesticides and proper marketing of the product. And this all will ultimately bring well-being to farmers. Despite being an agrarian economy, Pakistan has a low level of productivity, as per recent Economic Survey of Pakistan. The area under study is not an exemption as compared to other districts of the province. Cooperatives provide a platform to the farmers for a collective action to enhance productivity and combat food shortage. Although there are other players in the field to facilitate the farmer's community at individual as well as at group level, like NRSP, PRSP, Zari Tarqiati Bank, and other commercial banks. But all these initiatives are profit motif. Literature suggests deep linkage between SDGs and cooperative values and principles, hence deducible that empowering cooperatives and bringing more people to cooperative membership lead to achieving SDGs.

Under the above background, the current study was embarked on by the researcher for having an insight into well-being of farmers associated with cooperative membership, and to ascertain the cooperatives as an essential instrument in bringing sustainable well-being.

PROBLEM STATEMENT

Cooperatives are known for their role in creating productivity, employment, income enhancement of farmers, and help alleviating poverty through collective action and consolidating individual resources, as is explicit from the practical examples from around the globe, like from Malaysia, India, Bangladesh, Sri Lanka, Japan, Turkey, Ethiopia and etc. Despite having an history of more than a hundred years, the cooperative institutions here in Pakistan are still far away from self-reliance and are not able to exhibit collective and consolidated action, thus not in position to transfer the benefits of cooperatives to individual members. That is why government has to intervene time and again through special measures to attract the masses towards cooperative actions. This very fact of requiring government intervention time and again has never been studied empirically. The study in hand addresses the same issue of self-sustaining and role of government intervention with a prime focus on study site i.e. District Narowal of the Punjab Province in Pakistan. It will also assess as to how the cooperatives bring wellness and economic health to its members in the study site.

RESEARCH QUESTION

Through the study in hand, it has been endeavored to address the following probing questions:

1. How much is it significant to ascertain that cooperatives focus well-being of members better than any other institutions.
2. Why are cooperative institutions not so far be able to self-sustain?
3. If government intervention is helpful in attracting people towards cooperatives?
4. What significant roles can cooperatives play in improving the economic condition of the farmer members so as to bring prosperity and ensure food security in their lives?

JUSTIFICATION OF STUDY

The present study will be pioneer in creation of literature on cooperatives and will focus on the following three directions. First, it will ascertain determinants of cooperative membership. Second, influence or impact of cooperatives on the well-being of members will be evaluated qualitatively. Third, we will have an insight through our evaluation so as to understand as to how cooperatives can be more effective in bringing the well-being of its members. Hence this study will be helpful in revamping the cooperative system in the country so as cooperatives could be recognized as a vibrant business model. The study is also important because it will describe the quantum of economic activity originated through a participatory initiative of providing tractors free of any interest/markup to the members of cooperative societies. Its evaluation will be helpful in its expansion across the province besides introducing some other initiatives in all the spheres of cooperative arena.

Another factor providing justification to present study is importance of governmental support in different sectors, especially in agricultural cooperatives. As elucidated by UNGA (2015, p. 18), agriculture is considered as a key driver of economic growth, poverty reduction, human security and social development around the globe in general and in developing countries in particular. Cooperatives provide a comprehensive and organized mechanism to exploit the opportunities available in agriculture sector. Azih (2008) and Panel (2011), while discussing role of government

in agriculture sector in Nigeria, finds governmental support and intervention in agriculture sector is helpful in achieving the policy goals and institutional strengthening. It is not out of place to mention the present study is the first ever initiative of its kind and is not a final conclusion on the subject matter. It is an attempt to identify the preferences and factors influencing the farmers' intention to join cooperatives, and to ascertain its effect on welfare and wellbeing of farmers of District Narowal. The researcher, therefore, feels that more research will be taken up by other researchers to explore the role of agricultural cooperatives and to indicate what really works under which conditions.

