

# Assessing Extent to which Co-operative Societies Comply with the International Co-operative Alliance Standards – A Case of Mpika District in Zambia

Reagan Ntalasha

**Abstract**— this paper assesses the extent to which co-operative societies complied with the International Co-operatives Alliance (ICA) standards using a comparative approach between the category of enterprising and non-enterprising cooperatives in Mpika district. The national criterion of categorizing cooperative enterprises does not factor in the ICA standards. Specific objectives were to determine the extent to which co-operatives complied with the ICA principles in 2015; voluntary and open membership, democratic member control, member economic participation, autonomy and independence, education, training and information, cooperation among cooperatives and concern for the community. 75 registered co-operatives were selected for the study. Data collection was achieved through questionnaires, interviews, and study of documentary material from ICA reports and academic works. Data summary was presented on ICA principles score sheet. Analysis was done using the chi-square test, liquidity ratio and surplus determination. Findings show that 100% of cooperatives from both categories were non-compliant with ICA principle on cooperative independence and this compromised adherence with other principles. The study concludes that there is no significant difference between the enterprise category of cooperatives and the compliance with ICA principles on all the 7 principles. The conclusion implies that cooperatives are similar in compliance and abrogation of the ICA standards regardless of their category of enterprise. The Zambian situation has been exposed as one that has co-operatives that operate in accordance to two demanding objectives; the successive governments' objective and the ICA objective though the former has a larger influence in the operation of co-operatives. In order to have co-operatives that would comply in totality with ICA standards, the study's main recommendation is to let ICA take a key role in regulating co-operatives worldwide.

**Index Terms**— Cooperative societies, compliance, International Cooperative Alliance standards, Mpika Zambia

## I. INTRODUCTION

Poverty remains the greatest challenge Zambia is facing. The national average poverty level is estimated at 73% while in rural areas it is at 83% (CSO, 2015). People suffer immensely from inadequate access to economic and social resources. Vulnerable groups in rural areas which mostly consists women, children and the aged depend on farming and small businesses as the main source of livelihood. Given that the

highest rates of poverty are in the rural areas, co-operatives are an important source of livelihood and income in the rural communities of the country. Thus, support to co-operative societies has been identified as a priority by the Zambian government to reduce poverty and enhance household food security (NAP, 2004).

A co-operative is generally described as a business that is owned and controlled by the people who use its services, and whose benefits are shared by the users (Garter, 2001). According to International Cooperative Alliance (ICA, 2012), co-operatives are community-based, rooted in democracy, flexible, and have participatory involvement, which makes them well suited for economic development. The process of developing and sustaining a co-operative involves promoting community spirit, identity and social organization. Gibson (2005) observes that, "co-operatives play an increasingly important role worldwide in poverty reduction, facilitating job creation, economic growth and social development. Co-operatives are viewed as important tools for improving the living and working conditions of both women and men. Since co-operatives are user owned, they make decisions that balance the need for profitability with the welfare of their members. As co-operatives foster economies of scope and scale, they increase the bargaining power of their members providing them, with higher income and social protection. Hence, co-operatives accord members opportunity, protection and empowerment essential for uplifting them from degradation and poverty (Somavia, 2002). In a number of ways, co-operatives play important role in economic and social development. ICA is an independent, non-governmental organization established in 1895 to unite, represent and serve co-operatives worldwide. It provides a global voice and forum for knowledge, expertise and coordinated action for and about co-operatives. The Alliance is the guardian of the co-operative definition which states that a cooperative is 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. ICA has the following principles which are parameters that the cooperative community worldwide needs to adhere to: voluntary and open membership, democratic member control, member economic participation, independence and autonomy, education, training and information, cooperation among cooperatives and concern for the community. The cooperative definition and principles are enshrined in the statement on the co-operative identity and included in the ILO

Reagan Ntalasha, Student - Master's Degree Transformative Community Development, Mulungushi University, Kabwe, Zambia.

recommendation 193/2002 on the promotion of co-operatives (ICA News, 1995).

