

A historical review on the Global evolution, benefits, challenges and performance of Cooperatives.

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ABSTRACT

This review article discusses the economic history and evolution of cooperatives, as well as how they have changed the worldwide life of people and countries as a whole. Cooperatives originated in the United States and expanded to the United Kingdom, Italy, Denmark, Russia, and India before reaching Africa. They have been successful because to their simple formation method, exceptional governance ideals, and member unity. Researchers conducted a Historical Methodology evidence and interpretation study that included written, oral, and physical evidence, as well as primary and secondary sources, including unpublished information. Most women in poor nations lack access to education and productive resources, making it difficult for them to make a living and actively engage in socioeconomic and political circumstances. Africa as a whole is seeing a breakthrough by one of the "World's fastest-growing economic giants" in achieving gender equality and women's economic empowerment, which are Millennium Development Goals. This paper elaborates on the advantages of cooperative development, economic growth patterns and financial independence of women as shown by cooperatives. Global issues that must be addressed include fraud, illiteracy, small loans and the way ahead. As a result, the proposals to make cooperatives more efficient are: train, educate, and develop; monitor and assess performance; government action to lift up communities and build a world that is more equal and sustainable for everyone.

Keywords. Global Evolution, Benefits, Performance and Challenges of Cooperatives

INTRODUCTION

The global historical review involving diplomatic evidence of documents, records and archives on Cooperatives [1, 2, 3, 4]. During the Industrial Revolution in Europe in the late 18th and early 19th centuries, the first cooperatives emerged [1, 5, 6]. People who relocated from fields to the expanding cities were no longer able to raise their own food, so they had to depend on retailers to provide for their families [7, 8, 9, 10]. The quality of their food or living circumstances was largely out of the hands of the working class. The influence of the wealthy over the poor grew throughout time [11, 12, 13]. Early co-ops were established to safeguard the interests of society's weaker classes,

including workers, consumers, farmers, and producers [2, 14, 15].

The cooperative movement initially evolved in Europe in the nineteenth century, primarily in Britain and France. As industry grew increasingly automated, the industrial revolution altered society and placed many people's lives in jeopardy [16, 17, 18, 19]. The contemporaneous labor and social movements, as well as the issues they sought to address, characterize the conditions of the time [20, 21]. The first recorded consumer cooperative, the Fenwick Weavers' Society, was founded in 1769 in, a run-down home in Fenwick, East Ayrshire [22, 23]. A sack of oats was brought into John Walker's whitewashed front room by local weavers, who began

selling the contents at a discount. Rev. Henry Duncan of the Ruthwell Presbyterian Church in Dumfriesshire, Scotland, launched the first established savings bank that would be absorbed into the Trustee Savings Bank between 1970 and 1985 [24, 25, 26]. He did this to create a cooperative depository organization where his poorest parishioners may save for illness and old age and receive interest. In the years that followed, several cooperatives or cooperative organizations arose, most notably the 1812-founded Lennoxton Friendly Victualling Society [2, 27, 28].

By 1830, there were several hundred co-operatives. While some cooperatives were effective in the early nineteenth century, the majority had failed by 1840. Nonetheless, Galashiels and Hawick Co-operative Societies (1839 or earlier, merged with The Co-operative Group) and Lockhurst Lane Industrial Co-operative Society (1832; now Heart of England Co-operative Society) continue to exist. Customers were angered by the abuse of company owners in England, many of whom misrepresented things to increase their revenues. Business chits—credit that could only be used in the firm's stores—were often used to pay workers' salaries. The average client has very few alternatives and very little control [2].

Individuals in groups started experimenting with different ways to meet their own needs. They made the decision to combine their resources and buy food as a group. They were amazed at the discounts and better items they were able to get when they bought goods from a wholesaler and then split them evenly among themselves. The foundation for the formation and evolution of the contemporary cooperative movement was not formed until 1844, when the Rochdale Society of Equitable Pioneers established the "Rochdale Principles," according to which they operated their cooperative. The cooperative movement is credited as having its roots in Robert Owen (1771-1858). Welshman Owen, who amassed wealth in the cotton industry, was a believer in providing his employees with a pleasant atmosphere and access to

education for both themselves and their offspring. The cotton mills of New Lanark, Scotland, effectively implemented these concepts. The first co-operative shop was established at this location. As a result of its success, he had the idea to create "villages of cooperation," where people would struggle to lift themselves out of poverty by producing their own food, clothing, and eventually ruling themselves. He attempted to establish similar villages at Orbiston, Scotland, and New Harmony, Indiana, but both towns were unsuccessful [3].

Although Owen was the movement's inspiration, others, most notably Dr. William King (1786-1865), accepted and built on his ideas. King saw his role as one of instruction since he believed in beginning small and recognized that the working classes would need to form their own co-operatives. On May 1st, 1828, he published the inaugural issue of *The Co-operator*, a monthly newspaper he founded. This provided both theoretical guidance and practical advice for adopting cooperative principles to operate a corporation. "We must go to a shop every day to purchase food and necessities - why then should we not go to our own shop," King argued, rather than cutting themselves off from society. The Rochdale Society of Equitable Pioneers was founded in Rochdale, England, by ten weavers and twenty other people. As the Industrial Revolution's mechanization drove more talented individuals into poverty, some craftsmen chose to unite and create their own business selling food items they couldn't otherwise purchase. They battled for four months to pool one-pound sterling each person for a total of 28 pounds, using the now-famous Rochdale Principles and learning from previous, unsuccessful efforts at cooperation. On December 21, 1844, they opened their doors with a meager stock of butter, sugar, flour, oats, and a few candles. They added tea and tobacco to their inventory within three months and quickly established a reputation for selling high-quality, pure commodities [3].

The market share of CWS had drastically decreased by the 1990s, and many people

began to question the viability of the cooperative idea. In 1994, CWS disposed of Andrew Regan's property. In 1997, Regan came back and offered £1.2 billion for CWS. There were claims of more significant fraud and corporate leaks, as well as "carpet-bagging"—new members who joined just to profit from the sale. Regan's idea was eventually rejected after a protracted struggle, and two top CWS officials were fired and sent in jail for fraud. Charges against Regan were dropped. The occasion gave CWS and its membership base new life. Major recommendations for the cooperative movement were made by Tony Blair's Cooperative Commission, which was led by John Monks. These recommendations covered the ideal methods for creating and promoting retail cooperatives. In this regard, the second-largest society in the UK, Co-operative Retail Services, and CWS merged in 2000 [2].

In United States of America, Cooperatives of various kinds have existed in the United States since the colonial period. These early organizations tried with strategies to unite and increase their economic power, just like their English counterparts. Since colonial times, farmers have been the main beneficiaries of the majority of early American co-ops. Some cooperatives assisted farmers in keeping their expenses low by making common purchases of commodities like feed, machinery, tools, or seed. By pooling their commodities and selling them in huge numbers, several marketing cooperatives assisted farmers in getting the highest prices for their products. Others offered services for storage or processing, such grain elevators or cooperatives for producing cheese [4].

In 1752, Benjamin Franklin founded the mutual fire insurance company, which is said to be the first Co-op in the United States. The first dairy cooperative was formed in 1810, and by 1866, smaller ones could be found in every state. In 1845, the Workingmen's Protective Union of Boston established the first consumer cooperative known to exist. After the Civil War, the Order of the Patrons of Husbandry, often known as the Grange, was the nation's first organization to promote the Rochdale

Ideas and cooperative principles. The cooperative movement arose in response to the establishment of large corporate monopolies in the 1890s. While the Cooperative League of the United States of America, now known as the National Cooperative Business Association, was created in 1916 to promote cooperatives, Massachusetts was home to the country's earliest credit unions. Food cooperatives and food conspiracies, an alternative to corporate agriculture that joined organic farmers with urban clients, signaled the beginning of a new age for the cooperative movement in the late 1960s [4].

The concept of American co-operation has a long history, dating back to the Knights of Labor, the Grange, and a factory in the 1790s. Meadowlark, a cooperative that offers a variety of services to its members who purchase and sell together, oversaw Colorado's first private free land initiative. In 2010, a number of food cooperatives were established in New York City, some of which had already existed since the 1970s. A variety of worker cooperatives exist in the United States, including an engineering business, a home care service, and an organic bread manufacturing co-op. Some companies, such as Equal Exchange and the aforementioned breadmaker, Organic Valley, and Fair Trade, have already included environmental and/or Fair-Trade standards in their goods [5].