PROFILE OF STUDY SITE

History

Narowal District, lies between 31°- 55' and 32°- 30' north latitudes and 74°- 35' and 75°- 21' east longitude and situated in the province of Punjab in Pakistan, comprises of three tehsils viz. Narowal, Shakargarh and Zafarwal. There are 98 union councils and 1316 villages in the district. Population of the district is estimated as 1.71 M as per 2017 demographic studies. The urban-rural and gender breakup is depicted as under: -

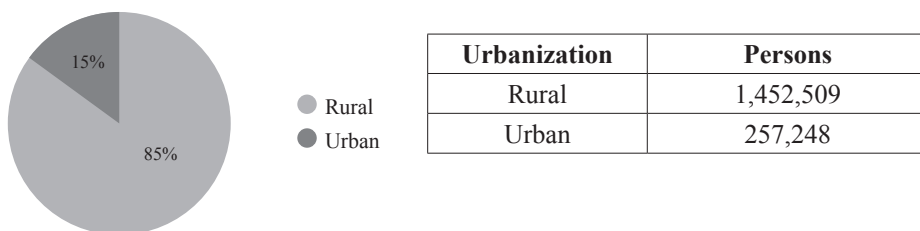


Figure 3: Urbanization/Rural Population Breakup

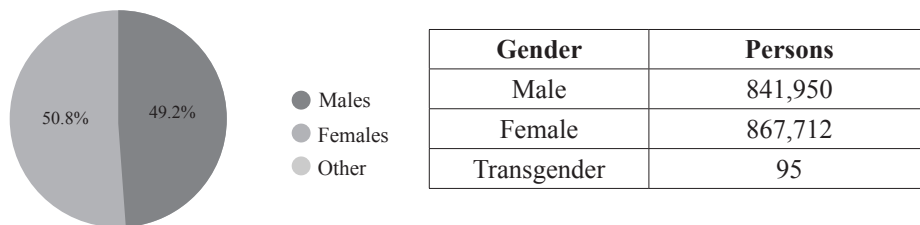


Figure 4: Gender Breakup of Population Distribution

(Source for both figures: Pakistan Bureau of Statistics)

Besides the above primary cooperatives, there are four secondary cooperatives i.e. one district cooperative supply and marketing federation, two execution of Awards Unions and one Zaraee Cooperative Union are also working.

Table 3: Advance Position of Rab Crop, 2019-20 as on 01.01.2020 (In Lacs)

Name of Tehsil	Total Amount Advanced	No. of Societies	No. of Borrowers
Narowal	63.85	42	165
Shakargarh	55.09	34	134
Total	118.94	76	299

Table 4: Recovery Position of Kharif 2019 as on 01.01.2020 (Amount in Lacs)

Name of Tehsil	Total Amount Advanced	No. of Societies	Total Recovery	% age
Narowal	65.57	43	65.57	100
Shakargarh	58.84	38	58.84	100
Total	124.41	81	124.41	100

The Project

In order to strengthen the cooperative institutions, the project of provision of tractors and other agricultural implements in Barani areas on interest-free basis was initiated in 1978 by setting up a revolving fund (Rs 40 Million). 965 tractors were provided to the members of cooperative societies till the year 2011. The project remained suspended due to administrative issues and was resumed in 2017-2018 with a sum of Rs. 70 Million. As per standard operating procedure (SOP) for procuring the tractor, an applicant member is required to contribute 20% cost of the tractor in advance besides providing a solid guarantee in the form of land pledgement, and remaining 80% amount is provided under the project on interest-free basis. The entire amount is released to tractor manufacturer companies. Initially the tractors were provided as per seniority status of the application. In the year 2019, tractors were allocated through balloting. The recovery rate of the interest-free loan is 100% and there is no default of any case. The farmer community has largely benefited from this initiative of interest-free tractors, which is quite popular and focused towards income generation and employment creation in the Barani areas of the province.

Barani areas are the part of province where cultivation is dependent on rain water and 13 districts, as notified by the Government of Punjab vide Notification No: ABAD/DEV/2513 Dated 5/12/2006, fall under Barani areas. These are Districts of Attock, Rawalpindi, Chakwal, Jhelum, Gujrat, Sialkot, Narowal, Khushab, Mianwali, Bhakkar, Layyah, Rajanpur, and DG Khan.

Barani areas of the province have always deserved special consideration especially in the field of agriculture. Cooperative societies in these areas have a commendable working profile for

supporting the farmer community on self-help and mutual-aid basis. These societies have remarkable record of repayment not only of interest-free loans but also in the normal agricultural credit provided by the Punjab Provincial Cooperative Bank Ltd (the financial window of the cooperatives department in the province).

