
Cooperative Governance and Poverty Mitigation: A Socio-Economic Analysis of Rural Member-Based Institutions in Sub-Saharan Africa

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Abstract

The overarching research question that the article sought to address is “How is the social-economic value of cooperatives recapitulated in the typical sub-Saharan African rural contexts?” The recapitulation would improve the analytical understanding of the core social-economic values of cooperatives in rural contexts of Sub-Saharan Africa as it is generally observed that the public social-economic establishments such as credit facility systems, social protection programs, inter alia, are generally and phenomenally unimpressive in most sub-Saharan African’s villages. Such gap renders the socio-economic dilemma for the rural Sub-Saharan communities. In this case, cooperatives, as community member-based institutions, are the alternative socio-economic mechanisms for scores of people almost exclusive in rural Sub-Saharan Africa. Thus, having mitigative impact on the vagary of poverty, bearing in mind that poverty is a “predominant phenomenon” across the spectrum of villages of Sub-Saharan Africa.

Keywords: socio-economic resilience; poverty alleviation; cooperatives; rural development; institutional governance.

JEL Classification: P13; O18; Q13.

Introduction

Some of the member-based institutions that help to accelerate the socio-economic livelihood and thereby reduce poverty in rural Sub-Saharan communities are cooperatives (Awoke, 2021). It is generally observed that cooperatives indisputably stimulate the positive and transformational-paradigmatic social-economic shift in the livelihood of myriad people from the impoverished-bottom of the social-economic ladder to the optimal equilibrium of the resolute social-economic impunity. Thus, the safety margins of the social-economic echelons. Fundamentally, the cooperatives are unquestionably the epitomes or hallmarks as they play a decisive-causal role in the exponential social-economic enhancement in the typical sub-Saharan African rural contexts. This implies that the exponential growth of the social-economic stance and status in rural Sub-Saharan Africa hinges on the phenomenal role that cooperatives play in multiple dimensions socially and economically, inter alia, in diverse societies in Sub-Saharan African rural settings. Thus, for instance, cooperatives are the functional-livelihood mechanisms for the multitudes in the typical sub-Saharan African rural set-up without which social-economic profiles across the broad spectrum of villages in rural sub-Saharan Africa would have been characterized with potentially protracted and exacerbated retrogression.

In practical sense, generally, members of cooperatives in Sub-Saharan African villages are synergistically subjected to scaffolding the unwavering collaborative effort of each other for the mutual and hard-earned socio-economic benefits. In this case, cooperatives introspectively help in expediting and optimizing the process of cyclic poverty alleviation across Sub-Saharan African villages. This entails that cooperatives have a positive bearing on the social-economic well-being of rural populace across societies in sub-Saharan Africa.

Ideally, nowhere is the need for a transformational shift greater than in Sub-Saharan Africa where the region is assumed by extant scholars and true shreds of evidence to be the worst in virtually all of the most important social and economic indicators (Cordelia, 2022). Academics and development practitioners view cooperatives as cornerstone for agricultural transformations and poverty reduction in Sub-Saharan African (Onyilo & Adong, 2019). In the African context, the co-operatives as genuine member-controlled and business-oriented organizations consequently improve the wellbeing of vulnerable people (Wanyama, 2013).

Cooperatives from their antecedents are known to be a channel through which socially and economically marginalized persons have sought to improve their lot (Ezeokafor et al., 2021). Cooperatives have the potential to bootstrap far more people in low-income communities into the socio-economic mainstream than other business structures operating in the communities (Majee & Hoyt, 2011). Cooperatives as organizations that can contribute to their members to successfully leverage economic and social development (Ribas et.al., 2022). Academics and development practitioners increasingly view cooperatives as the cornerstone for agricultural transformation and poverty reduction in sub-Saharan Africa (Onyilo & Adong, 2019).