## II. METHODOLOGY

### A. Theoretical/Conceptual Framework

The study was anchored primarily on the “ICA principles” that compliance of primary co-operatives with the ICA standards should largely be guided by the basic co-operative principles of open and voluntary membership, democratic control, limited interest on capital, patronage refund, continuous education and training, and cooperation among co-operatives in all levels (Ocampo, 2010:13). Aspects of adherence with ICA principles by cooperatives are the basic consideration of its continuous operations. The national criterion on categorizing cooperatives as enterprising and non-enterprising categories was basically planned by the national department of cooperative development. Successive co-operatives are cooperatives that operate profitably, have shares above ZMK50, 000; emerging co-operatives are cooperatives with new business established, shares above ZMK5, 000 and non-enterprising co-operatives are cooperatives with no business, share capital below ZMK5, 000(department of cooperatives report 2015). Thus, the national criterion of categorizing cooperatives is supported by the Cambridge English dictionary that defines an enterprise as, “an organization, especially a business, or a difficult and important plan, especially one that will earn money, In general, any endeavor where the primary motive is profit and not mere employment for oneself and others.” According to 2016 business dictionary, compliance is defined as certification or confirmation that the doer of an action (such as the writer of an audit report), or the manufacturer or supplier of a product, meets the requirements of accepted practices, legislation, prescribed rules and regulations, specified standards, or the terms of a contract.

It is conceived in this study that the successful operation of a cooperative is dependent on the compliance with the ICA principles. The higher cooperatives comply with the principles of; voluntary and open membership, democratic member control, member economic participation, independence and autonomy, education, training and information, cooperation among cooperatives and concern for the community the higher would be their operations and development. It is further conceived that there is a significant difference in the compliance with the ICA principles by the category of enterprising cooperatives and non-enterprising cooperatives. Enterprising cooperatives that are categorized due to having higher share capital are expected to be more compliant with the ICA principles unlike their counterparts in the category of non-enterprising. If the category of cooperative enterprise strictly observes the ICA principles, that would be an indicator that these institutions would be viable. It may be observed that the national criterion on categorizing cooperatives does not take into account the need to comply with the ICA standards. On the basis of this observation, the researcher believes that a study on assessing the extent to which cooperative societies comply with the ICA standards should be undertaken. Hence, this study,

specifically intended to determine the extent to which the enterprise category complied with each of the 7 ICA principles in Mpika district in Zambia. It also attempted to find out some Variates that have influence on cooperatives to comply with the ICA standards. The conceptual framework for the assessment of societies to the ICA standards in Zambia is illustrated in *Fig. 2.1*

Cooperative societies (enterprising and non-enterprising)



Fig. 1 conceptual framework for assessing compliance in the cooperative movement

### B. Study location

The study area is Mpika district in Muchinga Province of Zambia. The 2010 census estimates the population of Mpika to be at 203,379 with an average annual growth rate of 3.4%. Considering the above growth rate, it can be projected that the population for Mpika will be 284,126 by the year 2020. About 30 % of the population is located in the peri-urban area and the remaining 70% in the rural area (CSO 2010).

The study was conducted in primary co-operatives of Mpika district that were selected from a sampling frame of 378

co-operatives. These cooperatives were drawn from four of the six agricultural blocks and these are; Mpika central, Mpipo, Mpumba and Luchembe blocks.