After resumption, the project is being implemented through the Punjab Cooperative Supply and Marketing Federation which is an apex cooperatives in the province. Fresh applications were called from the cooperative societies of Barani areas. Any member could apply through his/her respective cooperative society. After initial scrutiny, balloting was conducted to allocate tractor loans. Loans were disbursed after strict scrutiny of successful applicants.

From district Narowal, the study site, members from 75 cooperative societies applied for grant of interest-free tractors and as per prorata ratio, 15 members were successful in balloting for provision of tractors. Successful members were required to contribute 20% of total cost. During the scrutiny four members were found ineligible and their allocation was withdrawn. Remaining 11 members, as detailed in table below, got tractors which are under their utilization, resulting in better cultivation leading to enrichment in their well-being. The project comes to the tune of Rs. 79, 81,760/-- in monetary terms, excluding the 20% contributory share of the applicants.

Table 5: Cooperative Societies Getting Tractors under the Scheme.

S. No	Name of Society	Name of Beneficiary member	Kind of Tractor
1	Cooperative Thrift & Credit Society Datewal Bashmulla Jada Tehsil & District Narowal.	Mr. Nasrullah Ameer Ahmad Khan s/o Muhammad Yousaf	MTF-260
2	Cooperative Thrift & Credit Society, Nonar Jadeed Tehsil Zafarwal, District Narowal	Mr. Muhammad Bilal s/o Manzoor Ahmad	MTF-260
3	Cooperative Thrift & Credit Society, Rana Tehsil & District Narowal	Mr. Abdul Ghafoor s/o Noor Muhammad	MTF-260
4	Cooperative Thrift & Credit Society, Bhatti Kahlon Tehsil Zafarwal District Narowal	Mr. Muhammad Imran s/o Noor Ahmad	MTF-260
5	Cooperative Thrift & Credit Society, Chandarke Rajpootan Tehsil & District Narowal	Mr. Muhammad Saeed Akhtar s/o Noor Hussain	MTF-260
6	Cooperative Thrift & Credit Society, Ghumtala Jadeed Tehsil Shakargarh District Narowal	Mr. Muhammad Mehmood Ahmad s/o Muhammad Fazail	MTF-240

7	Cooperative Thrift & Credit Society, Chakra Bashmulla Jada Tehsil Shakargarh District Narowal	Mr. Iftekhhar Ahmad s/o Roshan Din	NH-GHAZI (D/B)65hp
8	Cooperative Thrift & Credit Society, Sultan Pur Tehsil Shakargarh District Narowal	Mr. Allah Ditta s/o Abdullah	MTF-260
9	Cooperative Thrift & Credit Society, Manika Tehsil Shakargarh District Narowal	Mr. Muhammad Idrees s/o Qaim Din	NH-GHAZI (D/B)65hp
10	Cooperative Thrift & Credit Society, Mianwali Tehsil Shakargarh District Narowal	Mr. Altaf Hussain, Abdul Rehman & Abdul Jabbar s/o Sardar Muhammad	MTF-260
11	Cooperative Thrift & Credit Society, Malak Pur Ltd. Shah Pur Jattan Tehsil Shakargarh District Narowal	Mr. Nasir Mehmood s/o Taj Din	MTF-260

LITERATURE REVIEW

The literature is the documentation of the contributions of cooperatives in context of well-being and empowerment of their members. Studies conducted all over the world provide examples of positive impact of cooperative membership on the farmers' performance. Laura Bolton (2019) found cooperatives impacting productivity, income, welfare and environment. Joining cooperatives was not restricted to a certain gender, noted by Flink et al (2018) in study conducted in Kenya, Uganda, and Rwanda, rather women and youth also found to be keen to be the members of cooperatives. Youth, identified by Flink et al (2018), took it as a mean to gain access to land and financial services. Women, however, found it difficult to be part of cooperatives because of extreme household duties. An investigation conducted in recent past in Ethiopia by Shumeta & D'Haese (2018) found positive effect of cooperative membership on maize and teff grain production as well as enhanced use of fertilizers and improved seeds. However the investigation could not confirm the effect on food expenses and income. Ito, Bao and Su (2012) observed that "membership in a cooperative has a strong positive effect on the income of watermelon farmers in China". Vandeplass, Minten and Swinnen (2013) found that dairy farmers in India, when organized as a cooperative, became more efficient and procured higher profits.