There is a growing realization that cooperatives can be an effective avenue for the provision of services that enhance agricultural productivity and help accelerate the transformation of smallholder agriculture and attain inclusive social and economic development (Gurmessa, et. al., 2021). Cooperatives have been framed as organizational fix for addressing institutional voids and market imperfections in rural Africa (Mangnus & Schoonhoven-Speijer, 2020). Cooperatives were viewed as the means for stimulating rural development, achieving increased production, raising rural living standards, and improving the quality of crop production (Donkor & Hejkrlik, 2021). Cooperatives also have the potential to improve the production, marketing, and technical efficiency of small farmers (Bernard & Taffesse, 2012) since they serve as a platform for building capacity and exchanging information and innovation in rural areas (Rao & Qaim, 2011; Donkor & Hejkrlik, 2021). Cooperatives by their nature are the critical tools for local economic development. One of the contributions of cooperatives to the local economy has to do with employment creation.

Cooperatives are primarily economic organizations; they exist in order to support the economic well-being of their members. Cooperatives provide additional services to members like transportation of farmer products, renting out farming equipment, and providing storage facilities. The less likely these services are available from other providers; the more farmers will be committed to the cooperative. Because of its embeddedness in local communities, cooperatives need to have legitimacy in these communities to perform well. Both members and other stakeholders consider cooperatives not only as economic but also as social organizations. Cooperatives are considered as important vehicles for linking smallholder farmers to markets and for rural development more generally (Awoke, 2021).

A cooperative also serves as an avenue through which government and nongovernmental programmes and projects reach rural areas to improve rural welfare and livelihoods. This trend can even be observed in African countries in which farmers have had negative experiences in the recent past with state-controlled “traditional” cooperatives under socialistic experiments of national governments, where most of these rural structures collapsed during the economic liberalization of the 1990s (ILO, 2001; Chang, 2009; Donkor & Hejkrlik, 2021). Many studies have found that cooperatives are essential for building and maintaining social capital through the involvement of their members, trust, and reciprocity, and the active voices of their members (Hansen et. al., 2002; Österberg & Nilsson, 2009; Bareille et al., 2017, Donkor & Hejkrlik, 2021).

1. Literature Review

The PRISMA Model coined by Moher et al. (2009) guided the selection criteria for inclusion of the articles used in the study for the purpose of transparency and attainment of empirical rigour for this scholarly discourse. The compendium of literature was discussed consistent with the main themes such as economic and social values of cooperatives in rural sub-Saharan African contexts. Cooperatives assist the members in multiple dimensions some of which are social-economic areas.

The question that the article sought to answer is “How is the social economic-value of cooperatives recapitulated in the typical sub-Saharan African rural contexts?”

1.1. Socio-economic Values of Cooperatives in Sub-Saharan African Rural Contexts

Rwandan Cooperatives’ Social-Economic Values in Perspective

In Rwanda the Government views co-operatives as an essential vehicle to improve the agriculture sector (Uwaramutse et. al., 2022). While still in Rwanda, the goal of cooperatives is multidimensional. The members benefit from services such as access to inputs, input use, monitoring of their utilization, and improvements in quality of products such as coffee (Ortega et al., 2019). The Government of Rwanda elaborated that the policy of promoting cooperatives regarded as a voluntary, democratic, autonomous association of persons, whose purpose is to encourage members to grow in rural communities and to act collectively both for the intrinsic value of being part of a living community and to overcome their problems of economic dependency through putting together their efforts (Louis, 2017).

Fundamentally, authorities consider cooperatives as suitable vehicles for agricultural development and socio-political change. This shows that cooperatives are channels through which various message can be sent to members. By organizing themselves in cooperatives Ndahiro (2006) & Louis (2017) emphasized that cooperative members are able to acquire loans from the banks which help them to carry out activities that generate income to improve their welfare since the development of a country like Rwanda does not only depend on government economic plans but also on the extent to which its people are involved in economically productivities. Cooperative members have access to quality supplies and services at a reasonable cost, mutual help between members, and share in the earnings and enhance local economy, helping the rural population mobilize their own human, financial, and productive resources (Birchall, 2004).