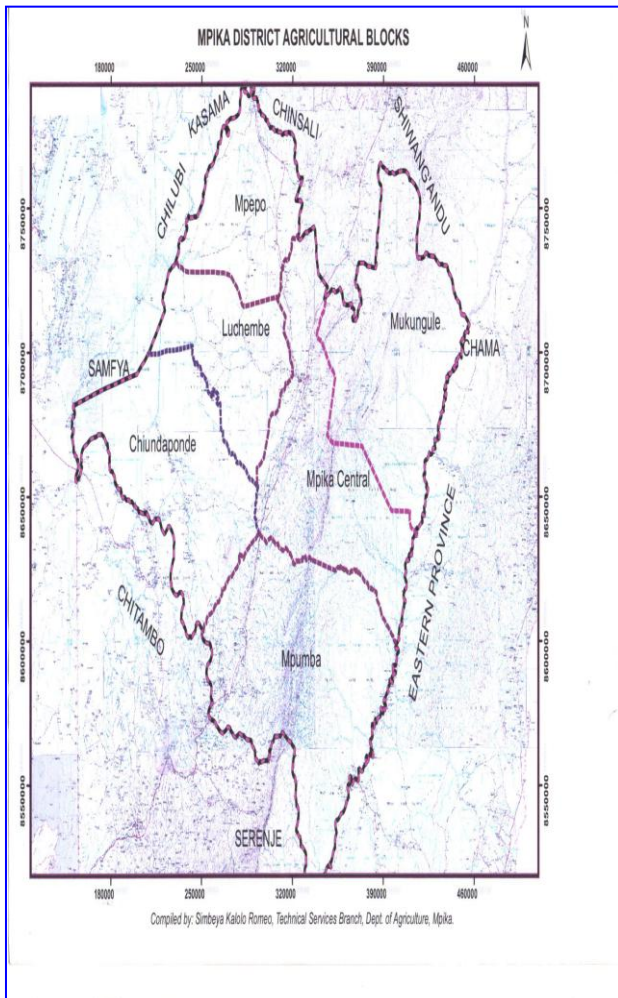


Fig. 2 - Map of Mpika district Agricultural Block

**C. Sampling procedure and Data collection**

The selection of co-operative respondents was done randomly through a systematic sampling technique where every 5<sup>th</sup> element of the population of 378 co-operatives was selected. All members of the population had an equal chance of being selected to the sample and thus a total number of 75 co-operatives were selected that made 20% sample representation of the population. Of the 75 respondents, 32 respondents were in the enterprise category while 43 respondents were in the non-enterprising category. The structured questionnaire (composed of closed and open ended questions) was used as a main tool for data collection from different co-operative executive committee members. The questions were formulated to assess the extent to which cooperative societies comply with the ICA standards. The interview guide by agricultural and co-operative officers was employed to verify the captured important information of the study from the agricultural camps and blocks. The data collected comprised of both qualitative and quantitative.

**D. Data Analysis**

Data collected was processed using Excel and SPSS soft wares in order to generate descriptive statistics, percentages, and frequencies as presented in the data.

In order to conduct the specific objectives, the principles score sheet summarized the presented data and chi-square test was conducted on the results. The surplus determination and apportionment, and liquidity ratios tools were also employed to determine the societies' compliance with ICA standards.

**III. RESULTS**

**4.2.1 Respondents on voluntary and open membership**

The table shows responses on the determination of compliance with ICA principle number 1. The result shows that in the category of enterprising, 28 respondents – 87.5% adhered to the principle while 5 respondents – 12.5% contravened it. In the non-enterprising category, 38 respondents – 88.4% complied with the principle while 5 respondents – 11.6% contravened the principle.

Table 1 – respondents on principle number 1

Variable	Category	Complied	Non-complied
willingness of members to join	Enterprising	28	4
	Non-enterprising	38	5

Source: author 2016

Table 2 –chi-square test on principle number 1

Category	Complied	Non-complied	Total
Enterprising	28	4	32
Non enterprising	38	5	43
Total	66	9	75

chi-square probability of independence = 0.9084847

Source: author 2016

H<sub>0</sub>: There is no significant difference between the enterprise category of cooperative societies and the compliance with ICA principle number 1

H<sub>1</sub>: There is a significant difference between the enterprise category of cooperative societies and the compliance with ICA principle number 1

Since probability is more than 10%, we accept the null hypothesis which states that there is no significant difference between the enterprise category of cooperative societies and the compliance with ICA principle number 1

The test implies that cooperative societies regardless of their enterprise categories are similar in the compliance and non-compliance with the voluntary and open membership ICA principle.

**4.2.2 Respondents on democratic member control principle**

The table below shows result of responses on the determination of compliance with ICA principle number 2. In the enterprising category, all the 32 – 100% contravened the

principle. In the non-enterprising category, all the 43 respondents – 100% contravened the principle.

Table 3 –respondents on principle number 2

Variable	Category	Complied	Non-complied
presence of management staff	Enterprising	None	32
	Non enterprising	None	43

Source: author 2016

Table 4 –chi-square test on principle number 2

Category	Complied	Non-complied	Total
Enterprising	None	32	32
Non enterprising	None	43	43
Total	None	75	75

chi-square probability of independence cannot be computed

Source: author 2016

H<sub>0</sub>: There is no significant difference between the enterprise category of cooperative societies and the compliance with ICA principle number 2

H<sub>1</sub>: There is a significant difference between the enterprise category of cooperative societies and the compliance with ICA principle number 2

Since probability cannot be computed because of none compliance of cooperative societies in both the categories of enterprising and non-enterprising, then we accept the null hypothesis which states that is no significant difference between the enterprise category of cooperative societies and the compliance with ICA principle number 2

The test implies that cooperative societies regardless of their enterprise categories are similar in the non-compliance with democratic member control ICA principle.