Cooperative membership in Ethiopia, as studied respectively by Abebaw and Haile (2013) and Francesconi and Heerink (2010), motivated the adoption of improved agricultural technologies and cultivation implements and resulted in profitability and commercialization for the farmers. Holloway and co-authors (2000) show that "cooperatives increase market participation among dairy farmers in Ethiopia". Fischer and Qaim (2012) elucidated that banana farmers in Kenya get higher prices and higher farm income because of cooperative membership. Shiferaw, Obare,

Muricho and Silim (2009) explored that membership in grain cooperatives in Kenya caused increased adoption of improved varieties, higher prices for their products and abundant surpluses to market. Wollni and Zeller (2007) indicated that cooperative membership in Costa Rica helps in accessing the specialty markets in coffee sector. Besides the positive impact of cooperative membership, literature also provides evidence where cooperative is deficient in improving the farmers' performance. Bernard, Taffesse and Gabre-Madhin (2008) and Bernard and Taffesse (2012) pointed out that grain marketing cooperatives in Ethiopia, while offering higher prices, do not succeed in increasing commercialization. Mujawamariya, D'Haese and Speelman (2012) pointed to "problems of double side-selling in coffee cooperatives in Rwanda". Hellin et al., (2009) ascertained that maize producer organizations in Mexico were not successful because the "cost of the organization was not compensated by an increased income from sales".

Studies are also available which address the question whether cooperatives have importance or otherwise. FAO (2012); Garnevska *et al.*, (2011); and Sizya (2001); had agreed that they play an important role. FAO Report (2012) emphasized that cooperatives, as per cooperative principles and values, are formed for economic benefits for their members and play a vital role in alleviating poverty, ensuring food security and also generate employment. Contribution and working of cooperatives in agriculture sector exceeds in all other sectors around the globe. This is because that agriculture is the major source of income and employment in rural areas. Garnevska et al, (2011) observed that "In recent years, agricultural cooperatives have played an important role in rural development and poverty reduction through the development of agriculture". Sizya, (2001) elaborated that agricultural cooperatives are the medium for provision of farm inputs & implements, loans, marketing of agri-produce and other allied economic activities to the members. Sizya, (2001) further saw agricultural cooperatives as the most important organizations paying attention to support rural development which leads to poverty reduction and food security increasing.

Some studies found contra views on benefits of cooperatives. Islam et al., (2015) saw that "poorest farmers were often excluded from cooperative membership altogether. They further observed the evidence for economic benefits of cooperatives however, they said that positive results were not found for all involved and heterogeneity was often found within results. Benefits when identified were often skewed towards those with more land and higher education levels rather than the poorest".

Governments have regulatory authority over cooperatives. Bernard and Spielman, 2009; Fischer and Qaim, 2012a; 2012b while discussing the role of governments in the affairs of cooperatives observed that interest from donors, governments and researchers in cooperative producer organizations is increasing taking them as an institutional vehicle from improving the performance of small farmers, particularly through improved production means, democratic management enhanced market access. Verhofstadt, E., Maertens, M. (2014) said that "outcome of their study supports the idea that agricultural cooperatives can be an important institution to promote the transformation of the smallholder farm sector from a (semi-) subsistence farm sector to a commercial and intensified agricultural sector. Collective action is sometimes indicated as a prerequisite for cooperatives to be successful". They further concluded that functioning compatibly on farmers' individual benefit and incentive is imperative for cooperatives.

Cooperatives are an important intervention, according to ODCD (2007), which address efficiently all dimensions of poverty alleviation whether economic, democratic, or social, resulting in well-

being of its members. Furthering the same conclusion of OCDC, Woldu et al., (2013) deduced that “particularly an agricultural cooperative is widely considered as a vital foundation that can help smallholder farmers to overcome the constraints that hinder them from taking advantages of their business as it empowers economically weak farmers by enhancing their collective bargaining power and thereby reduces the risks that they face in the market”.