A study conducted by Harelimana & Mukaruka (2020) in Rwanda found that cooperatives are playing a big role in contribution to social-economic development, like poverty reduction more especially for job creation and financial security (Harelimana & Mukaruka, 2020). Still in Rwanda, cooperatives are critical institutions for building farmers capacity, adoption of improved technologies, inputs, and productivity (Ortega, et al. 2019).

Furthermore, Guillaume et. al. (2021) did a study about the role of cooperative in Rwanda. The research revealed that the result was statistically significant at 82%, which means that cooperative movement plays a role in socio-economic development of members in Rwanda. Examination of the role of cooperatives in social life of members showed that 100% benefited from cooperative, while 86% of respondents showed that the cooperative assisted them to increase their productivity. The regression analysis results proved that agriculture-based cooperatives are important factors to the socio-economic development of their members as proved by a multiple correlation coefficient, $R=0.82$, which implies that 82% of the Socio-economic development of the members is determined by their belonging to the cooperatives.

The Configuration of Social-Economic Values for Cooperatives in Ethiopian Economy

In Ethiopia, cooperatives are important organizations in the agricultural sector. The government has given much emphasis to promoting cooperatives as part of the overall strategy of accelerating the country's agricultural and rural development, more specifically to increase productivity and thereby reduce food insecurity and poverty (Getnet & Anullo, 2012). The federal and regional governments place high importance on cooperatives for obtaining rural transformation from mainly subsistence agriculture towards more commercial agriculture (ATA, 2012; Awoke, 2021), from mainly producing staple products for local markets towards also producing cash crops for distant and export markets. The success of this transformation will to a large extent depend on the willingness of farmers to become and remain committed members of those cooperatives. One of the targets of Ethiopian policies on supporting cooperatives is to strengthen their members' agricultural produce marketing activities. While most cooperatives in Ethiopia are multipurpose, that both provides services and supply agricultural inputs and sell farm products, historically, the emphasis has been on providing agricultural inputs. For instance, cooperatives have always been the main provider of fertilizers, under a strict state-controlled distribution system. These multipurpose cooperatives, however, need to develop into stronger marketing cooperatives.

While still in Ethiopia, cooperative coffee farmers managed to place the smallholder coffee farmers in the global coffee market (Birchall, 2003; Myers, 2004). This means that the smallholder coffee farmers have access to continuous income flow and improved livelihoods. Still in Ethiopia, Berhan & Gebeyehu (2018) elucidate that cooperatives are also part and parcel of the society and are expected to have involved themselves (directly or indirectly) in building new or supporting different existed infrastructures as part of their social services. Cooperatives can make substantial, if not unique contributions to the achievement of the economic dimensions of the future sustainable development goals. On the lighter note, Gezahegn et al. (2019) explicate that in Ethiopia there is a renewed interest in agricultural cooperatives an institutional tool to improve the welfare of smallholders.

The Social-Economic Roles of Cooperatives in Uganda

In Uganda, according to Onyilo & Adong (2019), cooperatives provide an opportunity to sell cash crops outside of the exploitative system of traders and colonial administrators who would buy cash crops from farmers cheaply and realize extraordinary profits. They provide further compelling argument that cooperative arrangements provide the feasible solution for empowering smallholder farmers to participate in the socio-economic development of Uganda. Grassroots based cooperatives that can provide participation opportunities are a conduit for socio-economic development. A cooperative matches the needs of smallholder farmers and are a channel by which smallholders can commercialize their on-farm production. Through cooperative participation, farmers can increase their competitiveness through a joint business venture. Most importantly, cooperatives create opportunities to empower smallholder farmers to lift themselves out of poverty (Onyilo & Adong, 2019; Somavia, 2002). Cooperative members also have strong bargaining power. There is a collective decision-making process, which takes into account the welfare of both the members and the community they belong to. Therefore, the cooperative plays a key role in agricultural risk management and increases the efficacy and efficiency of smallholder production and marketing (Onyilo & Adong, 2019).