By 1908, credit unions had been founded in the United States. Their co-operative, member-owned organization produced a solid governance structure, which limited the impact of the 2008 mortgage securities crisis on them. Beginning in the 1930s, electrical cooperatives in the United States became a significant economic strategy for rural communities. These cooperatives are still in operation today, despite challenges like Hurricane Sandy in 2012. The majority of Americans, however, show that cooperative principles do not always translate into a progressive social and environmental conscience, since many still place a high priority on fossil and nuclear energy. However, new generation renewable energy cooperatives have started to form. American agricultural cooperatives like Welch's, Ocean Spray,

and Land O'Lakes have achieved some kind of popular success. By 1920, a cooperative organization had been established in the US. There are already more than 29,000 co-operatives with 2 million employees and about \$652 billion in yearly income. The United States Federation of Worker Cooperatives was established after 2000 in response to the demand for a group that is focused on more recent and smaller cooperatives [5].

American consumer groups started to take note of the early British consumer cooperatives and the success of cooperative American farmers. They started establishing associations for consumer protection. Due to a lack of capital (money contributed by the owners), bad administration, and member ignorance of the cooperative tenets, the majority of early American co-ops failed. Co-ops didn't start to have genuine, long-lasting success in the United States until the early 1900 [3].

Consumer cooperatives were originally founded in both urban and rural settings to offer consumers control and resist unfair company practices. Consumer cooperatives have gone through periods of growth and development over the years, followed by moments of collapse. The Rochdale plan, the first of these waves, was implemented in the early 1900s. In line with this idea, clients joined buying clubs to purchase wholesalers managed by cooperatives. The wholesaler would then supply administration, inventory, and money to enable these buying clubs as they finally transitioned their operations into retail outlets. There were 2,600 consumer co-ops in the United States in 1920; all but 11 of them were general stores, and 80% of them were situated in localities with a population of under 2,500. The combined sales for these establishments rose to almost \$260 million. Unfortunately, the system failed when wholesalers began having challenges as a consequence of quick expansion, and the bulk of co-ops were shut down within a decade. A further significant wave of co-op organization in urban and rural regions was sparked by the Great Depression of the 1930s. Urban co-ops grew thanks to

Franklin Roosevelt's New Deal. During this time, some of the most well-known consumer cooperatives were established in Berkeley, Palo Alto, Eau Claire, Wisconsin, Hanover, New Hampshire, Hyde Park, Chicago, and Greenbelt, Maryland, a suburb of Washington, D.C. [6].

A "new wave" of consumer cooperatives formed in the late 1960s and early 1970s. These establishments evolved out of 1960s concepts and beliefs and were formed by young, idealistic counterculture members. They formed co-ops not to imitate their predecessors, but because they believed in equality. The majority of the new co-ops exclusively offered whole, unprocessed foods in bulk. They used a variety of novel operational approaches. While some shops were only open during certain hours, others were open throughout the day. Some were operated entirely by volunteers, while others were run entirely by paid workers. Other companies used more conventional management systems, while others used different types of worker self-management. Some gave members a discount at the register, while others reimbursed patronage at the end of the year [5].

These cooperatives were pioneers in what would subsequently be recognized as natural foods. However, not everyone was affluent. Some failed due of unique operational and structural paradigms. Most were unable to avoid the same problems that had plagued earlier co-ops: insufficient capital, insufficient membership support, an inability to improve operations as the natural foods industry developed, a stronger commitment to idealism than to financial success, a lack of adequate wholesaler support, and resistance to consolidation. The "new wave" cooperatives that have survived, on the other hand, are robust and well-established. Unlike in Europe and Asia, the consumer cooperative movement in the United States has met with different degrees of success. However, each wave of cooperative development results in a rebirth of enthusiasm for an age-old notion and lucrative advances in the consumer market [5].

Women Cooperatives were created in 1883 by Alice Acland, the editor of the Co-operative News magazine's "Women's Corner," and Mary Lawrenson, a teacher, who recognized the need for a unique women's organization within the cooperative movement. At the 1883 Co-operative Congress in Edinburgh, a group of 50 women formally established the League, electing Acland as its organizing secretary. When the League had six different chapters and 195 members in 1884, it was renamed the Women's Cooperative Guild. The Guild was founded to further the Cooperative Movement and to address the needs of working women. In the "Women's Corner" and afterwards in its own publications like "The relevance of women for the cooperative movement," it continued to publish essays supporting women's engagement in the cooperative movement. In 1902, the Guild opened the Sunderland cooperative store, which catered to poor working-class women. It was involved in a number of political campaigns promoting peace, women's suffrage, and women's health. Until recently, the group was involved in social justice campaigns, however it is now closed [7].

The village cooperative (obshchina or mir) existed in Russia from the pre-serfdom period until the twentieth century. In Germany, the credit union model was separately created by Raiffeisen and Schultz-Delitsch. The design spread internationally as well, arriving in the United States in the 1880s and used in projects by the Knights of Labor. The railroad tycoon and robber baron Leland Stanford served as a senator and promoted cooperatives. In the United States, a national organization had established by 1920. This group started to create global initiatives, and by the 1970s, a World Council was established [7].

Modern Cooperatives

After Rochdale, cooperative enterprises were successfully developed, and in 1895, a worldwide organization was created. Nowadays, co-operative firms are extremely prevalent; one of the largest and finest examples is the industrial Mondragón Cooperative Corporation in

Eseza and Nyakundi Spain's Basque area. After a priest called Jose Maria Arizmendiarieta worked in community-based democracy-building projects, the Mondragon Co-op was created in the brutal Francoist Spain. They have evolved into a very extensive network of cooperative firms, a significant corporation in Spain, and a global concern. Under Tito, cooperatives were also successful in Yugoslavia, where Workers' Councils were given a strong administrative role [8].

Cooperative institutions dominate the market share for retail banking and insurance in various European states. Additionally, there are particular ideas for the collaborative management of shared goods, such as Initiative 136 in Greece. To represent co-op members in Parliament, co-operatives in the UK created the Co-operative Party in the early 20th century. Currently, the Labour Party and the Co-operative Party have an ongoing electoral agreement, and some Labour MPs are Co-operative Party members. In many locations of the country, UK co-operatives continue to have a large market presence in the retail of food, insurance, banking, funeral services, and the travel industry [3].

The agriculture and industrial sectors in particular have had a vibrant cooperative movement in Denmark. In Denmark, co-housing, where occupants share a common eating and gathering room, is also popular. In some circumstances, the Danish Housing Association pays the living quarters, whereas in other cases, the occupants jointly own the land and property. Hans Boeckler, a politician in Germany, strongly pushed for the co-determination ("Mitbestimmung") regulations that were formed, forcing big firms to include a Workers' Council in the Board of Directors, during the country's post-World War II legislative opportunity. These restrictions have affected several European Union legislation. In Emilia Romagna, Italy, there are two different and persistent cooperative traditions that have successfully coexisted despite involvement by US government agencies during the Cold War. In Europe, cooperative banks have proliferated and

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were better equipped to respond to the 2008 mortgage-securities crisis than the majority of corporate banks [7].

Beginning in the 1970s, European renewable energy cooperatives were instrumental in the early development of wind power in Denmark. Beginning in the early 1990s, Germany followed suit, first with larger-scale wind cooperatives, then with a citizen movement that organized, challenged the country's energy monopolists, and, by 1999, had successfully formed a viable co-op social company. By 1995, a citizen's organisation in the United Kingdom was running wind turbines and participating in broad community ownership. Because of the liberalization of power markets, energy cooperative social entrepreneurs were able to begin constructing alternatives to monopolies in several nations. This happened after 2000 in France, where nuclear energy generates a major portion of the country's electricity. Companies drove wind energy programs in Spain, and it took longer for a social company specializing in renewable energy to emerge. Across Europe, similar renewable energy cooperatives have networked together [7].

Some of the world's most wealthy civilizations, particularly those in Asia, have adopted the cooperative approach. To overcome the issues caused by historical injustices and the shareholder model, a civic society and entrepreneurial remedies are still required. The Citizens Coalition for Economic Justice in South Korea, the Seikatsu Club Consumer Co-operative in Japan, and the Self-Employed Women's Association in India are examples of these groups. Other significant attempts include Sophon Suphamong's work as

Eseza and Nyakundi

governor of Thailand with agricultural cooperatives and Antonio Yapsutco Fortich's work in the Philippines building a cooperative approach with sugar workers[9].

