

# Cooperative Development

Henrike Haggeney

# **Cooperative Development**

Called a "first-choice business model for locally based, locally controlled community development", cooperatives have been praised for having the potential to uplift far more people out of poverty into the "socioeconomic mainstream" than other business structures while having the advantage of lifting groups instead of individuals (Majee and Hoyt 2011: 51).

The International Co-operative Alliance (ICA), representative of cooperatives worldwide, defined 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" (Sumelius et al. 2013: 7).

Thus, cooperatives differ from other forms of businesses in central values. These can be summarized by seven principles: "voluntary and open membership; democratic member control; member economic participation; autonomy and independence; education, training, and information; cooperation among cooperatives; and concern for community" (Majee and Hoyt 2011: 50). The aims of cooperatives are to

serve a broad set of socioeconomic objectives such as self-help, grassroots participation, income distribution, exploitation of economies of scale, social control over resources and productivity increase (Sumelius et al. 2013: 9-10).

There are various forms of cooperatives. However, Agricultural Marketing Cooperatives (AMCOs) and Savings- and Credit Cooperatives (SACCOs) are the most prominent in Tanzania (Maghimbi 2010: 16). Tanzania's cooperative movement today is large in terms of membership numbers, but it makes up just a fraction of its size of the 1950/60s. In 2012, cooperatives in Tanzania had a total membership of 1.6 million. The largest percentage of the people were members of SACCOs (about 900.000 members) and AMCOs (590.000 members) (Sumelius et al. 2013: 6).

According to Majee and Hoyt, community development means **mobilizing resources and cooperation within the community** to **improve social and economic conditions** (Majee and Hoyt 2011: 49). Successful cooperative development is marked by strengthened group ties (called bonding social capital) and connection of the members with outside resources for their advancement (bridging social capital) (Majee & Hoyt 2011: 55). Through this group members enjoy access to (social) capital, which would not be available for them individually or in small, isolated networks (ibid: 57). Mhando describes this as "overcoming the curse of smallness" (Mhando 2014: 140).

As the agrarian economist, Alexander Chayanov noted, "the **cooperative advantage** is that it can **advance the position of the poor without making any special changes in the economic equilibrium** and without substantially destroying the organizational plan of the small-scale rural economy" (Chayanov, [1991: XXVIII] quoted in Maghimbi 2010: 8). Under the theory of vertical integration (Figure 17), Chayanov proposed that the cooperative could protect the small-scale peasant household under market competitive conditions. By participating in transport/export, processing, and marketing, agricultural cooperatives engage in forward vertical integration, thus, increasing profit margins across the value chain (Chayanov, 1966 in Maghimbi 2010: 8).

In addition to their marketing role, cooperatives have the potential to "play a wider development role" through the provision of networks of grass-roots contacts, structuring new forms of rural credit (agricultural advice, making available inputs) and acting in research, transport, and processing. Coulson perceives the cooperative's role in carrying out central initiatives to the development effort as tempting (Coulson 2013 [1982]: 190).

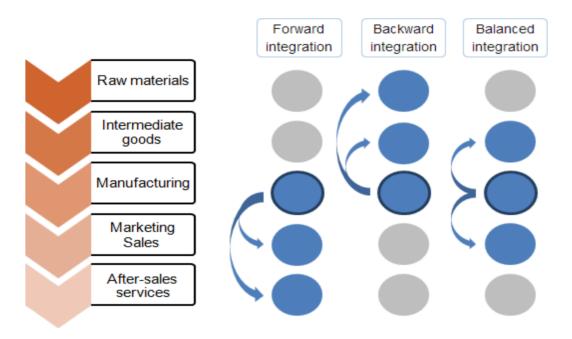


Figure 17: Vertical Integration (theintactone). Source: https://theintactone.com/ 2018/04/21/sm-u3-topic-3-vertical-integration/ (accessed on: 13.03.2022)

Despite taking advantage of economies of scale and providing access to cheap inputs and capital for its members, cooperatives can also act as webs of social protection for poor rural households. AMCOs often work closely together with SACCOs, where people, who otherwise wouldn't get a loan at a bank, can borrow money when they are bereaved or have other emergencies (Maghimbi 2010: 28). Due to the democratic structure of cooperatives, all members can participate in and influence the development of the institution which strongly affects their lives (Majee and Hoyt 2011: 52).