Modernization in agriculture is the need of time. Spielman et al., 2010, Francesconi and Heerink 2011, Abebaw and Haile 2013 indicated in their empirical studies that agricultural cooperatives improve farm productivity through adoption of productivity-enhancing technologies. For instance, as reported by Matsumoto and Yamano (2010), in Ethiopia, cooperatives are disseminating agricultural inputs and about 56% of chemical fertilizers were provided by cooperatives in the 2010 production season. Tefera et al., (2016) found that Cooperatives provided ease to farmers in cultivation by providing them credit services. Evenson and Gollin 2003; Minten and Barrett 2008; Alene et al., 2009; Becerril and Abdulai 2010; Kassie et al., 2011; Asfaw et al., 2012; Shiferaw et al., 2014; Zeng et al., 2015 were on consensus that enhancement in farmer livelihood, reduction in rural poverty, and increase in food security is directly related to the improvement in agricultural productivity.

Commercialization is significant feature of cooperative business model. The studies taken up by Bernard and Spielman (2009), and, Markelova and Mwangi (2010) had the indication of improved commercialized behaviour among the smallholder farmers because of cooperative membership. Timmer (1997) found that farm productivity and income is improved due to commercialization at micro level, and it also affects positively the food security and allocative efficiency at macro level. In addition to this, Hellin et al., (2009), Trebbin (2014) studied, transaction cost information asymmetry could be reduced by strengthening farmers’ negotiation ability which will, in turn, increase the income of farmers (members) through their bargaining power, which increases the price of their product and lowers the cost of purchased inputs.

RESEARCH FRAMEWORK

Framework developed in this study has been replicated from the work of Musa Hasen Ahmed and Hiwot Mekonnen Mesfin (2017). While cooperative membership is taken as independent variable, well-being is opted as dependent/outcome variable. Envisaged through literature and framework, following propositions are formed to address the research objectives:

1. Cooperatives have the potential to address the economic issues at individual as well as collective level.
2. Cooperatives are still far behind from self-sufficiency and require external intervention to sustain and invite attention of the masses.
3. Governmental /external interventions motivate the adherence of members to the cooperatives.
4. Lack of understanding of cooperative system is leading towards its dormancy. External interventions surely create awareness on cooperatives.
5. Cooperatives may bring prosperity, well-being in alternative words, to individual members through collective action. Individual well-being will bring collective well-being.

6. Inefficiency of cooperative field staff, lack of coordination between societies and field staff and improper government policies with indifferent priorities are some major causes of failure of the cooperative societies in meeting their objectives, thus remain deficient in getting desired results of members' well-being.

METHODOLOGY

The study in hand was carried out, adopting qualitative methodology employing independent primary stakeholder groups, in District Narowal in Province of Punjab, Pakistan. Demographic and geographic profiles of the study site have already be discussed. Data was collected through focus group technique (FGT) for which two focus groups i.e. FG1 (comprising of nine field staff from Cooperatives Department District Narowal) and FG2 (comprising of nine members of cooperative societies, five out which were the beneficiary of interest free tractor scheme from District Narowal) were conducted. Sampling was purposive to select the participants. Eligibility of participants for was made through a screening using a questionnaire. Participation was voluntary and participants could discontinue participation at any point. The field staff group was well experienced and was fully aware of cooperative mechanism. The members in FG2 were with an average of 20 years of farming experience as a member of cooperative society. Guide questions were developed for both the FG1 and FG2 and two academic subject matter specialists, one expert on cooperatives and one qualitative research expert, evaluated them for face validity. The sessions were conducted in Urdu language and were translated into English. The guided questions are given in following table (table 6).

Table 6: Guided Questions for FGs

Focus Group 1 (Cooperative Field Staff)	Focus Group 2 (Cooperative Members)
Cooperative societies are significant organization for community empowerment. How do you feel about this statement?	Do you think that cooperative societies are playing a role for organized farming? What are your general understandings about the cooperative societies?
What advantages can be extended to farmers through cooperatives so as to keep the cooperatives vibrant and active?	What is inspiration for you to join cooperatives?
Based on your working with cooperatives, what do you think about the members' attitude towards cooperatives? Are they satisfied to be with cooperatives?	Being a cooperator, what do you think are the reasons that cooperatives are little known in the community despite having a great contribution for community development?
Are the departmental policies are pro-cooperatives? How is the interest-free tractor scheme different from conventional activities of cooperatives?	Elaborate to what extent the present intervention of Interest-Free Tractor Scheme has influenced your individual economic condition?
Are there sufficient resources allocated tor capacity building of cooperative field staff as well as for the cooperators?	Despite apparent benefits of cooperatives, why is there limited membership of cooperatives? What can be done to enhance cooperative membership?

