

# **The Extent of Contribution of Cooperatives towards the Development of Socio- Economic Status of Beneficiaries in Local Government Units of Bukidnon**

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## **ABSTRACT**

There are countless contributions of cooperatives in the development of the socio-economic status of their members compared to when they are not yet members. The purpose of this study was to determine the extent of the contribution of cooperatives to the development of the socio-economic status of their members before and after they became members of the cooperative. There were 161 members proportionately taken from the 10 cooperatives of the cities of Malaybalay and Valencia. A descriptive statistical technique was used in this study: the mean and standard deviation were used. Overall, the result showed that the socio-economic status of the members before their membership in the cooperative is average. It is further shown that the extent of contribution of cooperatives to the development of the socio-economic status of their members after their membership in the cooperative is high. It is no longer limited to the satisfaction of their basic needs but problems on basic needs, financial aspects, support to education, health care, and life insurance are reduced and answered.

**Keywords:** Cooperative, socio-economic status, development, local government unit, members

## **INTRODUCTION**

A cooperative is generally viewed as a social economic organization that can fulfill both social and economic objectives of its members, and that has its members' interests truly at heart. A cooperative is based on certain values and principles of its own, which distinguish it from other forms of organizations.

The very motto of cooperation, 'each for all and all for each', signifies loyalty, trust, faith and fellowship. A cooperative is a perfect democratic institution of the members, for the members, and by the members, and is based on the 'one member, one vote' system of decision-making.

Cooperatives can be large enterprises with millions of members or small community enterprises. However, common to all are the cooperative values of self-help, self-responsibility, democracy, equality, equity and solidarity. Cooperatives also believe in social responsibility and include as one of their principles the concern for the community in which they operate.

A cooperative can ensure a better life to the co-operators, their families and households, a better business for their farms, participation in and control over the cooperative development, participation in the management, so that their voices are heard. The most important and precious thing is the fact that cooperatives provide for a chance for survival and development (Stewart, 2004).

Cooperatives can be very effective in making a difference in the lives of their members-owners. They are successful because their membership needs the cooperative. The cooperative fills those needs. There is a tangible advantage to being a member/owner of a co-operative that fills needs through the application of cooperative values and principles ([www.coop.org](http://www.coop.org), April 1, 2007).

While it is the main objective of cooperatives to promote the viability and growth of cooperatives as instruments of equity, social justice and economic development (R.A. 6939), however, no research yet was made in the province of Bukidnon finding the contribution of cooperatives towards the development of socio-economic status of members-beneficiaries. In fact, several studies about economic, social, environment, culture, gender equality and equity as contributions of cooperatives to the rural community were already made based on the purposes and objectives of cooperatives.

## FRAMEWORK

The main anchorage of this study is the social-capital and poverty transition framework developed by Woolcok and Narayan (2000) which espoused that individuals can achieve significant economic benefits from participation in cooperative business; that cooperatives need to be adequately capitalized and functionally successful as businesses; and that cooperatives have unique processes through which they foster the creation of social capital.

It is also based on the concept espoused by OCDC (2007), that cooperatives

are the only form of business organization that addresses fully all the economic, democratic, and social dimensions of poverty reduction simultaneously. Especially, an agricultural cooperative is widely considered as a vital foundation that can help smallholder farmers to overcome the constraints that hinder them from taking advantage 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 (Woldu et al. 2013).

Cooperatives can also provide credit services to member that ease production constraints (Tefera et al. 2016). This improvement in agricultural productivity is important for enhancing farmer livelihood, reducing rural poverty, and increasing food security (Shiferaw et al. 2014; Zeng et al. 2015; Asfaw et al. 2012; Kassie et al. 2011; Becerril and Abdulai 2010; Alene et al. 2009; Minten and Barrett 2008; Evenson and Gollin 2003).

Different studies (e.g. Leistriz 2004; Wanyama et al. 2008; Getnet and Anullo 2012; Ito et al. 2012; Verhofstadt and Maertens 2014) also confirm the role of cooperatives in poverty reduction and in improving the livelihood of its members.

This study is anchored on the idea that the contributions of cooperatives towards sustainable economic development of members-beneficiaries are gauged when members' basic needs are satisfied, when they have access to credit, can afford rest and recreation, acquire assets and properties, and can support the education of children, have the ability to purchase health care and life insurances and saved money for investment purposes.

*Satisfaction of member's basic needs.* With the adoption of cooperatives, people in the rural communities managed to generate employment, boost food production, empower the marginalized, especially women, and promote social cohesion and integration, thereby improving their livelihoods and reducing poverty. It has been clearly established that the primary intention of every cooperative is to boost the economic condition of its members by providing them the aspired goods and services. The members expect that once they are in a cooperative they would be able to obtain goods and services that they could not get as economically, efficiently, or effectively as individuals.