The Co-operative Division of the International Labor Organization, founded in 1919, exists. By 1902, cooperatives had been introduced to and were growing across Latin America. Significant independent initiatives to create employee-owned businesses or cooperatives have been made in reaction to disasters, including the Argentine crisis of 2001. A contemporary, active definition of cooperativism called Solidarity Economics was developed in Brazil as a result of the World Social Forum process. A co-operative must have been created by member farmers in order to participate in the Fair-Trade certification movement, which had its beginnings in the Netherlands in 1988 and a worldwide headquarters in Bonn nine years later [10]. In India, cooperation began in the final quarter of the 19th century as an effort to free farmers from the control of money lenders. The Cooperative Societies Act, 1904, which was passed into law, marked the beginning of the cooperative movement in India as a State policy. The movement saw ups and downs throughout the pre-independence period as it went through several phases of growth. A new era for cooperatives began with the declaration of independence in 1947 and the introduction of planned economic growth. Cooperation started to be seen as a tool for planned economic growth. Mission Sahakar 22, launched by NCDC recently, is to quadruple farmers' income by 2022 [11].



Figure 1: types of cooperative societies [11].

Cooperatives in India are critical to the country's economy. The Indian cooperative system is presently one of the world's biggest. It is one of the most solid foundations on which agriculture and associated businesses thrive. There are 0.85 million cooperative societies of various forms in India, with 290 million members, accounting for about 100% of the country's villages and 30% of the total population. Around 17 national cooperative societies, 390 state level federations, 2705 district federations, and 97961 Primary Agricultural Societies lead and manage the country's cooperative movement (PACS). Cooperatives are critical for developing collectivism and safeguarding the social capital that is the country's foundation. Cooperatives are the most effective way to preserve the spirit of democracy and collectivism. The expansion of a large social network, such as cooperatives, would make it easier to produce and utilize social capital, and the more social capital there is, the more opportunities for development there are [11].

These Cooperatives have faced challenges like regional politicians that has a significant impact on the region's Cooperatives. Politicians profit from it while the poor are denied the early rewards; Cooperative infrastructure and organization must be controlled as well, owing to a lack of funds. For these reasons, the cooperatives need aid or financial support.; The capacity of a cooperative

organization to obtain funds from its members is severely limited since membership is typically confined to a certain segment of the community; Once again, the members do not raise their investment owing to the poor rate of return. Most cooperative groups usually find the government's assistance inadequate; In general, a lack of administrative abilities is cited as the primary reason cooperative groups fail to function properly. The organization's elected members or members lack the essential managerial abilities; Every cooperative organization exists to serve its members, not to gain money. This does not properly motivate the members to work hard and successfully operate the group; The establishment of cooperative organizations is guided by the principle of reciprocal collaboration. However, it looks like there is a lot of friction among the members owing to ego issues, personality problems, and so on. Members' frequently selfish behavior might lead to civilization's demise; Due to a lack of enough capital and other constraints, cooperative organizations rely on the government for aid and patronage in the form of grants, loans, subsidies, and so on [11].

Cooperative societies should be formed while keeping the local environment in mind. The cooperative agricultural and cooperative marketing organizations should make the most use of local resources; Weak and inefficient cooperative societies should be disbanded

or amalgamated with strong and efficient cooperative societies; More multifunctional societies are required. All monotheistic civilizations should be turned into pluralistic ones; Landless workers, craftsmen, and small-scale, tenant, and sharecropper farmers should all be eligible for institutional financing; Credit providers' security criteria should be relaxed. The quantity of loanable funds should be expanded by using a rediscounting facility; Interest rates should be cut so that loanable funds may reach economically disadvantaged people at the same rate that the nation's central bank refinanced the financing banks; Red tape, political interference, administrative bottlenecks, and so on must be eradicated. Political or other types of local pressure should not be tolerated by the representatives. Strong local lobbies should not intrude in the operation of cooperative groups. However, in terms of the larger welfare of the village community, they must fulfill their moral obligations with the greatest honesty; Members of cooperative societies should be informed about Planned Parenthood, population health, and family welfare; Women should be encouraged to participate in programs linked to child welfare, maternal nutrition, a balanced diet, and so on; Large-scale adult education and literacy initiatives should be implemented in rural regions [11].

For Bangladesh, as one of the world's most populous nations, has seen consistent yearly economic growth of 5-6% for more than ten years. The Bangladesh Economic Review reports that the prevalence of poverty has significantly decreased from 56.7% in 1991-1992 to 24.8% in 2015. Bangladesh's population composition is evolving more quickly. The youngest age group makes up more than half of the population, and the demographic pyramid is somewhat thinner at the base than the center. The demand for public and private health services has also increased as a consequence of the rising per capita income. With regard to practically all of the MDGs related to health, Bangladesh has achieved excellent progress (MDGs).The Sustainable Development Goals (SDGs)

were introduced on January 1st, 2016, and are a new set of global objectives to end poverty, combat inequality and injustice, preserve the environment, and promote prosperity by 2030. Though it may seem that the SDGs are less focused on health than the MDGs, given that attaining universal health coverage (UHC) is one of the health SDG's main goals, the SDGs have the potential to revolutionize global health. By 2030, all individuals who need health services should be able to access them without experiencing excessive financial hardship and should be completely protected from having to pay out-of-pocket [12].

Beginning in the 1970s, European cooperatives for renewable energy played a crucial role in the early development of wind power in Denmark. Beginning in the early 1990s, Germany followed suit, first with larger-scale wind co-ops, then with a citizen movement that questioned the country's reliance on nuclear power, organized, took on the country's energy monopolists, and, by 1999, had successfully established a successful co-op social enterprise. In the UK, a citizen's group started running wind turbines and engaged substantial community ownership by 1995. Energy cooperative social entrepreneurs were able to start constructing alternatives to monopolies in several countries thanks to the deregulation of the power markets. This happened after 2000 in France, where a major percentage of the country's energy is produced by nuclear energy. In Spain, attempts to build wind energy were driven by corporations, and it took longer for a social company with a concentration on renewable energy to form. Similar cooperatives for sustainable energy have networked together throughout Europe [9]. To assure the economic and cultural liberation of the populace, the government of Bangladesh is dedicated to fostering the cooperative movement across the nation. Additionally, the Department of Cooperatives is putting up a thorough marketing strategy to make it easier to produce, store, process, transport, and sell goods supplied by cooperative members. However, cooperative societies continue to

encounter several recurring difficulties that might impede them from capitalizing on new prospects. Internal member dispute, a lack of democratic practice, a lack of leadership, a lack of competent administration, political intervention, and a lack of investment are among the difficulties. As a consequence, authorities such as the Department of Cooperatives and the relevant ministry may take efforts to promote the concept of UHC. To achieve the SDGs in Bangladesh and ensure healthy lives and promote wellbeing for all ages by 2032, it is also critical to examine the best approaches to build intersectoral policies to satisfy health requirements in a sustainable manner [12].

In Africa, the promotion of these development organizations has generally been divided into two eras: the first spanning from the immediate post-colonial period in the 1960s to the mid-1990s, and the second spanning from the mid-1990s to the present, which has been characterized by economic liberalization [7].

The first era was marked by strict government control over cooperative development via the implementation of policies, legislation, and programs that marketed cooperatives as tools for accelerating national economic development, whereas the second era has been focused on detaching cooperatives from the state so that they can enjoy autonomy and function like for-profit businesses responding to market demands. Post-independence, African governments were given responsibility to supervise and manage cooperative operations via cooperative policies and legal frameworks. Most of the time, the role of movement promotion, administration, and leading was delegated to particular cooperative development departments or ministries, giving these organizations economic monopolies. Cooperatives were recognized as the sole agents of State Selling Boards in charge of processing and selling export items such as coffee, cotton, and pyrethrum in agricultural marketing, for example. Furthermore, these cooperatives operated state-sponsored agricultural financing programs, giving farmers with

still another reason to join cooperatives [13].

Following that, the state swiftly took control of cooperatives, not just to foster economic growth, but also to employ and exploit political supporters for other political purposes. Cooperatives increasingly became entangled in state politics, losing their voluntary nature, which violated the notion of democratic member control. Foreign investors' tendency to help the cooperative movement via the government increased governmental control over cooperatives. As a consequence, although cooperatives primarily served donor organizations by transferring cash to recipients, they also assisted governments by serving as collection agents for agricultural produce on behalf of state marketing boards and as distribution channels for agricultural items [7].

By the end of the 1980s, it was clear that the movement had lost its voluntary and bottom-up nature, which would have reinforced people's unity and given them control over their organizations. Cooperatives stopped reaching out to members in their monopolistic position since it was up to the members to join the groups. As a result, members' motivation to engage in cooperative administration has dwindled, with some perceiving cooperatives to be part of the government rather than their organizations. Likewise, their financial foundation had been seriously weakened. Cooperatives were subjected to price restrictions for agricultural products as government agents, making it impossible for them to generate significant returns or profits from their activities. State patronage politics have also led to a rise in incidents of corruption, mismanagement, inefficiency, and misappropriation of money [7].