It is elaborated that the questions in the above table were used as guide only. Based on the responses additional questions were also put to the participants and the additional questions contributed significantly in analysis of the information from both the groups.

Information Gathering

The focus group exercises of both the groups were conducted in the office of Circle Registrar Cooperatives Narowal. The facilitator (researcher) was supported by two note takers. They recorded the discussions and maintained field notes besides that also observed non-verbal responses of the participants, expressions of satisfaction and dissatisfaction, reaction of participants to each other’s comments and distractions etc. confidentiality and anonymity were assured to the groups. All the participants were made aware of audio recording of the discussions. Duration of each focus group session was 2½ hours approximately. Immediately after the discussion a debriefing session was also conducted to preliminarily identify the major points emerged. Later on, elaboration was made on the basis of detailed field notes. The audio files were transcribed with the help of computer by the researcher. The field notes regarding non-verbal communications were cross-referenced and linked with the transcribed document so as to ascertain their conformity with verbal views of the participants.

Thematic Analysis

The data was analyzed and interpreted through thematic analysis using QSR Nvivo 10 as exhibited in the literature, Boyatzis (1998) is of the view that “thematic analysis is method for identifying, analyzing and reporting patterns or themes within data. It interprets various aspects of the research topic”. Illustrative verbatim quotations were used in reporting emerging themes. Moreover level of agreement among the participants has also been indicated.

Table 7: Emerging Themes

Themes from FG1	Themes from FG2
<p>(1) Sustainability of the Coop</p> <p>Sub-themes:</p> <ul style="list-style-type: none"> (a) Triggers of stagnation leading to failures (b) Possible solutions. (c) Developing members’ interest. (d) attraction of general public 	<p>(1) Problems and hurdles in smooth running of the Coops</p> <ul style="list-style-type: none"> (a) Members are resource-poor (b) Least participatory members (c) Lack of coordination between societies and the department
<p>(2) Dynamics of Coops</p> <p>Sub-themes:</p> <ul style="list-style-type: none"> (a) Composition (b) Benefits/Advantages (c) Disadvantages (d) Leadership/administration 	<p>(2) Significance of Coops</p> <ul style="list-style-type: none"> (a) government interventions are necessary (b) Motivation to join the coops (c) Financial Security

RESULTS/FINDINGS

The emerging themes identified in the analysis of FG1 and FG 2 are summarized in Table 7.

Focus group – Cooperative Field Staff

The following themes were found dominant in the discussion, and also exhibited in the table. These were: Sustainability of the coops, members' participation in organizational activities, *Government Support, single beneficiary of credit facility, almost all members are inactive and gender balance equality in the coop.* The above emerging themes and views presented by cooperative field staff are coalesced into following three points:

Point 1: Constitution, Management and Leadership

The participants exhibited consensus and cooperatives attract the people of humble means. The persons/farmers with big assets/resources appear to be least motivated to constitute a cooperative or if they join a cooperative would hardly attend its meetings and other affairs. The resource-poor farmers, taking cooperatives as a solution to their problems/issues, are active participant to make it a success. The participant of this group expressed a greater agreement with each other that resourceful farmers lack vision on cooperatives ignoring the fact that cooperatives is a medium of sustainability for their agriculture. This was because of lack of awareness and field staff is responsible for failure in disseminating the awareness about the cooperatives in all sects of masses. The field staff indicated that sustainability of a cooperative is linked with the way the cooperative is managed by its leadership both management and leadership are integrated with each other. A good leadership always run the management in an efficient way. Timely election of Managing Committee, Audit, Annual General Meetings and access to information to all the members are some of significant aspects to build a trust among the members on their cooperative. One of the participant opined that “it is the integrity of leadership that keeps the cooperative active otherwise it would become dormant eventually and would lead to dissolution”. One fellow express that opportunities in cooperatives are equally be provided to all the members so as to benefit the all. The instant intervention was open to all the members of the cooperatives. It was the duty of managing committees to disseminate the information about current scheme to all members so that maximum number of members could apply resulting in more allocation of interest free tractors for the district. The participant showed great consensus that cooperative field staff did not perform its duty and resultantly the cooperative societies turned out to be inactive, poorly managed and deprive of leadership. This makes the cooperatives little known in the society. The current intervention gave recognition to them and there is a curiosity about the cooperative system in the society.