The Perception of Cooperatives in Nigeria

The government of Nigeria through its Department of Cooperatives has placed great emphasis on promoting the welfare of rural dwellers through cooperative organizations. Cooperatives have since become popular across geographical entities in Nigeria. The dual form of cooperative as both the social and economic organizations increases its potential as a great source of help to the poor (Afolabi & Ganiyu, 2021).

Still in Nigeria, the social functions of cooperatives in African villages in particular in Nigerian communities such as in Anambra State include: Organizing leadership training for members; Intervenes in disputes among members; solidarity with members on emergencies; trains women on basic social and household etiquette; enhancing their social welfare of members; and promoting socio-cultural activities among members. The cooperative is often portrayed as the ideal organizational form to overcome poverty and promote women empowerment (Ezeokafor et al., 2021). Cooperatives rely on cooperation in multiple domains, each of which contains a social dilemma subject to free-riding. Members of cooperatives provide an ideal environment for members to work together in their own applicable and viable way characterized by egalitarianism without a sense of bourgeois influence. In typical cooperatives' context, members enjoy the rich vein of mutual support from each other.

Based on Nwankwo et. al. (2012), the Cooperatives in Nigeria are organized into service and producer cooperatives. Cooperatives have always promoted small business development through entrepreneurial development, funding, provision of entrepreneurship, promotion of establishment of small-scale industries, and promotion of small holder agriculture. Cooperatives, as economic enterprises and as autonomous self-help organizations, play a meaningful role in uplifting the socio-economic conditions of their members and their local communities, as well as running major international businesses. Over the years, cooperative enterprises have successfully operated locally-owned people-centered businesses while also serving as catalysts for social organization and cohesion. In addition, Ajayi (2022) recapitulates the values of cooperatives and asserts that cooperative societies are formed, in order to achieve social or economic objectives. Cooperatives tend to generate positive social externalities, particularly in rural and developing areas (Anandaram & Dubhashi, 1999).

Cameroonian Cooperatives' Roles in the Economy

In Cameroon, according to Cameroon's National Development Strategy 2020-2030, the government intends to carry out an agricultural revolution. The aim is to modernize the sector, increase its productivity, create jobs and thereby improve living standards, reduce rural poverty by way of increased productivity through intensification of agribusiness activities and modernization of farms driven by the demand of the agro-food industries. Agricultural cooperatives play a major role in achieving this aim. Cooperatives have been conducting business in a way now being recommended as the most effective route to transformational development (Oluwakemi et al., 2012; Tumenta et. al., 2021).

Agricultural cooperatives play a vital role in agriculture and rural development as attested by 80% of the respondents. This study carried out from February 2019 to May 2020 in the North West and South West regions of Cameroon is therefore aimed at identifying the role of agricultural cooperatives in agriculture and rural development in the era of cooperative liberalization. According to findings from the study, it can be concluded that agricultural cooperatives play a role in rural development in the community in the era of liberalization in two major areas: improved agricultural production and capacity building (training of members), which implies that agricultural cooperatives effectively play two major roles in rural development with limited resources (Tumenta et. al., 2021).

The Significance of Cooperatives in Malawi

Malawi, like any other sub-Saharan nations, cooperatives are socio-economic "beacon of light" in rural Malawi. Malawi Government places cooperatives at the knot of socio-economic development process in rural Malawi. With an insightful reflection on Malawi's Vision 2063 which underscores the Malawi Government's relentless determination and unwavering effort to achieving inclusive economic growth and poverty reduction through agricultural institutions. Outstandingly, some of the productive and critical agricultural institutions that positively underpin and resonate with the domicile models and trajectories for poverty reduction in Malawi are cooperatives in rural Malawi. Malawi's Vision 2063 clearly acknowledges an unparalleled role that cooperatives play in optimizing and expediting the process of poverty reduction particularly in rural Malawi, having poverty as one of the prevailing phenomena in Malawi.

While still in Malawi, to substantiate the pivotal social-economic role of cooperatives in rural Malawi, Davis et. al. (2023) advance the compelling assertion that the government of Malawi has placed primary agricultural cooperatives near the center of its strategic vision (Malawi's Vision 2063) for how to accelerate agricultural development and transform the economies of rural communities across the country.