The purpose of the second phase of cooperative development was liberalization, which intended to liberate the cooperative movement from such official monitoring in order to keep up with the neoliberal trend that expanded throughout Africa. The ensuing economic liberalization demanded a variety of

modifications in African cooperative development. To begin, in order to be in line with the liberalization spirit, the state had to forsake its previous supporting position toward cooperatives. In many nations, the government was the first to withdraw support services such as audits, monitoring, and managerial training. As a consequence of these efforts, the size of the government cooperative development departments that previously supplied the withdrew services was diminished [14].

The idea was that cooperatives would develop in the future to supply these services or seek them from the market. Second, in many countries, the state adjusted the legal framework of cooperatives to give the movement total autonomy, allowing it to integrate into the emerging competitive market economy. Only legal reforms that promoted cooperative development in tandem with the International Cooperative Alliance (ICA) co-operative principles of voluntary and open membership; democratic member control; member-economic participation; autonomy and independence; education, training, and information; cooperative cooperation; and community concern could achieve this. It was expected that this will convert cooperative management from dependent organizations to self-controlled and self-reliant business groupings capable of competing in the market with other private firms [8].

Thirdly, market liberalization attracted new players in economic sectors where cooperatives previously had a monopoly. Instead of ownership, the market now featured numerous sellers and customers who were motivated by efficiency, competitive pricing, and transparency. In the agricultural business, for example, the marketing transaction process has evolved dramatically. Previously, the product was owned by the state marketing board, which was then temporarily allocated to cooperatives during processing and marketing. As a result, cooperatives may claim ownership of the product until it is exported, at which point ownership reverts to the marketing board. However, as the market system got more liberalized,

product ownership became largely unconnected [13].

This new transaction mechanism has far-reaching consequences for cooperatives. For example, the availability of different market channels in the current period may lower cooperative membership dramatically since some members may opt to sell their goods to alternative purchasers. Previously, the desire to get access to the single marketing channel for the selling of products was the reason for forming agricultural cooperatives. Cooperative societies, like these, have historically found it necessary to associate with cooperative unions in order to offer a channel of communication for the initial processing and sale of members' product. With private buyers playing this role, societies may struggle to justify their participation in cooperative organizations, especially dysfunctional and badly administered ones. Cooperatives may eventually fail to compete, or they may prosper as successful corporate groupings, or both [7].

The quick collapse of cooperatives and increasing malfunctioning of others prompted both the state and the cooperative movement to take remedial action. Most nations' responses were reactive in character, restoring stringent control or revising cooperative laws to simplify the regulatory environment for the cooperative movement. Kenya may be the greatest example of a regulatory structure that has been simplified. In 2004, the government changed the 1997 Cooperative Societies (Amendment) Act in reaction to cooperative leaders' misuse of authority as a consequence of the cessation of stringent state monitoring. The major purpose of the Cooperative Societies (Amendment) Act of 2004 was to reinvigorate governmental control of the cooperative movement via the Commissioner for Cooperative Development's office [15].

In contrast to how the state reacted to the collapse of cooperatives, the cooperatives themselves responded by reaffirming their unity in search of long-term answers to the dilemma. Many of them grabbed the chance presented by liberalization to

reimagine their corporate structure. Cooperatives finally have the ability to review their organizational setup in order to better serve their own needs and interests rather than those of the state. Neo-individualistic liberalism's inclinations and their negative effects, particularly on the poor, forced people to come together and rekindle solidarity in order to endure the forces of the market. The cooperative movement underwent a structural redesign as a consequence of this newly discovered solidarity, which caused the ineffective and inefficient cooperative unions and federations to be replaced or new cooperative unions and federations to be entirely created [15].

Nonetheless, Uganda's agricultural marketing cooperatives constitute the most dramatic transformation of the cooperative system. Prior to the liberalization of the cooperative movement in the 1990s, agricultural cooperatives in Uganda were organised in a vertical and six-tiered structure, with farmers at the bottom selling their commodities to primary societies, which then sold it to unions. The unions sold the goods to marketing boards, who were in responsible of finding export markets for it. Following the negative impact of liberalization on cooperative unions, grassroots community-based organizations, parish farmers associations, and other smaller farmer groups rekindled their solidarity and formed cooperative societies at the village or parish level known as Rural Primary Organizations (RPOs) [10].

Produce was collected from individual members by RPOs and bulked for group marketing. A number of RPOs in a sub-county cooperated to create an Area Cooperative Enterprise (ACE), which acted as smaller cooperative unions for the RPOs, so that PROs could pool their bargaining muscle in the pricing of goods. ACE had the option of selling product to any of the various customers on the market, including individual merchants, cooperative unions, and international organizations, provided that it got fair pricing for farmers' output. ACE's duty was to hunt for better markets for members'

goods and negotiate for greater pricing [16].

In Nigeria and West Africa, the Nigerian Cooperative Societies Act governs cooperative societies in Nigeria, outlining how they may be registered and carry out their functions. However, the Act has been repealed in some states, and cooperative societies are now controlled by the laws of those jurisdictions. The history of cooperative groups in the world started in the 18th century. This movement originated in the United Kingdom. As a result, it is not surprising that the notion of cooperative society has found a second life on the land of future Nigeria and West Africa in general. Although the history of this phenomena in Nigeria is not as old as that of the United Kingdom, certain notable occurrences have occurred [17].

It took a few years for cooperatives to really emerge, but from the start, such a method proved to be quite beneficial. However, the cooperative movement altered the rules. People in West Africa began to band together in response to the dire circumstances. However, since these communities were tiny and insular, they were unable to meet all of the issues of the period. And let us not forget the battles that erupted on the African continent during WWII. These events have undoubtedly hampered the growth of each African nation [18].

In Rwanda, cooperatives are a part of everyday life. According to 2018 official figures, 43% of Rwandese who are 16 or older are members of a cooperative, in large part as a result of the Rwanda Cooperative Agency's (RCA) sustained efforts to expand the sector during the previous 13 years. The RCA is the government agency in charge of encouraging, registering, and regulating cooperatives in the nation where they are seen to be essential to realizing Rwanda's Vision 2020. The vision's overarching goals are to improve the nation's unity and democracy, as well as to combat poverty and health issues. The Economic, Development and Poverty Reduction Strategy II (EDPRS II), the government's second development blueprint, likewise views cooperatives as players. Speaking at

a federation of cooperatives in 2015, he said, "The work cooperatives have performed around the country is evidence of what we are capable of doing. "No one is left behind when everyone has a stake and goes forward together. Rwanda will advance thanks to every one of you, not just the efforts of a select few. 919 cooperatives were registered in Rwanda in 2005. In the previous year, that number was 9,323, with about 4 million people working in the transport, housing, mining, and fishing sectors in addition to agriculture and cattle (45%), trade (13%), handicrafts (11%) and services (10%). Then, these companies are structured into unions, federations, and confederations [16].

There are also 448 local saving and credit cooperatives (umurenge) (U-SACCOs). According to the RCA, savings in U-SACCOs climbed from FRw6.3 billion (US\$6.8 billion, £5.4 billion) in 2010 to FRw59.76 billion (US\$64.4 billion, £51 billion) in February 2018. The U-SACCO initiative was part of Rwanda's National Savings Mobilisation Strategy for developing equitable financial institutions, with the goal of boosting access to finance for local residents. The first U-SACCO was created in 2009, and the organizations still promote member collaboration and offer financial education today. Between 2009 and 2018, more over 70% of U-SACCO loans were awarded to males, 26% to women, and the remainder to solidarity groups. The Rwandan government sees cooperatives as a potential vehicle through which cooperative members can create employment and expand access to income-generating activities, develop their business potential through education and training, increase savings and investment, and improve social well-being, with a special emphasis on gender equality, housing, education, health care, and community development," according to the RCA. In addition, there is a knowledge that as the number of cooperatives in different social-economic sectors grows, these cooperatives "create employment and pay taxes which contribute to the progress of the country". The organization's work is actively backed by

President Paul Kagame, who has been in government since 2000[19].