Co-ops are owned by the members and the profits they make are given back to their members. When they buy from a co-op, they are strengthening a business that in turn strengthens its members. Members may receive a reasonable return on their financial investment, plus other benefits which vary according to the type of cooperative but may include access to goods and services that might

not otherwise be available, markets for their products, jobs, and improvements to their social and economic well-being. ([www.rurdev.usda.gov/rbs/pub/cir55/cirr55rpt.htm](http://www.rurdev.usda.gov/rbs/pub/cir55/cirr55rpt.htm)).

When the cooperative is efficiently managed, it could sustain the needed goods and services of the members and in turn accumulate enough surpluses for patronage and interest on share capital. The study of Deriada (2005) also supports that sound management and functioning of the cooperative as economic enterprise is indispensable for the successful fulfillment of their other social purposes.

*Support to Education.* In addition, one dimension regarded that a cooperative has greatly contributed to the economic status of a member is when a member is able to send his children to school and finish a degree. Another indicator is when a member has the ability to buy prescribed school uniforms, provide required projects, and be able to pay expenses for board/bar review through the privileges and benefits that a member gets from the cooperative.

*Access to credit.* The United Nations General Assembly, in its resolution 52/194 of December 18, 1997, stressed that, in many countries micro credit programs have proved to be an effective tool in freeing people from poverty and have helped to increase their participation in the economic and political processes of society.

Also, the study of Herbosa (2003) recognized that the increased availability of credit leads to foster economic growth. This prescription for the process of growth arose to a large extent from the work of John Maynard Keynes (1935) which focused on keeping interest rates low to stimulate investment, which in turn should produce greater output.

In terms of simultaneous access to credit and cooperative services, age, education, gender, and size of household significantly influence the probability of farmers having simultaneous access to credit and cooperative services.

Members need money from their cooperatives for tuition fees, books, school supplies and other educational expenses for their children, hospital bill and others. These spiraling demands for finances of members can only be addressed through availment of a loan offered by the cooperative. Loaned amounts by member-creditor are paid with negligible interest rate every after harvest in the case of farmers, and salary deductions for salaried members. Access to borrow funds is most likely easier in a cooperative since lending institutions like Land Bank of the Philippines grant loans through cooperatives. In the same manner, cooperative distributes loaned amounts to its members with minimal interest rate. Access to credit is one of the many privileges that a cooperative member can

avail of from his own cooperative.

*Acquisition of assets and properties.* Another factor to consider that membership to a cooperative helped develop the economy of its members is when a member acquired assets and properties through the cooperative.

*Rest and recreation.* In a cooperative, members can enjoy rest and recreation because the programs and activities of a cooperative are designed according to approved plans and programs of cooperatives. Sports fest and games (indoor and outdoor games), including dancing and singing during programs and the like are among the recreation created by cooperatives. Spending holidays to beautiful and scenic places initiated by the cooperative itself make each member in high spirits and happiness.

*Health Care and Life Insurance.* The capability to buy health and life insurance upon membership to a cooperative is also a yardstick that a cooperative is really contributing to the economy of its members. Since, membership in Philhealth, SSS, Caritas, Philam, and the like is an indication that joining a cooperative would mean life is better because problems with hospitalization and purchase of medicines can be minimized through the help of these health care institutions.

Sarker et.al 2015, in their study, mentioned that the goals of cooperatives include the economic development of the members, building up unity and promoting social integration, and cooperation among the members of the group. Through development programmes, cooperative members learn the relationship between serving their own needs and the viability of organisations, including interpersonal awareness about health and family welfare on a large scale. In addition to economic and social development, cooperatives play an important role in accessing health services for Bangladesh's vast population.

*Savings and Investment.* Another dimension to consider that a cooperative is helping the economic status of its members is when the beneficiaries have the capability to engage in business-like sari-sari stores; and be able to put up their desired livelihood projects such as poultry, and piggery, goatery, and duckery. Furthermore, bank deposits or savings intended for future use and retirement purposes is another element to reflect on that members are benefiting so much from cooperative and that they would not depend on their children when they become old.