However, it needs to be acknowledged that often this participation is hindered due to a lack of disseminated information to the peasants from the higher coordination levels of the cooperatives. Also, nowadays cooperatives face various difficulties, which diminish their traditionally strong role.

**Cooperatives' success** in contributing to rural development is **influenced by policy frameworks and the political environment**. This is illustrated by the three different periods for cooperatives in Tanzanian history.

From the colonial period until 1976, the cooperative movement in Tanzania experienced rapid growth, both in membership numbers and production outcomes (Coulson 2013 [1982]: 187). In 1977, the government intervened to achieve its political aims of socialism (Kessy 2020: 401). In this phase, cooperatives were substituted by new multipurpose cooperative societies; the Ujamaa villages and ceased to serve farmers' needs (Mhando 2014: 141). The **central control** over the cooperatives resulted in "inefficient, corrupt and undemocratic cooperatives" (Coulson 2013 [1982]: 188). The poor performance of cooperatives in the following decades has reduced the role cooperatives play in poverty reduction and rural development (Maghimbi 2010: 28).

When cooperatives were reintroduced in 1982, they were unable to build up capital which led to the inability to pay the farmers on time (Kessy 2020: 401). The period of market liberalization which began simultaneously further strained the cooperatives. Private buyers offered better prices, and cooperatives failed to offer price incentives and low-cost agricultural inputs for farmers. Thus, most farmers decided to sell their coffee to private buyers (Kessy 2020: 409, Mhando 2014: 143). The collapse of credit provisions for agricultural inputs through cooperatives led many farmers to guit coffee farming and switch to faster-growing cash crops and food crops such as maize (Kessy 2020: 408). This can also be observed in the Kilimanjaro region.

## Materialisation of "Cooperative Development" in Moshi

We will be visiting Moshi Cooperative University (MoCU). It was founded in 1963 as a college, to train people in the co-operative sector under the then Ministry of Co-operatives and Community Development (Maghimbi 2010: 21).

Thus, it can be seen as part of supporting institutions for Cooperative Development. Today, MoCU runs 13 programs (Certificate Courses, BA Courses, and Postgraduate Courses), which revolve around Accounting, Finance, and Management. The courses are meant for staff of cooperatives; however, this is **not compulsory**, and many people not employed by cooperatives also attend the courses (Maghimbi 2010: 22). Despite teaching, it is also involved in conducting cooperative-related research and advises the government on cooperative policies (ibid.: 23-24).



Photo 14: Coffee Cherries (Cupful Africa), Source: https://www. cupfulafrica.ch/ (access on: 13.03.2022)

# Tanzania Coffee Board and Price formation

The Tanzania Coffee Board is a government body, responsible for the regulation and control of the coffee sector through issuing licenses for all different activities in the sector. At the official coffee auction in Moshi. licensed exporters buy coffee from the suppliers, which can be either cooperatives or private buyers. Coffee auctions take place during the season weekly. However, some coffee is directly exported without passing through the auction. Bypassing the auction is allowed to "growers of premium" top grade coffees", which enables them to establish long-term relationships with roasters and international traders (Tanzania Coffee Board 2022).

In 2021, coffee prices experienced a **consistent rise** (see Figure 18) due to a narrowing gap between production and consumption. In January 2022, coffee prices reached 204 US cents/lb. (0.5kg) (International Coffee Organisation 2022). Figure 18 shows the great variability of prices in a relatively narrow time frame. Arabica coffee, which is grown in the Kilimanjaro region, counts as 'other milds'. Within the diagram, two years from January 2020 to January 2022, prices have almost doubled, from 150 US cents/lb to roughly 275 US cents/lb.