South Africa: Although there are tens of thousands of cooperatives in South Africa, little is known about their business strategy in contrast to other firm forms like SMEs or corporations. Businesses managed by and owned by their members are known as cooperatives. Customers, employees, and residents all have an equal say in the cooperative's activities and obtain a piece of the surplus (profits)[20]. Cooperatives are not modest corporations, despite the fact that the cooperative idea is commonly linked to normal company, particularly tiny enterprises. The fundamental contrast between cooperatives and ordinary enterprises is their aims. Cooperatives have an aim that goes beyond profit, in contrast to ordinary firms, which essentially exist to create money and make a profit. They attempt to "meet the economic, cultural, and social needs of the members of the organization and the community at large." Rural electricity or other utilities in sparsely populated areas, affordable healthy and organic foods, access to credit and banking services, affordable housing, access to quality, reasonably priced child or elder care, and access to markets for culturally sensitive goods and arts are a few needs they aim to address[8].

Cooperatives may be formed in any area of the economy, including agriculture, education, finance, healthcare, and housing. Cooperatives in South Africa are governed by the Cooperatives Act 14 of 2005, which is based on worldwide cooperative principles. In 2013, the government amended the Act further and issued a Code of Good Practice. The legal framework also includes A Cooperative Development Policy for South Africa, 2004, and the Co-operative Regulations. They are one of the most important government projects aimed at increasing the number of viable and sustainable enterprises and assisting in the economic emancipation of formerly oppressed groups, notably rural inhabitants, women, persons with disabilities, and young people. Incentives, non-financial help, and financial support are only a few of the measures put in place

to encourage the establishment of cooperatives in various sectors of the South African economy[20].

Despite this, there is limited success since many cooperatives fail while they are just getting started. A lack of critical skills among cooperative members, restricted cooperative collaboration, limited cooperative access to markets and funding, a lack of legal compliance, and a lack of monitoring and assessment of cooperative growth have all been connected to cooperative failure. Inadequate help, according to the Integrated Strategy for the Development and Promotion of Cooperatives 2012-2022, is to blame for cooperative failure. The problem is that this help has been inadequate, unfocused, fragmented, and lacks a systematic and consistent emphasis on cooperatives, even if business development organizations have provided aid to cooperatives, according to the study [20].

Examples of the main types of cooperatives that exist in South Africa are: Worker cooperatives are businesses in which workers own an interest in the company and have an equal say in how it is operated, such as bakeries or retail shops; Financial cooperatives provide financial goods and services to its members, such as savings, credit, insurance, and investment, to guarantee that these services are available at fair interest rates and charges; Agricultural cooperatives collaborate to produce, process, and sell agricultural goods while also providing agricultural inputs and services to its members; Cooperative Burial Society offers funeral benefits to its members and their dependents, such as funeral insurance and associated services; To be a co-operative, the company must embody the International Co-operative Alliance's co-operative ideals of self-help, self-responsibility, democracy, equality, equity, and solidarity. Cooperatives must also embody four ethical principles: honesty, transparency, social responsibility, and concern for others (Rena, 2017).

They must also adhere to the following cooperative principles: · Voluntary and

open membership · Democratic member control · Member economic involvement · Autonomy and independence · Education, training, and information · Cooperation among cooperatives, Cooperatives are formed to benefit all members as well as the larger community in which they operate, and they include · Increased purchasing power - reduced prices by purchasing in bulk · Increased negotiation power · Increase new and current market possibilities · Provide members an equal voice in business · Shared ideals · Tax benefits for co-ops incorporated as non-profit enterprises · Access to industry incentives · Provide competition [20].

Cooperatives in Botswana: According to africa.businessinsider.com, Botswana (38.5%) is the top African nation in terms of high and well-established female entrepreneurs, ranking 13th globally. Cooperatives were founded by the government in Botswana soon after independence and run in the government's interests, as defined in the Cooperative Societies Law. The government gained responsibility for the development and organization of cooperatives via this statute. Botswana's cooperative movement, headed by the Apex Organization, Botswana Cooperative Association (BOCA), is committed to capitalize on all available possibilities in the nation to brand, expand, and educate the public about cooperatives. These events are held regularly throughout the year. The movement in Botswana has grown as more Botswana have come to recognize and accept the cooperative business model. Botswana has 315 registered cooperatives with approximately 200 000 members and over 1000 employees. There are 83 financial cooperatives (SACCOS) and 232 non-financial cooperatives among them [7].

The National Policy for Cooperative Development and the Cooperative Transformation Strategy for Botswana, both of which are connected with the "Africa Cooperative Development Strategy 2017-2020," seek to entice vulnerable populations (youth and women) into establishing cooperative companies. The government has organized nationwide

capacity building workshops aimed at women and young people via the Ministry of Investment, Trade, and Industry. The seminars sought to provide attendees with knowledge of cooperative philosophy and management. As a consequence, there is a growth in cooperative membership, particularly among women and young people. The value of cooperatives will be presented to various audiences via venues including fairs and exhibits and the media, according to the Ministry of Investment, Trade, and Industry. Through these outreach initiatives, individuals are creating enormous numbers of cooperative enterprises, which increases membership. Every year, the government has made it mandatory to step up these marketing activities. The BOLESWA Youth Cooperatives Forum, which included Swaziland, Lesotho, and Botswana, took place in December 2019 with Botswana serving as the host nation. In 2016, ICA-Africa established the forum as one of its substructures. This event aims to support the Co-operative Transformation Strategy Pillar's goal of encouraging youth involvement in cooperatives [4].

Cooperatives have been operating in Botswana for over fifty (50) years, guided by the Co-operative Societies Act of 2013 (as amended), by-laws, and other regulatory documents. Furthermore, in 2007, Parliament passed the National Policy for Co-operative Development, which aimed to lay out a road map for cooperatives to effectively contribute to income distribution, job creation, and poverty reduction at the local and community levels [17].

According to publicly available national data, now, after more than 50 years of cooperative history, the number of registered cooperative societies has dramatically expanded to more than 268 and includes five (5) secondary societies, with a total membership of 115,000. The Botswana Cooperative Association is the only ICA member organization in Botswana (BOCA). In the following sectors: consumers, marketing, multifunctional, producers, savings and credit cooperatives, BOCA represents 15% of all cooperatives in Botswana. BOCA

represents 43 cooperatives around the nation with a combined membership of 57,373 and 873 workers [4].

Egypt: Cooperation is not a new concept. To increase their chances of survival, early human civilizations shared hunting, fishing, farming, and shelter methods. As people migrated from fields to cities in the late 18th century, cooperatives started to take on more official forms. They depended on privately owned shops for nutrition since they could no longer raise their own food. Prices were often costly, and the variety was restricted. Workers, shoppers, farmers, and producers worked together to achieve economic weight as less powerful citizens of these new cities. They expanded their possibilities by purchasing materials and services in bulk while keeping expenses low. They alone answered to themselves, and when change was required, it was implemented. They established a co-op—a company operated by and for the people. People have learned to cooperate and work together in early human civilizations to increase their success in hunting, fishing, gathering foods, making shelter, and meeting other individual and communal necessities. Historians have unearthed evidence of cooperation among peoples in ancient Greece, Egypt, Rome, and Babylon, as well as with Native American and African tribes and a range of other groups. Without farmer cooperation, early agriculture would have been impossible. They relied on one another to guard property, harvest crops, build barns and storage facilities, and trade equipment. These examples of informal cooperation—of working together—were forerunners of the cooperative business model [21].

Cooperatives in Kenya: the first cooperative association in Kenya was established in 1908 to help European settlers grow and sell their agricultural commodities. In the 1950s, Africans were permitted to organize cooperatives. At the time of Kenya's independence in 1963, there were The history of the co-operative movement in Kenya stretches back to 1908, when European settlers in Kenya created the first dairy co-operative. Cooperatives are governed by legislation

adopted by Parliament to oversee cooperative activities. These regulations compel cooperative societies to include cooperative ideals into their bylaws before they may be registered. Kenya's cooperative movement dates back more than 110 years. Lumbwa, Kenya's first Co-operative Society, was founded in 1908 in the Great Rift Valley in Kipkelion by European immigrants to sell their dairy products. Lumbwa Cooperative Society was registered under the Business Practices Ordinance, which was enacted in the United Kingdom, adopted in India, and applied in Kenya at the time. The organization was also supposed to meet agricultural demands, livestock requirements, and marketing outlets for items produced in the region under its control [6].