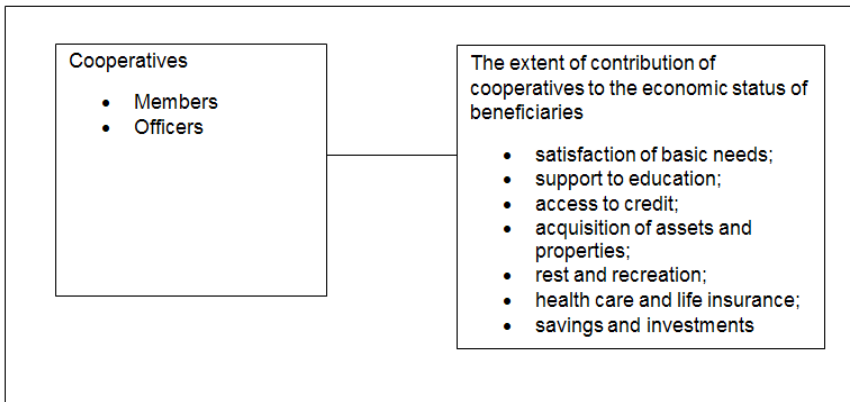


Figure 1. Schematic Diagram showing the Interplay of the Independent and Dependent Variables.

Figure 1 shows the relationship between the independent and dependent variables. This study focuses on the extent of the contribution of cooperatives to the economic status of respondents. The independent variables are the status of respondents in the cooperative which may affect the cooperatives extent of contribution to respondents'

## OBJECTIVES OF THE STUDY

The study aimed to determine the extent of the contribution of cooperatives to the socio-economic status of beneficiaries in the Local Government Units of Bukidnon. Specifically, this study sought to: (1) determine the socio-economic status of beneficiaries before their membership to the cooperatives in terms of the following: a. satisfaction of basic needs;b. support to education; c. access to credit; d. acquisition of assets and properties; e. rest and recreation;f. health care and life insurance; g. savings and investments; and (2) determine the extent of contribution of cooperatives to the development of socio-economic status of beneficiaries after their membership to the cooperatives in terms of the following: a. satisfaction of basic needs; b. support to education; c. access to credit; d. acquisition of assets and properties; e. rest and recreation;f. health care and life insurance;g. savings and investments.

## METHODOLOGY

### Research Setting

The study was conducted in the province of Bukidnon specifically in the cities of Valencia and Malaybalay. This study was conducted among the credit cooperative, consumer cooperative, service cooperative, producer's cooperative, and multi-purpose cooperatives in Malaybalay City and Valencia City.

### Research Design

The research design used was the descriptive research method using survey questionnaires. The data gathered were analyzed to determine the extent of contributions of cooperatives to the socio-economic status of members-beneficiaries.

### Respondents and Sampling Procedure

There were two groups of respondents in this study. First, the cooperative officers, and second the cooperative members. Both groups are members of the cooperative for at least three years. The officers refer to the board of directors, secretaries, treasurers and auditors. The members are the managers, management staff, chairmen and members of different committees.

The researcher used the probability sampling design. It utilized the purposive technique. The criteria of selection include: (1) minimum of three years membership, (2) member of good standing, (3) involve in activities, (4) good tract record of repayment.

The sample size was 238. Of this number, 77 were officers the consisted of five board of directors, a secretary, a treasurer, and an auditor. Simple random sampling using the lottery method was employed in identifying the members (committee chairmen and members, managers and management staff). There were 161 members proportionately taken from the 10 cooperatives of the cities of Malaybalay and Valencia.

### Research Instruments

A researcher-made questionnaire was used in gathering the data. It inquired as to the economic condition of members prior to membership in the cooperatives and the contributions of cooperatives to the socio-economic status of members-beneficiaries.

The results was interpreted using the table below:

Scale	Range of Means	QD	QS
1	1.00 – 1.49	Very High	Strongly Agree (SA)
2	1.50 – 2.49	High	Agree (A)
3	2.50 – 3.49	Average	Undecided (U)
4	3.50 – 4.49	Low	Disagree (D)
5	4.50 – 5.00	Very Low	Strongly Disagree (SD)

### Research Protocol

The researcher prepared a letter request addressed to the City Mayor, to conduct a study on the extent of the contribution of cooperatives to the socio-economic status of beneficiaries in the Local Government Units of Bukidnon.

A letter requesting for permission to conduct a survey, including the sample survey questionnaire was given to the Managers of the different Cooperatives for approval of the Board of Directors. Once the request was approved by the questionnaires, together with a formal letter informing the respondents of the purpose of the study was then distributed to the respondents.

### Data Gathering Procedure

Respondents were given survey questionnaires and were informed what the study was about. Consent of the respondents was taken and confidentiality was guaranteed. The respondents were given 2 days to complete the said survey. The survey questionnaires were then collected, analyzed, and interpreted.

### Methods of Data Analysis

The method of data analysis used was quantitative data analysis.