#### 4.2.3 Respondents on member economic participation principle

The table below shows result of responses on the determination of compliance of ICA principle number 3. In the enterprising category, 1 respondent – 3.1% adhered to the principle while 31 respondents – 96.9% contravened the principle. In the non-enterprising category, all the 43 respondents – 100% contravened the principle.

Table 5 –respondents on principle number 3

Variable	Category	Complied	Non-complied
Payment of patronage bonus to members	Enterprising	1	31
	Non enterprising	None	43

Source: author 2016

Table 6 –chi-square test on principle number 3

Category	Complied	Non-complied	Total
Enterprising	1	31	32
Non enterprising	None	43	43
Total	1	74	75

chi-square probability of independence = 0.2432069

Source: author 2016

H<sub>0</sub>: There is no significant difference between the enterprise category of cooperative societies and the compliance with ICA principle number 3

H<sub>1</sub>: There is a significant difference between the enterprise category of cooperative societies and the compliance with ICA principle number 3

Since probability is more than 10%, we accept the null hypothesis which states that there is no significant difference between the enterprise category of cooperative societies and the compliance with ICA principle number 3.

The test implies that cooperative societies regardless of their enterprise categories are similar in the compliance and non-compliance with member economic participation ICA principle.

#### 4.2.6 Respondents on autonomy and independence principle

The table below shows result of responses on the determination of compliance of ICA principle number 4. In the enterprising category, all the 32 respondents – 100% contravened the principle. In the non-enterprising category, all the 43 respondents – 100% contravened the principle.

Table 7 –respondents on principle number 4

Variable	Category	Complied	Non-complied
Information on deregistration	Enterprising	None	32
	Non enterprising	None	43

Source: author 2016

Table 8 –chi-square test on principle number 4

Category	Complied	Non-complied	Total
Enterprising	None	32	32
Non enterprising	None	43	43
Total	None	75	75

chi-square probability of independence cannot be computed

Source: author 2016

H<sub>0</sub>: There is no significant difference between the enterprise category of cooperative societies and the compliance with ICA principle number 4

H<sub>1</sub>: There is a significant difference between the enterprise category of cooperative societies and the compliance with ICA principle number 4

Since probability cannot be computed because of none compliance of cooperative societies in both the categories of enterprising and non-enterprising, then we accept the null hypothesis which states There is no significant difference between the enterprise category of cooperative societies and the compliance with ICA principle number 4

The test implies that cooperative societies regardless of their enterprise categories are similar in the non-compliance with independence and autonomy ICA principle.

#### 4.2.7 Respondents on education, training and information principle

The table below shows result of responses on the determination of compliance of ICA principle number 5. In the enterprising category, 1 respondent – 3.1% adhered while 31 respondents - 96.9% contravened the principle. In the non-enterprising category, 1 respondent – 2.3% adhered whereas 42 respondents – 97.7% respondents contravened the principle.

Table 9 –respondents on principle number 5

Variable	Category	Complied	Non-complied
Trainings conducted in cooperatives	Enterprising	1	31
	Non enterprising	1	42

Source: author 2016

Table 10 –chi-square test on principle number 5

Category	Complied	Non-complied	Total
Enterprising	1	31	32
Non enterprising	1	42	43
Total	2	73	75

chi-square probability of independence = 0.8316869

Source: author 2016

H<sub>0</sub>: There is no significant difference between the enterprise category of cooperative societies and the compliance with ICA principle number 5

H<sub>1</sub>: There is a significant difference between the enterprise category of cooperative societies and the compliance with ICA principle number 5

Since probability is more than 10%, we accept the null hypothesis which states that there is no significant difference between the enterprise category of cooperative societies and the compliance with ICA principle number 5

The test implies that cooperative societies regardless of their enterprise categories are similar in the compliance and non-compliance with education, training and information ICA principle.