The first cooperative society, a dairy cooperative, was founded in Kenya in 1908. When the first Co-operative Ordinance was passed in 1931 to control how cooperatives operated, this marked the beginning of the government's official participation in cooperatives. Africans were included in the movement in 1946 because the colonial administration realized that co-operatives were the best way for Africans to engage in the economy. As a consequence, a new Co-operative Societies' Ordinance was passed. Following the Swynnerton Plan, African participation in the cultivation of cash crops prepared the ground for the establishment of further co-operatives in 1955. 1,894 societies have been registered between 1932 and 1969. Key examples back then were Kenya Co-operative Creameries (KCC-1925), Kenya Planters Co-operative Union (KPCU-1923) and Kenya Farmers Association. These early co-operatives were mostly marketing oriented and auxiliary focused (KFA-1923). These organizations were first established as corporations, and it wasn't until 1931, when the first Co-operative Ordinance was adopted, that they were registered as cooperatives. This included improving society management, enhancing member education and training, creating four committees, and hiring employees as supervisors from the government. 1975

saw the completion of another assessment of the Co-operative Development Policy, during which the government upheld the importance of cooperatives in the mobilization of human, financial, and material resources for national development. The administration reaffirmed its commitment to pursuing and promoting the growth of cooperative activities in all sectors of the economy that produce goods and services. 1980s: For a market economy, the government began conducting structural adjustment programs (SAPs [22].

Cooperatives in Tanzania: The autonomous organization of individuals who joined together voluntarily to achieve their shared economic, cultural, and social needs and aspirations via jointly owned democratically managed companies is known as a cooperative. The history of cooperatives in Tanzania dates back to various eras of time. The cooperative's history began during the colonial period, when the notion of a cooperative arose as a consequence of increased cash crop output.

As a result, the history of cooperative development in Tanzania has been split into four (4) major periods: 1. Colonial Period (1890 - 1925 & 1925 - 1960)2. Growth Following Independence (1961 - 1968 & 1968 - 1976)3. Act of 1975 on Development Following Villageization (1977 - 1982 & 1982 - 1991)4. Development from 1991 to 2002 and 2002 to 2003. Each of the historical eras (phases) mentioned above had a significant event that happened and influenced cooperative growth in some manner. During these times, missionaries who had been invited by the Colonial Administration to the Usambara Mountains to plant coffee did so. Later, the missionaries moved from Usambara to the villages of Kilema, Moshi Rural, and Hai where the crop grew well and they could find inexpensive labor. Sir Charles Dundas, Moshi's District Commissioner, arrived in the city in 1921 and persuaded residents to plant coffee on their private fields. The Kilimanjaro Native Planters Association (KNPA), which served to unite all coffee growers in order to control sales of coffee, promote and

protect the economic interests of African farmers, help with uniform planting and protect the coffee against diseases, and enable farmers to receive payment, was founded later in 1922/23 when peasants produced 40 tons of coffee and there were 3300 African growers [16].

Indian governors were called to Tanganyika in 1930 by the D.C. of Moshi and the governor, with the primary goal of the visit being to provide advice to the government on how to enact a cooperative law. The Cooperative Society Ordinance was created as a consequence, and the cooperative movement in Tanganyika was established. The regulation made it possible for cooperatives to register in Tanganyika. According to this legislation, a society whose goal is to advance its members' financial interests in line with cooperative principles may register under this ordinance. Several cooperative groups from different areas of Tanganyika were registered between 1932 and 1950, including the first cooperative in Hai, known as the "Kibong'oto Cooperative Society." In 1933, eleven communities banded together to form the Kilimanjaro Native Cooperative Union, a subsidiary organization (KNCU). Many cooperative departments were established in the 1950s to promote the welfare of the cooperative movement via education, training, and publicity. East African Cooperative Schools in Kabete, Kenya (1951), Training School for Primary Cooperative Societies in Mzumbe, Morogoro (1957), the establishment of the Ministry of Cooperative and Social Welfare, and the appointment of Sir George C. Kahama as Minister are just a few examples of these departments[7].

On November 27, 1961, nine days after Tanganyika's independence, the Cooperative Union of Tanganyika was established as an apex organization or territorial society for all sorts of cooperatives in the country. Kianga Credit Union and Mawella Mission Credit Union were the first savings and credit unions to be created in Dar es Salaam and Moshi, respectively, in the same year (1961). By 1963, Kabete Kenya's curriculum had been transferred to Moshi Cooperative College,

which had been established under the Cooperative Development division (M.C.C). By 1963, there were 857 recognized cooperative groups, and there were 18 credit unions in the country the following year (1964). Then they formed the Saving and Credit Cooperative Union League of Tanganyika (SCCULT), a subsidiary organisation for credit unions that aims to educate and teach member societies, publish and print stationery, function as an insurance agent, and distribute stationery and books to member societies. The Arusha Declaration, which was made public in 1967, called on leaders to nationalize all main production-related means of production, place them under the control of workers and farmers, and end all kinds of exploitation[16].

In a 1972 policy declaration on agriculture, Iringa said that agriculture was the foundation of Tanzania's economy. This was due to the reliance of the nation's economy on the cultivation of cash crops. According to a presidential order issued in 1973, all of Tanzania shall dwell in Ujamaa communities by the year 1975. A village should consist of 250 households. There may be no more than 600 families per village, and each village must be recognized as a multifunctional cooperative organization. A new statute was enacted to abolish the 1968 Cooperative Societies Act in order to implement the aforementioned decree. The Village and Ujamaa Village Act of 1975 was the name of this law. This Act's primary goal was to carry out the decentralization program. Under the 1982 Act, two or more villages might form a rural cooperative association up to the 1980s. Membership was optional, and the cooperative activities carried out under the auspices of the registered rural cooperative organization should be able to cover their own running expenses. It should not be a hindrance to agricultural marketing operations. Many unviable enterprises were formed and conflicted with the revenue of the principal operation, rendering many rural cooperatives unviable. After several faults were made in the 1982 Act, where it failed to consider the value of conducting an

economic assessment before registering any rural cooperative societies, the government created the Cooperative Act 1991 in 1991. The Cooperative Society Act of 1991's goal was to fix the flaws in the 1982 Act and provide cooperative members greater authority. The Act aspires to establish autonomous cooperative organizations that are governed and run by the members with little involvement from the government [16].

The 1991 Cooperative Act aimed to guarantee that cooperative members had the freedom to own and manage their organization, that only financially sound societies were registered, that cooperative members had the final say in how their cooperative was run, and that the government continued to follow its recommendations. The Cooperative Act of 2003 was subsequently approved in substitute of the Cooperative Act of 1991. The new Act's (2003 Act) purpose was to put into practice the Cooperative Policy of 2002's existing proposed changes. This Act is still in effect today. The membership of cooperative organizations in Tanzania and Uganda is mostly split evenly between men and women. Women make up a larger share of membership in agricultural cooperatives when it comes to fruits, cereals, and dairy products, and their numbers are steadily increasing. Women make up 29% of all borrowers in society, according to the same ILO poll, while their savings account for 40% of all savings. Cooperative societies are well-known for offering direct and indirect work possibilities to thousands of individuals. Cooperatives have employed tens of thousands of individuals during the previous two decades. In these cultures, women's labor-force participation has risen in recent years. Women make about 45% of all cooperative society workers in Kenya and 36% in Uganda. Women make up a sizable 61% of cooperative society workers in Tanzania[16].

In Uganda, the cooperative movement was created in 1913 to oppose the exploitation of private European and Asian interests trying to monopolize domestic and export trade, notably of cotton and coffee. Coffee

and cotton, being the two major sources of income in Uganda, were the focal focus of cooperation efforts in which both the colonial and post-independence governments were passionately involved. The colonial authorities at the time considered the growth of co-operatives as premature and subversive, and denied them legal backing, which would have enabled them to acquire loans from lending institutions, among other things. For example, in 1935-1937, a bill introduced in Parliament was received with great hostility from the aforementioned large business interests and was withdrawn. This drove co-operative societies to operate illegally until the Co-operative Societies Ordinance was written in 1946, which authorized their operations. A cooperative registrar was appointed, and a Department for Co-operative Development was formed. Many cooperative groups regarded this as an effort to strengthen government control over their activities and refused to register under it[15].

Sir Andrew Cohen, Uganda's new Governor, became interested in tactics that would change co-operatives into collaborative rather than protest organizations in 1952. As a result, in April 1952, a Commission of Inquiry chaired by Mr. R. Dreschfield was formed to explore the reasons why several co-operative groups had rejected to register under the Ordinance. Throughout the inquiry, the overarching tone of a large body of testimony was that the government was interfering with cooperative groups. Following the investigation's findings, the Ordinance was changed to provide for: i) sufficient autonomy to make registration acceptable. ii) compulsory acquisition of a number of ginneries for passing on to co-operative unions with government loans to facilitate financing, iii) elimination of discriminatory pricing policies, and iv) private African access to Buganda coffee processing. These policy changes had an immediate positive impact. By the end of 1959, all existing groups¹ (273) had registered as co-operative societies. There were 21 recognized co-operative unions by the end of 1961, including the Uganda Co-

operative Alliance, and 1,662 primary co-operative societies with a total membership of 252,378. The Coffee Industry Ordinance, passed in 1952, enabled the establishment of six coffee curing plants by co-operatives. Bugisu Co-operative Union was founded in 1954 to collect and sell the whole coffee crop in the area. Co-operatives operated two coffee curing facilities and ten ginneries by the end of 1956. The total tonnage of crops handled by the cooperative movement had risen to 89,308 tons by 1960, up from 14,300 tons in 1951. The co-annual operative's revenue exceeded £9 million Pound Sterling. further development 1962-1970 Following Uganda's political independence in 1962, the government promoted co-operatives as rural development policy instruments. It put measures in place to ensure that goal was met [15].