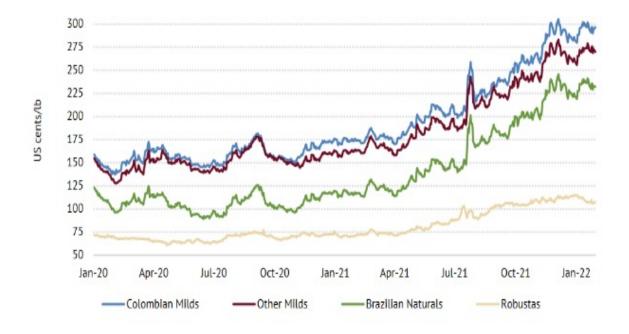


Figure 18: Coffee Price Development January 2020 - January 2022. Source: International Coffee Organisation 2022

Despite the recent high of coffee prices, experts note that since the 2000s, commodity prices in general, have experienced rates of high volatility (Ederer et al. 2016: 462). Until 1989, international agreements (International Coffee Agreement, ICA) were in place to ensure stable world market prices, through agreed export quotas and price calculations. This was done by National Marketing Boards, which also acted as intermediaries between small-scale producers and global traders. Since the end of the ICA. a more volatile phase has begun (Elsby 2020: 5).

Besides supply, demand, and macro-economic factors, speculation is also adding to coffee price volatility (Elsby 2020: 5, ICO 2022: 10). In an analysis of key commodity goods (wheat, oil, coffee, cotton), Ederer et al. state that **financial investors** took over a dominant presence in commodity derivative markets and exert a significant **impact on** real commodity prices. The main influencing group here were money managers (hedge funds, commodity trading advisers) (Ederer et al. 2016: 479, 480). Through the financialisation of commodity futures markets, real physical market needs and price movements have increasingly been decoupled (Ouma and Klinge 2020: 225).

The share of the final price is distributed very unequally among the value chain. While African coffee is being reexported in Europe with a mark-up (percentage by which the prices of products increase before they are sold) of 300%, producers have experienced a dramatic loss of their share of value in the last decades: in many cases representing less than 5% of the final sale price (Elsby 2020: 3). This development reflects the expanding European agribusinesses, which profit from a system of value capture, "in which transnational corporations control production and suppress prices for agricultural commodities" (ibid.: 2). This was started by neoliberal structural adjustment when through vertical integration into the coffee chain, private traders were able to massively influence producers' prices (Ouma and Klinge 2020: 223).

#### Value addition challenges

The Tanzanian government attributes "tremendous potential for increasing income" to value addition processes in agroprocessing (Ministry of Industry, Trade and Marketing 2008: 11). Despite value caption (see above), there are various further constraints to value addition in agricultural marketing. Rural infrastructure in the country is still inadequate (ibid.: 15), high prices of imported fuel and spare parts put constraints on value addition processes, as well as limited access to finance (ibid: 18). Due to very small plot sizes and the high variability of coffee prices, most farmers do not see economic value in coffee farming and tend to not invest in their coffee farming activities but rather shift their focus to other crops (Maghimbi 2007: 75-76, 79).

## **Script for Excursion Day**



Figure 19: Moshi City Centre. Source: Open Street Map (accessed on: 01.03.2022)

The excursion day on coffee and cooperatives is taking place on Friday, April 8<sup>th</sup>. We will be in and around Moshi.

#### 1<sup>st</sup> Part: Moshi Co-operative University (green dot) (8:00-9:30 am)

Prof. Mangasini Katundu, Director of Research, will welcome us to Moshi University. There, we will meet Dr. Neema Kumburu, who is a senior lecturer at Moshi Cooperative University. She will be giving a presentation about her research on coffee, as well as touching upon the production of

coffee in Tanzania, the historical ups and downs of cooperatives, and the work Moshi Co-operative University is engaged with concerning the promotion of coffee cooperatives. We can find out more about the crucial issue of domestic value addition and new ways of marketing coffee under the recent policy frameworks in place. Finally, and surely very valuable for our personal and professional development, Dr. Kumburu gives us insights into her views on how to foster more equal and organic research partnerships between Northern and Southern researchers.