#### 4.2.8 Respondents on cooperation among co-operatives principle

The table below shows result of responses on the determination of compliance of ICA principle number 6. In the enterprising category, all the 32 respondents – 100% contravened the principle. In the non-enterprising category, all the 43 respondents – 100% contravened the principle

Table 11 –respondents on principle number 6

Variable	Category	Complied	Non-complied
Affiliation to district union	Enterprising	None	32
	Non enterprising	None	43

Source: author 2016

Table 12 –chi-square test on principle number 6

Category	Complied	Non-complied	Total
Enterprising	None	32	32
Non enterprising	None	43	43
Total	None	75	75

chi-square probability of independence cannot be computed

Source: author 2016

H<sub>0</sub>: There is no significant difference between the enterprise category of cooperative societies and the compliance with ICA principle number 6

H<sub>1</sub>: There is a significant difference between the enterprise category of cooperative societies and the compliance with ICA principle number 6

Since probability cannot be computed because of none compliance of cooperative societies in both the categories of enterprising and non-enterprising, then we accept the null hypothesis which states that there is no significant difference between the enterprise category of cooperative societies and the compliance with ICA principle number 6

The test implies that cooperative societies regardless of their enterprise categories are similar in the non-compliance with cooperation among cooperatives ICA principle.

#### 4.2.9 Respondents on concern for the community principle

The table below shows result of responses on the determination of compliance of ICA principle number 7. In the enterprising category, all the 32 respondents – 100% contravened the principle. In the non-enterprising category, all the 43 respondents – 100% contravened the principle.

Table 13 –respondents on principle number 7

Variable	Category	Complied	Non-complied
Availability of deliberate programs on environment	Enterprising	None	32
	Non enterprising	None	43

Source: author 2016

Table 14 –chi-square test on principle number 7

Category	Complied	Non-complied	Total
Enterprising	None	32	32
Non enterprising	None	43	43
Total	None	75	75

chi-square probability of independence cannot be computed

Source: author 2016

H<sub>0</sub>: There is no significant difference between the enterprise category of cooperative societies and the compliance with ICA principle number 7

H<sub>1</sub>: There is a significant difference between the enterprise category of cooperative societies and the compliance with ICA principle number 7

Since probability cannot be computed because of none compliance of cooperative societies in both the categories of enterprising and non-enterprising, then we accept the null hypothesis which states that there is no significant difference between the enterprise category of cooperative societies and the compliance with ICA principle number 7

The test implies that cooperative societies regardless of their enterprise categories are similar in the non-compliance with concern for the community ICA principle.

#### IV. DISCUSSION

The study revealed the source of immunity for cooperative societies as being derived from the 1998 societies Act that is regulated through the office of the registrar of co-operatives. The registrar and the deputy are public officers who are appointed by the public service commission in the name of the republican president. This study argues that regulation of co-operatives cannot be done by officers appointed by the office of the president (head of government) because evidence shows that despite cooperatives not adhering with ICA standards, successful governments have continued sustaining and recruiting cooperative members through provision of farm input subsidies. Thus, this provides an explanation of having only registration of cooperative societies that embeds ICA standards in their constitutions but there are no deregistration of those cooperatives that violates the ICA standards.

The study shows that in the enterprising category, only 1 out of the 32 co-operative societies paid an amount of ZMK 450 to distribute among its 41 shareholders. In the

non-enterprising category there was none of the 43 co-operative societies that issued out patronage bonus to their shareholders in the year of evaluation. The chi-square test proved that cooperative societies regardless of their enterprise categories were similar in the compliance and non-compliance with ICA principle on member economic participation. To sustain membership in cooperatives in 2015, the government of Zambia paid an average amount of ZMK 619 to each member in the enterprising category in form of maize inputs subsidies. In the non-enterprising category, the government paid an average amount of ZMK 524 to each member. Successive governments have been paying cooperative members in form of subsidized inputs from 2002 through FISP. By failing to pay patronage bonus to shareholders, the cooperative societies contravened the ICA principle of member economic participation – the principle which allows members to remit shares in return for payment of patronage bonus. The failure to pay patronage bonus to shareholders by cooperative societies is an indicator of having non-viable cooperatives enterprises that are a burden to government resources. Heavy reliance on government resources proves that cooperatives contravene the ICA principle that entails that cooperatives need to be independent and autonomous. FISP has made the membership of the co-operatives to be distracted from conducting the main objective of a business entity hence failure to issue out shares. Payment of subsidies by government to members of cooperatives does not only entail government’s sustenance of cooperative membership but also recruitment of members in cooperatives who desire to access farm inputs. Thus, successive governments through FISP have distorted the cooperative concept in the country and the study argument is backed by the following quotation from the national document, “co-operative development is an avenue through which government endeavors to realize its aim to pass on the benefits of market reforms to farmers, in particular small-scale farmers, as they have the highest potential for enhancing growth prospects in the sector” (NAP 2004). On the need for cooperatives to be viable, Farah Alo Madulid, (2015) found out in his study that, “there are almost equal numbers of primary co-operatives operating in Northern Samar which are viable in terms of profitability and those which are not viable. This picture is disheartening because it is expected that most if not all existing co-operatives should operate profitably. Although co-operatives are not motivated to operate for profits, they should be adequately profitable in order to have continued successful operation. Successful operation of a co-operative may be gauged by its ability to provide financial services to the members.” In this study none of the co-operative societies in both the categories of enterprising and non-enterprising had a component of management staff component – a critical component required for executing the business affairs of a cooperative. Lack of management staff in cooperative societies implies that