Point 2: Stagnation of Cooperatives

The cooperatives, once the most vibrant organizations, are found to be stagnant now and have become limited to disbursement of loan, taken from provincial cooperative bank, among its members. In most cases a single person is beneficiary of such crop loans. This practice has contributed to stagnation, rather failure, of cooperative system, thinking cooperatives as a medium to obtain loan, participants agreed consensually, is one of the major reasons for this situation. Lack of adherence to cooperative principles, unawareness to cooperatives, lack of coordination between members and managing committee, expressed by participants unanimously, are other

major reasons. “Cooperative field staff badly failed to convince the people that cooperatives is the solution of their unlimited problems while within limited resources, one of the participants opined”. The participants deliberated unanimously that present intervention of provision of interest-free tractors on participatory basis has impacted significantly. The cooperative societies were forwarded towards revival this way. After a long time, their records were maintained. Their elections were held, they enrolled new members. Most importantly the beneficiary of this scheme is ordinary member of society instead of a committee member. The participants viewed that there is need of more such like interventions to bring the cooperative societies out of stagnation and to make them real organizations contributing in social development, economic growth and creating employment opportunities. The interventions, proposed, are, but not limited to revival of farm service centers, provision of quality seeds, tunnel farming equipment, irrigation equipment as well as marketing the produce of cooperatives so as to bring income for the members. One participant suggested that there should be a market bridge between the producer and market excluding the middleman. This will help farmers to get best price for their produce as well as help in reducing market prices which is otherwise always on rise because of the role of middleman/broker. The majority of participant agreed to the point of their fellow participant. Another aspect which was of the focus in the discussion was regular inspection and audit of the cooperative societies. Field staff must adhere to its principal duty so as to keep the affairs of every society on track.

Point 3: Governmental Intervention

Government is regulating, under Cooperative Societies Act 1925 and Rules 1927, all the affairs of cooperative societies through Cooperatives Department. Annual Inspection and Audit are some of such regulatory functions performed by cooperative field staff to monitor and evaluate the performance of cooperative societies at par with its byelaws. In order to facilitate the promotion of cooperative movement government has time and again introduced different schemes. “These schemes or interventions”, as agreed by all the participants of the group, “have always been bringing positive impact on the cooperatives”. One of the participants elucidated that the scheme under study brings a financial support in the form of markup waive on provision of tractor, and all other participants showed their agreement to the version of their fellow. An elongated discussion brought the participants to deduce that involvement of government in the form of introduction of projects is required to revive the cooperative movement. “The tractors with cooperative branding working in the fields are a practical invitation for other farmers to join cooperatives to be benefited from the schemes introduced in the cooperatives. Similarly any other intervention impact the productivity of farmers like tunnel farming equipment, water saving irrigation system, cold storage, marketing of produce, and poultry farming etc. would highly be welcomed by the members of cooperatives as it would be leading towards food security, empowerment of cooperatives and creation of employment in rural and semi urban areas”, participants agreed generally:

Focus group - Farmers’ Groups

The discussions in FG2 session developed dominating themes which also answered leading questions. The participants showed deep interest and rigor in the discussions. The dominating themes included hurdles and problems in the operations of cooperative societies, role of members, bad governance by the managing committees, poor coordination between societies and field staff, dependence on government support instead of creation of societies’ own resources, little resources of members, unawareness among the members about cooperatives, considering cooperative society as means of agri credit only and etc. The participants agreed that cooperative societies