#### 2<sup>nd</sup> Part: Tanzania Coffee Board (grey dot) (10:30-12:00 am)

We will have the opportunity to visit the government institution which regulates, controls, and manages the coffee sector; the Tanzania Coffee Board (TCB). The TCB conducts the central coffee auction, which organizes the marketing of all Tanzanian coffee and is responsible for awarding the mandatory licenses for all buyers who want to purchase coffee from Tanzania.

#### 3<sup>rd</sup> Part: Lunch Break: Union Café, Arusha Road (red dot) (12:00 am - 1:30 pm)

The next stop is not only concerned with our refreshments but also serves as an example of local value addition through forwarding vertical integration in the coffee chain. The Union Café is serving coffee from the Kilimanjaro Native Co-operative Union (KNCU).

#### 4<sup>th</sup> Part: KNCU farm (14:15-16:00)

After the break, we will leave downtown Moshi and visit a coffee farm, which markets its coffee through the KNCU. There, we will gain impressions into how coffee is being produced and have the chance to speak with farmers about the challenges and opportunities of coffee production and marketing through a coffee cooperative. At the end of the day, we will have gained impressions about how the coffee sector in Tanzania is structured and regulated, and in which ways policy frameworks and global trade regimes influence the performance of coffee cooperatives and the Tanzanian coffee sector more generally. We will have an increased understanding of the challenges of implementing local value addition activities and how small-scale farmers respond to the strained sector.

## Postscript for the Day of the Excursion on: Cooperative Development

#### Summary of the Day

On the morning of April 8<sup>th</sup>, we were welcomed by Prof. Neema Kumburu at Moshi University, where she held a presentation about the history of cooperatives in Tanzania, the reasons for its decline and the role Moshi University played (and still does) in fostering cooperative ideas. The presentation was interesting and dense; however, it did not far exceed the information that was given in the keyword entry for the day. Due to time constraints, the time for questions was also very limited.

Prof. Kumburu also introduced us to a **research project** (MATS -Making Agricultural Trade Sustainable), which she undertakes with some colleagues. The research topic fitted extremely well with the topic of the day. MATS wants to identify **key** leverage points for changes in agricultural trade policies and aims to set a "new benchmark in trade policy analysis" by using a multi-methods analysis with 15 indepth country, region and product case studies (European Commission 2021). Thus, pathways to more sustainable trade should be explored. However, drawing on reflections from the audience, and within our study group, questions of how to implement alternative forms of trade emerged: A more fair and sustainable trade system would

demand **advancing the power of small producers** and agricultural goods-producing African countries while weakening beneficiaries of the current trade systems. How could this be accepted by the ones with power, such as lead firms in commodity value chains?

This brings us to the second meeting of the day: the visit of the Tanzania Coffee Board, better known as "Kahawa House". The director Mr. Kimariu, who has been in the coffee industry for over 20 years, welcomed us in the official auction hall, where we sat on the very same chairs, where usually the buyers bid for the highest quality coffees. He gave us an enjoyable introduction to the world of coffee and positioned Tanzania in the larger global coffee landscape. In Africa, Tanzania is the fourth-largest coffee producer. He explained how the coffee is being graded (every country is rated a plus or minus premium), depending on the guality and the taste, which again is related to environmental conditions like soil and climate.