Davis et. al. (2023) further elucidate that increasingly the idea is gaining traction that by joining forces through primary agricultural cooperatives, smallholder farmers across Malawi can reap many of the benefits that larger farmers on commercial estates have been able to realize, such as negotiating better price for agricultural inputs through bulk purchases; negotiating better prices for agricultural outputs through aggregation and storage; adding value to raw agricultural products; accessing professional equipment such as tractors or irrigation; hiring professional services such as a farm or business manager; or pooling contiguous pieces of land for more efficient farming.

In addition, Davis et. al. (2023) argue that agricultural cooperatives feature prominently in key development policies for Malawi. These jointly operated farmer enterprises are viewed as an important vehicle for achieving the goals on agricultural productivity and commercialization set out in the first pillar of the development vision for Malawi 2063 Development Agenda. Correspondingly, many of the strategy statements and investment plans of the government and its development partners include commitments for increased engagement in strengthening primary agricultural cooperatives.

Cooperatives in South Africa

The South African government is promoting the use of cooperatives as organizations that could help enhance the development of small-scale farmers and other communities in South Africa (Ortmann & King, 2007). There is certainly recognition in South Africa that cooperatives offer an opportunity for impoverished communities to participate more meaningfully in the economy. It is believed that cooperatives are a mechanism through which the impoverished communities can organize themselves and draw strength from the group. It should be known that cooperatives are considered as a third force in the world and some large businesses and governments have collapsed from competing among themselves and not formulating cooperatives. Cooperatives must also contribute to reducing poverty and unemployment in South Africa by acting as a third force. The cooperative is a countervailing and alternative power support for Big Business development in South Africa and contribute towards social protection in the country. In this regard, cooperatives are viewed as both an economic enterprise and social organization (Rena, 2017). Cooperatives go beyond their focal areas of inventions. Agricultural cooperatives are the way of creating bargaining power for smallholder farmers to achieve poverty alleviation and food security (Sebhatu et al., 2021). Through cooperatives new technologies are adopted faster than individual farmers (Manda et al., 2020). South African Governs favours cooperatives over other similar entities for rural development programs (Yobe et al., 2020).

Namibian Cooperatives in Spotlight

Namibia is no exception. Unless the communities are closely involved in developing and implementing projects, the platforms such as farmers' groups will be not regarded as instruments of development (Jona & Terblanché, 2018). It is evident that cooperative enterprises are contributing to development of the Namibian economy through job creation, income generation, and poverty alleviation. It also shows that cooperative enterprises are viable and feasible businesses and the business/sales volumes despite the fluctuations due to the demand, natural, and market forces show that they are sustainable (Kapuka, 2017).

In Namibia, Policy makers and community developers are increasingly interested in alternative models for local businesses that will be both responsive to community needs as well as stimulate local economic growth. The cooperative form of business should be an obvious choice. Cooperatives have the potential to foster economic growth at the community and regional level, building on the spirit of cooperation that is already prevalent in rural areas. With local ownership and control, and net profits distributed to those who use the cooperative, cooperatives are considered by some to be an ideal model for local economic development.

In addition, cooperatives offer a way for a group of individuals to pool their limited resources to achieve a critical mass. Cooperatives combine people, resources, and capital into larger, more viable and economically competitive units. Agricultural cooperatives are considered as institutional instruments for supporting smallholder farmers for poverty alleviations and food security (Guyalo & Afa, 2023).

1.2. Governance and Regulatory Framework for Cooperatives in Sub-Saharan African

According to Puusa & Saastamoinen (2021) and Nooh (2024), cooperatives are types of business organisations. Each of these business organisations is governed and regulated by unique set of guiding principles that emphasise democratic member ownership, shared benefits and decision-making. The cooperative principles are meant to serve as a framework for the operation of the cooperative as well as a guide for the behaviour of both members and leadership (Kalogiannidis, 2020). In the course of time, such concepts have developed into what is now generally accepted as the standard for cooperative organisations worldwide. The seven cooperative principles, as a regulatory and governance standard, were developed by the International Cooperative Alliance (ICA) an international organisation that serves as a representative for all cooperatives (Nooh, 2024; Ajates, 2020).