cooperative societies contravene ICA principle of democratic member control – a principle that requires cooperatives to have an internal structure in form of a triangle. The complete internal structure requires the components of general membership, board of directors and management staff to be in place. Thus, the internal structure in both the categories in the study is incomplete. Without a component of management staff in cooperatives, the board of directors doubles their roles by also carrying out the duties of managers. The implication of this act is that cooperatives in Mpika district are not contributing in the creation of employment as required by ICA. This explains the reason for not having any cooperative in Zambia being mentioned in the reviewed ICA 2012 ILO report on cooperatives' contribution to job creation in the world. Lack of management staff component in cooperatives is the cause of the inability by both categories of to secure loans from financial institutions – a normality in every business organization.

The study results show that none of the primary cooperatives in both categories were affiliated to the district union in the year of evaluation. By not affiliating to the district union which is a secondary body in the cooperative movement, cooperative societies in Mpika district are not adhering to ICA principle on cooperation among cooperatives. Not adhering to the said principle implies that primary cooperatives in Mpika district are not only linked to the district union but are not also linked to the provincial union, ZCF and ultimately the ICA. Thus, the cooperative external structure in Mpika district is dismantled. However, despite cooperative societies in the district not linked to ICA body, cooperatives have ICA principles enshrined in their constitutions. Lack of affiliation of the cooperative societies to the secondary structures in the district robs the required inflow financial resources in the cooperative movement. This non-compliance of the said principle is an indicator of the financial turmoil that might exist in the cooperative movement.

## V. CONCLUSION

The conclusion inferred from the study is that the extent of compliance with ICA standards was assessed on cooperative societies in the categories of enterprising and non-enterprising in Mpika district. The conclusion is that there is no significant relationship between the enterprise category of cooperative societies and the compliance with ICA principle on all the 7 ICA principles.

The study concludes that while the national enterprising categorization criterion is aimed to enhance the viability of cooperative enterprises it did not help cooperatives to comply with ICA standards. Enterprising cooperatives that are expected to perform better in terms of compliance with ICA standards than non-enterprising cooperatives have been tested same in compliance and abrogation of the ICA identity.

Despite non-compliance of cooperative societies with the ICA standards, the study showed that:

- i. The office of the registrar of cooperatives had not conducted any deregistration activity.
- ii. Successive governments had interfered in the operation of cooperatives by providing subsidies and grants to cooperatives and their members. This act led to cooperatives losing their autonomy and independence principle.

## ACKNOWLEDGEMENT

Special gratitude goes to my research project supervisors - Dr. E. Musaba and Mr. I. Lichilo for their patience, efficiency and effective guidance. I extend my gratitude to Mr. E. Syampaku for his enormous task to ensure that the thesis becomes more meaningful. Furthermore, I recognize and thank the staff from the directorate of research and post graduate and the school of agriculture and natural resources for offering an innovative master's Programme - Transformative Community Development.

I give exceptional thanks to members of my lovely family, wife - Naomi, daughters - Lushomo, Lumba and Luyando (daddy's little girls) for their support rendered to me when I devoted time and energy toward academic books robbing them of the valuable family time. I extend my heartfelt appreciation to Esnart Banda - my sister-in-law who warmly provided with accommodation during my struggle with research project.

My acknowledgements will be incomplete without thanking my all weather friends - Willie Phiri and Charles Simukoko. Honestly guys! We have unbroken tripartite partnership that enables us to share: academic notes, work experience and financial resources. Our collaboration is traced as far back as 2003 when as young men we were trained for our college certificate Programme.

Thumbs up to co-operative societies' leadership, co-operative and agricultural staff in Mpika district for the cooperation and support rendered to the research project.

Most importantly and sincerely I give honor and praise to the Omnipotent God for His infinite providence during the research project and the entire Programme. The matter has been ably concluded.