Getting behind how coffee prices are formed was a challenge even after writing the keyword entry (see previous section) and our field encounter. Mr. Kumariu emphasized that not even experts fully understand how the price is set. He referred to the price formation of coffee as a sort of "legal gambling". This appears

absurd given that farming households need a decent and calculable price for their livelihood upkeep. Mr. Kumariu stressed that coffee producers receive the "residual price". This means they are in the **passive position** of being "price takers", as the price determined on the stock market is taken and rolled out back to the farmer. Judging from what Prof. Kumburu and Mr. Kumariu said about the nature of the coffee value chain and the price setting, establishing farmers as "price makers" seems like an almost impossible undertaking. The stiff nature of the price mechanism and the randomness of prices were also confirmed by the manager of the coffee farm, whom we visited in the afternoon. He stated that he must stay up long nights to "gamble" for the best price.

The visit to the aforesaid coffee farm surely caught many of us by surprise. I expected to visit a small-scale coffee farm and had my questions directed at the socio-economic conditions of a Tanzanian small-scale coffee farmer. What we visited instead was no less impressive, however in quite different terms. We had a meeting with the (white) manager of the "Tchibo Coffee Estate". a large coffee plantation outside of Moshi. We were welcomed in a generous office of the colonialstyle farmhouse. The encounter painfully corresponded to concepts that we had dealt with in theory before. Here, the **colonial cash crop** coffee is being grown as implied by its name. The farm

is not owned by Tanzanians and the form of organization is the classic plantation, which has its origins in colonial times. Higher positions like **management** are occupied by a white person, while the physically demanding work is being done by Black workers.



Photo 15: Drying racks for freshly harvested coffee beans on the "Tchibo Coffee Estate" . Source: Own picture, 2022

The concept of **plantation** describes tendencies that were also visible at the "Tchibo Coffee Estate". The labor is of a gendered nature and **working contracts** are increasingly **casual**. The number of workers fluctuates quite remarkably over the year, as many people are being employed for a short time during harvest season. They are paid after the amount of coffee they picked. (The above information was gathered from the conversation with the manager).

#### Reflecting on Cooperative Development "after the Field"

Apart from Prof. Kumburu's presentation in the morning, cooperatives did not play a major role during the day. This could be ascribed to the fact that we did not meet a farmer who works together with a cooperative, nor did we meet representatives of the KNCU. What was stressed in Prof. Kumburu's presentation was the big part that cooperatives played in the **economic development** of Tanzania's **rural areas**. For instance, she stressed that all the first modern buildings in coffeegrowing areas were built by cooperatives. What was also interesting is that she attributed the failure of cooperatives solely to the policies of Tanzania's socialist government since the 1970s. She drew a clear line between a capitalist and a socialist economy with regard to the form of communal enterprises ("capitalism has cooperatives and socialism has communes"), indicating that **cooperatives** are inseparable from a capitalist organization. This would be a topic worth studying more, as questions were raised about Vietnam's success in becoming one of the world's leading coffee producers, which followed a noncapitalist governance, but still organized the coffee sector in cooperatives.

Regarding the role of cooperatives in today's coffee sector, different opinions could be noted. While Prof. Kumburu perceived the state of coffee cooperatives as "as relevant as ever", the manager of "Tchibo Estate" problematized the lower quality of coffee from cooperatives as being less attractive to buyers in the Global North. Mr. Kumariu admits that cooperatives struggle with heavy audits and fees to certify their coffees. The problem is that many certificates are coming from the Global North, which requires very **expensive certification procedures**. Thus, the Tanzania Coffee Board advises cooperatives to create their own certification schemes.



Photo 16: View from Kahawa House, headquarters of Tanzania Coffee Board and auction hall for the national coffee auction. Source: Own Picture, 2022

On the previous day, we went on a walk in a rural area near Moshi where Chagga people live. Our guide informed us that most of the Chagga (who used to plant a lot of coffee), had uprooted their coffee trees because since the 1980s it had become increasingly unviable. Regarding my prior theoretical approach to the Keyword, the inputs gained during the day demand a **more nuanced view of the "cooperative advantage"**.