The 1952 Ordinance was replaced by the Co-operative Societies Act of 1963, which reintroduced the Registrar's post and united it with that of the Commissioner for Co-operative Development. The powers of the Departmental staff, who had complained that their advice was frequently ignored because they lacked the authority to follow it, were also restored. Given the centrality of education in the fulfillment of government programs, a Cooperative College was founded in Bukalasa in 1963, followed by a full-fledged college in Kigumba, Masindi. The Bukalasa Co-operative Wing remained a part of Kigumba until it was transferred to the Ministry of Agriculture, Animal Industry, and Fisheries by the government. A Co-operative Development Bank was established in 1964 to mobilize cooperative deposits and produce funding for cooperative development. Gin cotton monopoly was transferred to cooperatives [14].

The Co-operative Societies Act of 1970 and the loss of autonomy. The rapid development of the cooperative movement outstripped the Co-operative Department's capacity to closely regulate the movement's operations. The exodus of expatriate personnel as a consequence of Ugandan policy, together with the

defection of brilliant leaders and managers into independence politics, worsened the situation. Pressures of economic and political self-interest, to which those in charge bowed, have progressively entered co-operatives. As a consequence, mismanagement, corruption, and embezzlement ensued. In August 1966, a Commission of Inquiry chaired by Hon. Shafiq Arain, Member of Parliament, was constituted to examine the functioning of cooperatives. To remedy these issues, the Commission presented detailed solutions, some of which were codified in the 1970 Co-operative Societies Act [9].

Amin came into power in 1971 and in 1972, he announced 'the economic war' that saw the repatriation of Asians from Uganda. The economy practically slowed to a stop. For example, prices of controlled items like cotton and coffee where co-operatives were popular were so low that farmers turned to planting other crops like maize, beans, groundnuts etc. Cotton production decreased from 466,775 bales in 1970 to 32, 160 bales in 1980. And as the productivity was declining, by 1974, government was busy collecting enormous loans from the African Development Bank (ADB) to rehabilitate ginneries - debts that ultimately forced unions into foreclosures. Due to smuggling and mushrooming of multiple coffee enterprises, the co-operative market share decreased from the near 100% to around 37% by the time Amin was deposed. That apart, co-operatives increased in number during Amin's government. During Amin's reign, a number of co-operative societies and unions were given companies such as printing and stationery industries, oil and flourmills, cooling plants etc. [13].

More critically, it was under Amin's leadership that government employees and wage workers came to grasp that they could only escape the credit pressure by establishing of co-operative savings and credit societies because the banks could not aid. Also, government policy of distributing limited goods through cooperatives that provided the only practicable network for reaching those in need led to several consumer co-operative societies being created. Little wonder

therefore that during Amin's administration, the number of primary co-operative societies rose from 2,500 in 1971 to 3,054 in 1978; the unions expanded from 36 to 41 and members from 750,000 to 1,100,000 over the same period. Co-operatives amid turbulence 1980 - 1985 Milton Obote returned to Uganda from exile in May 1980 [23].

In December of the same year, he won an election under The Uganda People's Congress (UPC) (UPC) (UPC). Defeated parties yelled foul immediately. A National Resistance Movement/Army was created and waged a guerrilla war to eliminate his control. Obote's government attempted to reinvigorate and employ co-operatives as instruments for rural development. This happened amid a time of scarce supplies and services. In order to access some of these, people were pushed to either join or start co-operatives. Lorry trucks issued by government at that time were apparently for co-operative organizations and unions since each and every one of them had to bear the words: 'promote co-operative marketing'. These efforts at reviving and employing co-operatives as policy instruments were hampered by significant government intervention that essentially transformed them into government parastatals [23].

Furthermore, as the guerrilla struggle got increasingly fierce, such attempts were destabilized. The war was waged largely in the cooperative movement's strongholds, notably as the Luwero triangle, which held the three enormous unions of West Mengo, Wamala, and East Mengo. Similarly, the Banyankole Kweterana and Masaka Co-operative Unions were struck. Cooperatives experienced major war losses in the shape of humans and goods such as autos, clean coffee, and cattle. Obote's regime was toppled by Okello, who was deposed by Yoweri Museveni's National Resistance Army in 1986. Cooperatives in a liberalized context 1986 to the present From 1986 to the early 1990s, there were high expectations as the National Resistance Movement government was supportive of revising the 1970 Co-operative Societies Act to grant the co-operative movement greater

autonomy through the 1991 Co-operative Societies Statute [23].

However, co-operatives were caught off guard by the adoption and stringent implementation of Structural Adjustment Programmes (SAP) laws. As previously stated, cooperatives functioned similarly to government parastatals. They have depended on government marketing boards for crop and marketing support for much of their existence. As a consequence, they had no previous experience negotiating loans with commercial banks. Worse, they were significantly in debt, lacked entrepreneurial and inventive management, and lacked focused leadership. These obstacles made it impossible for cooperatives to capitalize on the potential afforded by liberalization legislation. Skilled multinationals and savvy individual businesses have damaged the cooperative's market position in practically every field in which both operate. Unfortunately, the deployment of SAPs has not assisted rural inhabitants as much as expected. It is becoming obvious that a reinvigorated cooperative movement may hold the key to tackling difficulties associated to sustainable, people-centered, and equitable development [10].

In Uganda, the cooperative movement is constituted of primary co-operative societies, district and national co-operative unions, and an apex. Except for one district co-operative union, the other 45 district co-operative unions have been brought to their knees. Five (5) of the 45 have already had their registrations terminated. Some of them have depended on rental or lease earnings from the goods they still possess to keep alive. They may be in business, but they are not serving their members. The essential activities for which the unions were created had long ago been abandoned, and the extra operations into which they had developed enriched and endeared the primary co-operative societies to their unions. In effect, they have lost all of the features that would identify them as co-operatives as they do not match the ICA's definition of a "co-operative" [15].

The one surviving district union has resisted the onslaught largely owing to its residual linkages with the core organizations. Three Dairy Co-operative Unions and one Savings and Credit Co-operative Union were recently registered, boosting the total number of reasonably active district co-operative unions to five (5). The health of a substantial number of fundamental cooperative groups is terrible. However, many continue to exist, albeit in semi-active or dormant states. Those whose founding had targeted government subsidies and donor funding have now died as donations and subsidies have dried up. Despite the fact that 1066 of the 6,929 registered primary co-operative societies have been deregistered, leaving 5,863 on the registry, the number of primary co-operative societies continues to rise, notably with the registration of new SACCOs. For example, 408 primary co-operative societies have been registered since July 2002. Although the bulk of them are SACCOs, they also include multi-purpose,

There has been use of research evidence and facts by other scholars on writing a historical account on the evolution of cooperatives. Comparative methods have been used to rate the different cooperative systems from country to country. There is presenting information as teaching and criticism from the earliest phases to subsequent evolution and development. Qualitative research has been focused on more with mixed methodologies in order to have a clear view. Benefits and Challenges have been identified from country to country and this has helped the researcher to identify clear solutions and recommendations for further research on Cooperatives.

Consequences of my review findings

Cooperative societies have a long history that dates back to 1810 and has evolved into many dimensions and economic developments. It is clear that the major reason they were established was to alter the life of economies and nations. This is especially visible in India and Bangladesh, where cooperatives have spread to almost

dairy, livestock, marketing, construction, housing, and consumer co-operatives [15]. Only two (2) of the original six (6) national unions are still in operation. The dissolution of the four other organizations was inevitable, particularly in light of the district cooperative unions' deterioration and ultimate death. The apex operates as a result of its early recognition of the indications of change and restructuring to work "with" and "for" its core clients, the members, via a flat organizational structure that enables it to collaborate with primary societies. The co-operative unions failed to heed the warning to "restructure or die," which had negative effects [2].