## REFERENCES

- [1] Adeyeye .O. (1970) co-operative development through Institution Adaptation, The Nigerian experience, co-operative Information" (ILO) 46/2
- [2] Agri-Food Canada, March 2002. Occasional Paper #03.01, *Centre for the Study of co-operatives, University of Saskatchewan.*
- [3] Baarda R. (2006) "current issues in co-operative finance and governance" U.S. Department of Agriculture
- [4] Chabala C and Öjermarck P (1993) "case study on review and analyze the process of disengaging the cooperative

movement in Zambia from government intervention and control.” Lusaka, Zambia, in July 1993

[5] Chaddad, F. and Cook, M. (2003) Waves of Demutualization: An Analysis of the empirical Evidence Paper presented at the “Mapping co-operative Studies in the New Millennium” conference, Victoria, BC, May 28-31.

[6] Coleman, S. (2000), ‘Access to Capital and Terms of Credit: A comparison of Men and Women-Owned Small Businesses’, *Journal of Small Business Management*, 38(3), pp. 37-52.

[7] Collins, J. (1999). “Turning Goals into Results: The Power of Catalytic Mechanisms.” *Harvard Business Review*, July-August: 71-82.

[8] Cook, M.L. (1994) “The Role of Management Behavior in agricultural co-operatives” *Journal of Agricultural Co-operation*, 9:42-58.

[9] Farah Alo Madulid, (2015) “Institutional viability of the co-operative in Northern Samar and the Variates affecting it” international journal of scientific & technology research volume 4, issue 09, September 2015

[10] Fulton, M. (2001) “New Generation co-operative development in Canada” *Centre for the Study of Co-operatives, University of Saskatchewan*

[11] Report prepared for the co-operatives Secretariat agriculture and Gibbings, J. (2000). “Response and Adaptation: Canadian Agricultural

[12] Fredrick O. Wanyama, (2012). The social and solidarity economy in African development: the role of co-operatives

[13] Gertler, M. (2001) “Rural co-operatives and sustainable development” *Centre for the Study of Co-operatives, University of Saskatchewan*.

[14] Harvey, J. (2003). “Atlantic Tender Beef Classic: The co-operative Atlantic Strategy-competing through Quality.” *The International Journal of co-operative Management*

[15] ICA News (1995) “Statement on the Co-operative Identity” No.5/6, <http://www.coop>

[16] Kazuhiko M. (2014) “an alternative framework for the analysis of social enterprises” Department of Applied Economics, University of Hyogo, 8-2-1 Gakuen Nishi Machi, Nishi Ward, Kobe, Hyogo 651-2197, Japan

[17] Makungu FR (1982) “The development of Zambia’s co-operatives Legislation” Department of Marketing and Co-operatives, Ministry of Agriculture and Water Development

[18] Mulenga C. (2014), “co-operative development annual report.” Mpika: Ministry of Agriculture and Livestock.

[19] Mundia S. (2006), *co-operative development training manual* Lusaka: Ministry of agriculture and co-operatives, Lusaka, Zambia

[20] Munker Hams H, (1978) “New trends in co-operatives law of English speaking countries of Africa” West German Fifth Reprint.

[21] Sikatana M. F. (2004) “National Agricultural policy” Ministry of agriculture and co-operatives, Lusaka, Zambia

[22] Novkovic S. (2004) “Turning Goals into Results the Power of co-operative Principles a Reflection on Jim

Collins’s Catalytic Mechanism” *The International Journal of co-operative Management*, 1:56-60.

[23] Reynolds, B. (1997), “decision making in co-operatives with diverse member interests”.

[24] Rural co-operatives (2005) January/February Rural Business-co-operative service, U.S. department of agriculture USDA/Rural development

[25] S. Novkovic and N. Power (2005) “agricultural and Rural co-operative Viability: A Management Strategy Based on co-operative Principles and Values” Saint Mary’s University Halifax, Canada



Mr. Reagan Ntalasha is a Master’s student in Transformative Community Development at Mulungushi University in Zambia. He obtained a Diploma in Agribusiness Management from Co-operative College with honors and holds a Bachelor of Arts Degree in Economics from Cavendish College UK/Cavendish University Zambia with distinction in a defended dissertation. He is a full member of Economics Association of Zambia. He currently holds a position of District Cooperatives Development Officer in the Ministry of Commerce, Trade and Industry. He has done extensive publications of economic articles in the Zambia Daily Mail print media.