The cooperative advantage, as being able to advance "the position of the poor without making any special changes in the economic equilibrium" does not seem to play out like that on the ground – or at least not anymore (Chayanov, [1991: XXVIII] quoted in Maghimbi 2010: 8). As much as cooperatives can help in pooling resources and acting as a joint marketing platform, today they do not have the power to influence price building. For the well-being of small-scale producers, however, the price is the determining factor. Here, cooperatives do not seem to be game-changers in 'advancing the position of the poor'. Also, acts of vertical integration seem to be easier said than done. Judging from the inputs of the experts we met that day,

compartmentalization of the different production steps seemed quite fixed, even capitalrich entities like the coffee estate do not consider roasting their coffee themselves.

What can be confirmed is that the success of cooperatives in contributing to the socio-economic improvement of rural areas depends a lot on policy frameworks and the political environment. However, it needs to be stressed that the **international environment** plays an immense role here, especially **developments affecting price determination**.

Concluding, the impression of the day regarding coffee cooperatives was mixed. While we could assist a professional coffee quality testing at "Kahawa House", where it seemed like a lot of coffee from cooperatives from all over the country was sent to be examined and then exported, the meetings with the guide and the manager of the coffee estate indicated that coffee cooperatives are losing popularity. However, it must be stressed that the encounters we had on that day very much formed our perception of "cooperative development". Most likely, we would have gotten a different picture had we met a member of a primary or secondary cooperative.

#### Ethical and Methodological Challenges of Upscaling the Topic

As just has been indicated, perceptions and outcomes of research questions are closely linked to the people met and resources analyzed. Methodologically, questions of appropriate research forms and feasibility arise. "Cooperative Development" would have to be narrowed down to a clearly laid out research question, for example in which ways the membership in a cooperative can advance the farmer's socioeconomic wellbeing. To undertake research on this topic would require **access** to different primary societies. In order to be able to ask questions, which are relevant to the farmers, the researcher would need to be very familiar with the organizational structure of the coffee value chain and especially how it plays out on the ground. The researcher would need to

create an environment in which the farmer has the feeling that he or she can answer the questions honestly. Therefore, **hierarchies** should be reduced as much as possible. Also, the researcher faces the challenge of interacting with differently positioned actors along the coffee chain while avoiding being perceived as holding a biased position towards one group.

Regarding all these requirements, students or researchers who are positioned like we were (white, from the Global North, language barrier), are ill-equipped to master the challenges mentioned above. A person who does not speak Kiswahili (even better would be the mother tongue of the respective interviewees), would need a translator and thus cannot create an interview environment in which the interviewed person can express him- or herself precisely. Creating a conversant interview environment under these circumstances would be very difficult. The same difficulties apply to research methods like participatory observation. A scholar from Europe, who does not speak Kiswahili and did not grow up in the Global South will be treated differently "in the field" than a Tanzanian colleague. This is because the associations with the former (most likely white) scholar are just different, and this may cause a biased picture for the European person.

Despite all methodological challenges, ethical issues are even more striking here. Questions arise as to why a person from Europe should undertake the study, while researchers positioned in the area of the research topic are clearly much better equipped to do so. Additionally, such research tends to perpetuate global coloniality, with its constitutive elements of coloniality of power, **knowledge**, and being by adding on to the colonially inherited domination of 'the West' in knowledge production. This matrix of power "is shaping and sustaining asymmetrical power relations between the Global North and the Global South", thus constraining African agency (Ndlovu-Gatsheni 2014: 181 f.). A researcher from the Global North has most likely been taught in a way that reflects a Eurocentric epistemology. This epistemology comes with only specific ideas and understandings, which are European-based and have been used to justify colonialism and imperialism. Ndlovu-Gatsheni asks whether it is possible to use the same "knowledge system that created global coloniality to create African futures" (ibid.: 193).