are important for unity of farmers and for betterment of agriculture. The past performance of cooperatives in the area has been vibrant and contributed a lot in economic uplift of farmer members. Cooperatives, the participants showed consensus to viewpoint of one of their fellows, provides a platform for information sharing and mutual support. At the same time they agreed that this very feature of cooperatives had not be utilized properly. That is why the cooperative, which would have to be role business model, is little known in the society. Consensus was also observed on the point cooperatives as an entity is always stronger than an individual. It was direly needed to bring the cooperatives out of state of resignation and to make it dynamic, democratic and economic institution as is depicted from its glorious past. "This, at this stage, cannot be happen", viewed one participant and others agreed, "Without external support like government intervention". All the participants showed consensus that interest-free tractor scheme is a timely intervention aiming to revive the glory of the cooperatives as well as to strengthen the cooperative societies. This will also promote social interaction in the society. Another theme which emerged out of the discussions is that cooperative is working on 100 years old patterns. It should be revisited to make it at par with modern day needs. Instead of disbursement of crop loans in the name of society, the individual member should be benefited as has been done in the instant scheme. Crop loaning should be made directly to members on the recommendation of cooperative society. "All agri inputs in the area of operation of a society must be brought by the cooperative society and all output /product should be marketed by the society to give direct benefit to the farmer member and to save to farmers from the exploitation of brokers/middleman", expressed in unanimity by the participants.

The participants, while discussing the benefits of the scheme, highlighted that interest-free tractor scheme brought financial ease to them as it is cost effectively as compared to other similar schemes launched by other service providers. One of the participant stated that a part of cost was paid by the beneficiary member and it gave a participatory/sharing status to the scheme. Moreover the installment plan to pay back the loan is comfortable (5 years payback plan). The members who obtained tractors in the scheme expressed that utilization of tractors in the agriculture and carriage purposes has caused increase in productivity. They found now themselves in the position to make saving, also enhance standard of living and are able make more expenditures on their families. They further argued that had they not been members of the Cooperatives, they would never have got the tractors.

The participants in all emphasized that there should be more tractors (at least one for every society) besides that tunnel farming equipment, support in vegetable cultivation and food crops should also be extended to the cooperative societies. The participants viewed that Cooperative Department staff should focus on capacity building of the cooperative members so as to enable them to create their own resources to become self-reliant.

Agreement was seen among the participants that this intervention brought activity in the cooperatives as is exhibited by number of applicants from the districts. Due to this scheme, every society tried to regularize its affairs by completion of record as well as it enrolled new members. At least people came to know about cooperatives.

DISCUSSION

The study was really challenging and gave cogent results, helpful in framing the policy to enhance cooperative movement. It gave insight into significance of cooperatives and its impact on the society from both the perspectives i.e. of regulatory regime (Cooperative Field Staff) and members of the cooperative societies. The study highlighted issues, benefits and challenges from both the above mentioned perspectives. The inferences made out of this study are found to be supported by literature. The challenges, if met properly, will result in success of cooperatives and of any initiative introduced for them. Otherwise those challenges may make them prone to failure, as is exhibited from the FGs discussions. Capacity building is significant in strengthening of a cooperatives and its lack may yield problems, as viewed by Danida 2004, like accountability, attraction for members and little economic contribution. In such state, a cooperative is little expected to bring any wellbeing to its members. The project in hand energized the cooperatives by implementing operational activities like holding of AGMs, conducting of financial audits, accountability of managing committees etc. inducing trust on the organization resultantly. All this development was positive and in conformity with findings of Norbu (2008) who, in a study in Bhutan, highlighted issues inducing mistrust among the members and these issues were lack of transparency and accountability, misuse of authority and finances by the management. As highlighted through discussions in focus groups cooperative membership is guaranteed solution to many of the problems faced by farmer's community through a collective action, as is evident from implementation of interest free tractor scheme which provided financial security, employment, enrichment in income, enhancement in productivity and etc. Another aspect which transpired out of group talks was that members are not limited to availing benefits out of such schemes, they keenly take part in other organizational activities and contribute to strengthen their cooperatives.

CONCLUSION AND RECOMMENDATION

The study in hand revealed the cooperative membership contributes towards welfare and betterment of individual members. Subsidiary schemes like the one studied through this investigation bring financial and social health at institutional and individual levels. Cooperatives enable the people to be self-reliant. The government interventions like the one studied here help achieving self-reliance. Therefore it is recommended that cooperatives must be organized as per modern day needs and interventions be kept on introduced on participatory basis to ensure food security, institutional strengthening and economic betterment through cooperatives besides strict monitoring and evaluation for proper implementation of such interventions.

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