These cooperatives continued to develop and function well; as of February 2020, there were 21,346 registered cooperative societies in Uganda with an estimated 5.6 million members, 85% of whom were women. They have established themselves as the focal point by demonstrating that the growth of their families and communities revolves on their economic capacity [15].

METHODOLOGY

every sector of the economy. They may be found in agriculture, fishing, microfinance, banking, dairy farming, health, and many more fields. The shared expertise of cooperative operations has also had a significant influence on Sub-Saharan Africa and East Africa as a whole. This is because the majority of these economies have low-income workers and, as a result of the battle for existence, they have succeeded to modify the population's livelihood. This significant influence has also been attributed to their guiding principles, which include the following:

1) Voluntary and Available Membership: Cooperative Societies are open to all persons who can use their services and are willing to accept the duties and meet the requirements of membership, regardless of gender, socioeconomic, racial, political, or religious affiliation. Members have a voice in formulating cooperative policies and making cooperative decisions.

2) Democratic Member Control: Cooperative Societies are democratic organizations controlled by their

members, who actively participate in policy creation and decision-making.

3) Economic Participation of Members: Members contribute equitably to and democratically administer the cooperative's capital.

4) Autonomy and Independence: Cooperative Societies are self-help organizations that are autonomous and administered by their members.

5) Education, Training, and Information: Cooperative Societies educate and teach its members, elected representatives, managers, and employees so that they may contribute to the development of their Cooperative Societies. They educate the public on the nature and benefits of cooperative organizations.

6) Cooperative Society Cooperation: Cooperative Societies serve their members more effectively and advance the cooperative movement via cooperating through local, national, regional, and international frameworks.

7) Community Concern: Through policies chosen by its members, cooperative societies work for the long-term development of their communities.

Benefits

Provide credit options - Cooperative societies may provide financial support to its members, who may be individuals or small enterprises operating in rural regions. Credit Loans with flexible payback periods and low interest rates are distributed by cooperative groups. Cooperative Societies play a significant role in rural development because they shield their members from commercial lenders who charge exorbitant interest rates. Credit Due to the restricted financial means of its members, cooperative societies seldom generate significant quantities of money. But in a rural economy, they are crucial to maintaining the sustainability of both agricultural and non-agrarian vocations.

Low-cost borrowing: In rural locations, housing cooperative organizations help its members find housing. They focus mostly on assisting those from lower socioeconomic categories in locating inexpensive home options.

Market value creation: A number of consumer cooperative societies assist rural families in obtaining goods at comparatively lower costs. They avoid the use of middlemen by buying goods directly from the producer and selling them to their members for less than market value. Consumer Cooperative Societies accept members who want to purchase goods at these prices.

Increasing the wealth of the poor Support small companies in remaining viable, such as agriculture, bars, and cooperative societies, by assisting them in obtaining raw materials at lower costs to lower their cost of production. Additionally, they provide manufacturers a venue on which to market their goods to buyers directly. Eliminating middlemen lowers the selling price while increasing sales and earnings for manufacturers.

Savings organizations: Cooperative Societies were founded to help the less fortunate segments of rural communities. These revenues are essential for the maintenance of rural homes, and they transfer profits from the activities to their members as a dividend.

Women's training and development center. Cooperatives have contributed to a decrease in the percentage of illiterate rural women. Most of them are able to manage their finances and create basic accounting papers.

Challenges

Poor leadership, governance, and bureaucracy among senior officials: the management structure occasionally fails women to access funding via the proper channels. Despite the fact that most cooperatives include female members, administration is largely male-dominated, which may make communication difficult. Inadequate government assistance. This has been shown by the failure of South African cooperatives owing to insufficient government involvement. This is most visible in the availability of cash for cooperative initiatives.

Insufficient capitalization. A drawback is that the Cooperative Societies do not have enough money to select for high security loans. Because these cooperatives are not for profit, they always establish a

restriction on how much money a member may borrow.

Members' economic patronage is insufficient. Each member has their own funding priority. These include health and education, among other things, which discourage members from opting for larger sums to carry out large projects.

Access to dependable markets that pay competitive rates, Inadequate infrastructure for storage, post-harvest handling, and agricultural processing. The majority of rural cooperatives earn less value from their product. Members' market share is not enticing enough to promote further production.

Massive deceptions by management and committees: Committees have a high degree of dishonesty and a lack of openness. Some member funds are sometimes not held accountable. It has been witnessed in Uganda, where several cooperatives have closed and the management has failed to reimburse the money.

Cooperative member education is weak; the bulk of the present cooperative membership is poorly educated and trained in cooperative issues. This leads in member exploitation, poor patronage, and insufficient accountability, all of which hurt cooperative business. In general, there is a paucity of information on cooperative formation, leadership, market, supply sources, and cost analysis, member investment, loan capital sources, and member meeting conduct. This continues to hamper adequate cooperative planning and the development of cooperative activities that result in agricultural growth. Cultural norms are essential for establishing social standards of acceptable and undesirable conduct, deciding what is (and is not) acceptable in a culture. These standards have a great effect on individual behavior. In Uganda, significant representations of these norms include: (i) widespread acceptance of violence as an appropriate means of resolving marital

CONCLUSIONS AND RECOMMENDATIONS

Government Intervention and Support: According to Africa.Businessinsider.com Botswana (38.5%), Uganda (38.4%), Ghana (37.2%), Nigeria (37.2%), and Angola (37.2%)

conflict; and (ii) that males have a right to impose power and control over women, including through violence, reinforced by bride money.(iii) the incidence of early (child) marriage for girls under the age of 18, despite the fact that the legal marriage age for both men and females is 18.(iii) that domestic "care" tasks are largely the job of women.(v) that land belongs to males and that access to it for women is mediated by men.(v) persistent gender bias against females and a predilection for boys.

Some banks are cautious to lend to women because they have limited access to property and fewer sources of collateral security. According to my experience, women are often highly responsible and are impacted by cultural factors. When a woman's salary is enhanced, it has a higher influence on the household and the society than when the same amount is increased for a guy. They also have a greater proportion of debt repayment and savings than their male counterparts [24].

A tarnished reputation and a lack of advocacy. The cooperative movement has a real and perceived bad reputation. This is due to a number of obstacles faced by the cooperative movement, including crop failure, market and price changes, political instability, asset loss, and a lack of advocacy by the cooperative movement itself. Other internal problems and failures inside certain societies have so severely harmed public opinion that it is often difficult to recruit new and enthusiastic members to the cooperative.

Others include: some amount of political influence from local politicians; insufficient loanable funds to manage large requests; as our membership expands, so does the need for large sums of money; some members do not save and instead rely on loans; SACCOs have a high delinquency rate. Some sacco members fail to fulfill their responsibilities. Insufficient security assistance for securing SACCO facilities [15].

are among the top African economies with the most female entrepreneurs. This is because the government has helped members get access to finances. For

example, Botswana, headed by the Apex Organization, Botswana Cooperative Association (BOCA), is resolved to capitalize on all available possibilities in the nation to brand, promote, and educate the public about cooperatives. The government of Uganda's implementation of the Parish Development Model has the potential to financially enhance both new and current women's organizations.

Evaluation and monitoring. Many indicators on cooperative and women's economic empowerment have been observed and expressed by many scholars and non-governmental organizations such as the International Labour Organization. This data is insufficient since it only includes a few women, and a district monitoring system should be implemented to analyze women's overall performance.

Development and training. Cooperatives should make training and development a requirement. This may assist to educate more women about the benefits and purpose of cooperatives. This will improve members' financial literacy and management abilities.

Acceptance of cooperative operations: The misconception that cooperatives are exclusively for poor or low-income individuals. This has caused cooperative advancements to lag behind since certain members with the necessary abilities do not participate.

Cooperatives' market shares should be increased

According to africa.businessinsider.com, Uganda, Botswana, and Ghana are the top three African economies in terms of the number of female entrepreneurs. Because they are empowered, they acquire trust in the cooperatives and the market. They need a collective and competitive market for their goods in order to maximize the value of their output. This may make it simpler for them to compete for a larger market share on the worldwide market.

With the rise of cooperatives and their contributions to economies, it is clear that these "economic and social giants" have had a significant influence on the whole globe. The majority of them set the path for the establishment of microfinance institutions, SACCOS, and the emergence of strong, stable, and wealthy enterprises. Despite the fact that the global economy is allowing both men and women to be financially independent, much more work and research needs to be done to empower women, particularly in Africa. This is due to social, environmental, political, and economic barriers to women's empowerment in Africa. The "strength of a woman's" energy, morale, and ability lay not only in educating her, but also in acting as a catalyst for development and innovation; it will also raise up communities around successful women and ignite a world that is more equal and sustainable to everyone.

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