### Validity and Reliability of the Instruments

The instrument was validated to members other than the respondents of the study. Reliability analysis was conducted using Cronbach Alpha and obtained a reliability coefficient of 0.927.



## Statistical Techniques

The researcher used the descriptive statistical technique in this study: the mean and standard deviation were used.

## RESULTS AND DISCUSSION

**Objective 1.** To determine the socio-economic status of beneficiaries before their membership to the cooperatives in terms of the following: a. satisfaction of basic needs; b. support to education; c. access to credit; d. acquisition of assets and properties; e. rest and recreation; f. health care and life insurance; g. savings and investments?

Table 1. Summary Table of the Socio-Economic Status of Beneficiaries before their membership to the cooperatives

Indicators	Officers			Members		
	$\bar{x}$	<u>sd</u>	QS	$\bar{x}$	<u>sd</u>	QS
Satisfaction of basic needs such as food, clothing and shelter	2.15	0.96	H	2.59	1.20	H
Access to credit	3.47	0.96	A	3.69	1.26	L
Rest and recreation	3.45	1.01	A	3.50	0.85	L
Acquisition of assets and properties	3.52	0.95	L	3.70	0.89	L
Support to education	3.32	0.97	U	3.45	0.96	A
Health care and life insurance	3.58	0.97	L	3.72	0.95	L
Savings and investments	3.62	0.93	L	3.75	0.94	L
<b>Overall</b>	<b>3.30</b>	<b>0.94</b>	<b>A</b>	<b>3.49</b>	<b>1.02</b>	<b>A</b>

Table 1 shows the socio-economic status of the officers and members before their membership in cooperatives was average, which means that the beneficiaries find a hard time determining whether their present condition consistently provides all their social and economic needs. The result also shows that the provision of their basic needs is what they have identified as high and they agreed that their basic needs like food, shelter clothing is what they can afford prior to their membership in a cooperative. This means their income was just enough to satisfy their socio-economic needs. Their non-engagement in cooperatives contributed so much to their present condition. In the adoption of cooperatives, people in the rural communities managed to generate employment, boost food production, empower the marginalized, especially women, and promote social cohesion and integration, thereby improving their livelihoods and reducing poverty.

The capabilities of beneficiaries prior to their membership are just enough to

provide their families food, shelter and clothing. The findings are supported by some interviews conducted by the researcher. Some members revealed that their economic conditions before membership to cooperatives were just enough to provide their families three meals everyday. They could not even afford to buy extra food for between meals. This means that they could only eat delicious and sumptuous food once a week or whenever there are invitations for dinner like fiesta celebration, birthdays, anniversaries, thanksgiving and or during harvest time.

In regards to their shelter, some say that their houses before were constructed out of temporary materials. In fact, some of the members' houses have no flooring or they just used the ground as their direct flooring. In short, their houses are not strong and presentably built. Moreover, some respondents reveal that their houses have no electric power and water connections because they cannot afford to pay the expenses for connection as well as the payments for monthly consumption. As to their clothing, most of the respondents disclosed that they would only buy beautiful dresses on case to case basis, or forced by circumstance because of some occasions that their presence is required, such as: Christmas parties wedding, baptismal and graduation rites . In most cases, due to limited resources, some prefer to buy used clothing ( ukay-ukay) just to accommodate all the members of the family.

In terms of access to credit before membership to cooperative most of the members are reluctant to borrow funds because they do not have fixed source of income to pay the borrowed money and the corresponding interest on time. In addition, the result tells that the respondents could not easily access credit, especially in times of emergency, since they have no assets, properties, and/ or appliances to use for collateral purposes.

In terms of rest and recreation they disclosed that they have no extra money to use for recreation purposes before membership to cooperatives. This is supported by an interview conducted to some of the respondents that much of their desire to visit and see beautiful and scenic places but they have no money to use for the transportation expenses, food and entrance fees. They can only afford to visit parks and plazas available in the locality.

Taking cognizance into the low evaluation ratings as reflected in the table, respondents could hardly provide the required school projects as well as the prescribed school uniforms and other clothing of their children. With this, attendance to educational trips is difficulty. This economic condition of the respondents implies that they are facing economic distress to the extent that they

could not provide the primary needs of their children which is education. The result then suggests that they have to look for other means to improve their financial capabilities.

The ratings explain that their earnings are not adequate to purchase health care and life insurance which means it's beyond their capacity. In the same manner, they did not have the capability to pay hospital bills and purchase of medicines in case of illness. The above cited economic condition is supported by the experience shared in one of the interviews conducted. The interviewee said that he was so depressed when a member of his family got sick and was confined at the hospital and could not be released because he could pay the hospital bills. He thought that if only he has the capacity to buy health care insurance, he would not be paying the entire hospital bill since it would be covered by the health care.