To achieve the **breaking up of North-South hierarchies** in **knowledge production** and to decolonize knowledge production in general, undertaking such research as a white, Europeanpositioned person would not be desirable. This does not mean that Europeans should not engage in research 'about' African affairs at all, because, in a globalized world, African affairs are always linked and influenced by international developments. In this case, the European researcher could study the upper end of the coffee value chain, like the stock market for price determination or the nature of big coffee roasteries, which very much influences the situation of coffee cooperatives in Tanzania.

## Literature

Cupful Africa (2021): Accessed via <u>https://www.cupfulafrica.ch</u>/ (accessed on 13.03.2022).

Coulson A [1982] (2013) Tanzania: a Political Economy. Oxford, New York: Oxford University Press.

Ederer S, Heumesser C and Staritz C (2016) Financialization and Commodity Prices – an Empirical Analysis for Coffee, Cotton, Wheat and Oil. International Review of Applied Economics 30(4): 462–487.

Elsby A (2020) Creaming off Commodity Profits: Europe's Re-export Boom and Africa's Earnings Crisis in the Coffee and Cocoa Sectors. Review of African Political Economy 47(166): 638–650.

Hernandez MA, Pandolph R, Sänger C, et al. (2020) Volatile Coffee Prices: Covid-19 and Market Fundamentals. In: International Coffee Organisation and International Food Policy Research Institute (2020) Coffee Break Series No. 2.

International Coffee Organisation (2022). <u>https://www.ico.org/documents/</u> cy2021-22/cmr-0122-e.pdf (accessed on: 13.03.2022).

Kessy AT (2020) Neoliberalism, Economic Crisis, and Domestic Coffee Marketing in Tanzania. In: Oloruntoba SO and Falola T (eds) The Palgrave Handbook of African Political Economy: Cham: Springer International Publishing: 399–412.

Knox JK and Wójcik D (eds) (2020) The Routledge Handbook of Financial Geography. Abingdon, New York: Routledge.

Maghimbi S (2007) Recent Changes in Crop Patterns in the Kilimanjaro Region of Tanzania: the Decline of Coffee and the Rise of Maize and Rice. African Study Monographs. Supplementary issue(35): 73–83.

Maghimbi S (2010) Cooperatives in Tanzania Mainland: Revival and Growth. ILO.

Majee W and Hoyt A (2011) Cooperatives and Community Development: A Perspective on the Use of Cooperatives in Development. Journal of Community Practice 19(1): 48–61. Mhando DG (2014) Conflict as Motivation for Change: The Case of Coffee Farmer's Cooperatives in Moshi, Tanzania. African Study Monographs. Supplementary issue(50): 137–154.

Montefrio MJF and Dressler WH (2019) Declining Food Security in a Philippine Oil Palm Frontier: The Changing Role of Cooperatives. Development and Change 50(5): 1342–1372.

Ndlovu-Gatsheni, S. J. (2014). Global coloniality and the challenges of creating African futures. The Strategic Review for Southern Africa, 36(2).

Oloruntoba SO and Falola T (eds) (2020) The Palgrave Handbook of African Political Economy. Cham: Springer International Publishing.

Ponte S (2002) Brewing a Bitter Cup? Deregulation, Quality and the Reorganization of Coffee Marketing in East Africa. Journal of Agrarian Change(2): 248–272.

Ouma S and Klinge TJ (2020) Commodities. In: Knox JK and Wójcik D (eds) The Routledge Handbook of Financial Geography: Abingdon, New York: Routledge: 208–231.

Sumelius, J., Tenaw, S., Bäckman, S., Bee, F., Chambo, S., Machimu, G. and Kumburu, N. (2013) Cooperatives as a Tool for Poverty Reduction and Promoting Business in Tanzania. University of Helsinki, Department of Economics and Management Discussion Papers(65).

Tanzania Coffee Board (2019) Tanzania Coffee Industry Profile. http:// coffeeboard.or.tz/tzcoffee\_%20profile.php (accessed on: 13.03.2022).

Zeuli KA and Radel J (2005) Cooperatives as a Community Development Strategy: Linking Theory and Practice, University of Wisconsin – Madison USA.