**Objective 2.** To determine the extent of contribution of cooperatives to the socio-economic status of beneficiaries after their membership to the cooperatives in terms of the following: a. satisfaction of basic needs; b. support to education; c. access to credit; d. acquisition of assets and properties; e. rest and recreation; f. health care and life insurance; g. savings and investments?

Table 2. Summary table of the Extent of contribution of cooperatives to the development of socio-economic status of beneficiaries after their membership to the cooperatives.

Indicators	Officers			Members		
	$\bar{x}$	<u>sd</u>	QD	$\bar{x}$	<u>sd</u>	QS
Satisfaction of basic needs	2.04	0.83	H	1.89	0.71	H
Access to credit	2.16	0.78	H	2.12	0.66	H
Rest and Recreation	2.19	0.73	H	2.20	0.68	H
Acquisition of Assets and Properties	2.30	0.76	H	2.20	0.62	H
Support to Education	2.14	0.94	H	2.01	0.60	H
Health care and Life Insurance	2.04	0.75	H	2.02	0.68	H
Savings and Investment	2.29	0.71	H	2.14	0.66	H
<b>Overall</b>	<b>2.15</b>	<b>0.81</b>	<b>H</b>	<b>2.08</b>	<b>0.64</b>	<b>H</b>

Table 2 shows that extent of contribution of cooperatives to the development of socio-economic status of beneficiaries after their membership to the cooperatives

is high. It means that the officers and members of the cooperatives agreed that their membership in the cooperative brought forth immense contribution to uplift their socio-economic status or condition. All aspects of their economic needs were addressed by virtue of their membership to the cooperatives to mention; satisfaction of basic needs; support to education; access to credit; acquisition of assets and properties; rest and recreation; health care and life insurance; savings and investments. Addressing the different needs of every member is not possible if they do it alone, they needed the cooperative to help them pull through the provision of those needs. The very essence of cooperativism is obviously made possible based on the result of the study.

A study of Tchami (2007) observes that the main purpose of a cooperative is to allow individuals to come together and pool their resources in order to reach a common goal, which would be difficult for them to achieve as individuals. Furthermore, cooperation in most cases occurs when external factors threaten a certain number of individuals; hence, cooperatives are the best possible means of defence against the worsening social and economic conditions affecting a section of the population. In this way, cooperatives are enterprises which help their members to cooperate in solving social problems they share.

As disclosed by the beneficiaries they said that their financial requirements when they became members of the cooperative are improved. It further justifies that membership to cooperatives eased their problems on financial aspect since they could access to credit at low interest rate any time as the need arises. This means that the cooperative helped them largely because the result of the evaluation point out that members can now have the financial capability to pay borrowed funds.

They also have acquired assets and properties when they became members of the cooperative. Some respondents bought car through a loan and some obtained by installment scheme. In fact, one member proudly said that her membership to cooperative is considered a fortune because she was able to complete her home appliance out of patronage refund, and interest in share capital that she invested in cooperative. Other assets and properties were also acquired through the money that she borrowed from the cooperative through loans. Therefore, it could be deduced that there is a large contribution brought by cooperatives to the beneficiaries' economic development.

The result further conveys assurance that the members could send their children to school through the interest on capital share that they put up and patronage refund that they would benefit based on their use. In addition, educational loan is also one of the programs of the cooperative in which the

members could avail of. According to some members, their children were able to finish a degree through scholarship grants offered by the cooperative.

The capability to buy health and life insurance upon membership to cooperative is also a yardstick that a cooperative is really contributing to the economy of its members. Since membership to Philhealth, SSS, Caritas, Philam and the like is an indication that joining a cooperative would mean life is better because problems on hospitalization and purchase of medicines can be minimized through the help of these health care institutions. Membership to SSS and other life insurance would become affordable since payment of premiums is shared by the employer (cooperative) and the member.

## **CONCLUSION**

Beneficiaries socio-economic condition prior to their membership in the cooperative is not developed they are only limited to the satisfaction of their basic needs. The socio-economic condition of beneficiaries after their membership to the cooperative's changes, it is no longer limited to the satisfaction of their basic needs but problems on basic needs, financial aspect, support to education, health care and life insurance are reduced and answered.

## **RECOMMENDATIONS**

1. Local Government Units may consider providing more financial assistance to sustain the economic development projects of cooperatives and help rural residents form new cooperative businesses and improve the operations of existing coops by providing them technical support in a form of education and training.

2. Cooperative Development Authority (CDA) should formulate and improve existing plans and programs that would serve as guide for effective and efficient governance to sustain the economic development of cooperative members.

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