Voluntary and Open Membership

Members of any colour, gender, religion or socioeconomic background are welcome and accepted in cooperatives which are non-profit organisations (Billiet et al., 2021). Cooperative members are not subjected to discrimination because of these individual traits. Cooperatives differ from corporation which only allow their stockholders to become members in one essential way. Members of cooperatives are able to join or leave the organisation at any time without facing any consequences because participation is completely voluntary. Instead of only meeting the needs of a select few, this concept guarantees that cooperatives meet the needs of both their members and society at large. This crucial component of the cooperative model guarantees inclusivity, democracy and responsiveness to the interests of individual members in addition to offering a framework for collaboration that benefits all parties.

Democratic Member Control

Democratic control is a key tenet of cooperatives. As such, democracy in a cooperative is vital. Democracy allows members to choose their own representatives and leaders for positions on the board of directors and participate in decision-making (Ramos et al., 2022). This ensures that all members' demands and concerns will be taken into account and that the cooperative will be run in a fair and just way. Although the organisation's members hold the board of directors accountable for their actions, the board is in charge of making decisions on their behalf. Members become more engaged and trustworthy as a result of this duty which encourages active participation in the events the cooperative hosts and a sense of ownership in its success. Generally, a cooperative organisation that guarantees just and equitable administration requires democratic member control (Nooh, 2024). This suggests that as part of governance mechanism of cooperatives, leadership typically involves a chairman, vice-chairperson, secretary and treasurer. All of these are democratically elected by members of cooperative.

Member Economic Participation

Guzmán et al. (2020) state members' economic involvement is a crucial component of cooperatives since it guarantees that members have a monetary interest in the organisation's success and motivates the members to contribute. By giving money to the cooperative and getting a cut of its profits in return, members make sure that financial benefits are shared equally among all members. Members are better equipped to handle their own money and strive toward group objectives since this long-term financial sustainability promotes financial literacy. The principle promotes cooperation, shared accountability and long-term stability, this concept is an important component of the cooperative business model that is being utilised globally

Autonomy and Independence

Autonomy and independence are the fourth of four core concepts upon which cooperatives are based on (Moon & Lee, 2020). This idea guarantees that cooperatives are independent businesses owned and run by members. This ideology allows members to make independent decisions without outside interference and prioritise the needs of the members before any possible financial gain. This approach aligns the cooperative's interests and values with those of its members rather than just focusing on increasing profits. Furthermore, independence and autonomy promote sustainability, justice and democratic decision-making. This allows cooperatives to adapt to changing circumstances and make decisions that benefit their members. The cooperative model is based on the core concepts of autonomy and independence. Such guidelines contribute to the democratic and equitable operation of cooperatives (Nooh, 2024).

Education, Training, and Information

The fifth cooperative work principle is education, training and information (Dufays et al., 2020). This principle aims to ensure that participants understand the cooperative business model, their roles and the decision-making process. Cooperatives have an obligation to inform their members on the organisation's operations and financial situation in order to promote responsible and informed decision-making. Education and training are critical to the cooperative's long-term viability because the principles foster openness, provide shared knowledge and raise awareness of the organisation's aims and objectives. When members are given accurate, up-to-date information, they can make informed decisions that support fair and equitable operations (Nooh, 2024).

Cooperation among Cooperatives

The sixth cooperative business principle is cooperation among cooperative (Ushkarenko & Soloviov, 2020). This principle highlights the necessity of cooperation, mutual assistance and solidarity among cooperatives, Economies of scale can be achieved through this approach, resulting in more affordable and higher-quality goods and services. Furthermore, cooperatives can share knowledge, skills and best practices that improve the sector's performance as a whole. Additionally, cooperation raises awareness of the principles and values that support the cooperative movement. This inspires people and organisations around the globe to embrace comparable principles and values in their own local communities and workplaces. Cooperation also encourages campaigning for laws and initiatives that promote the growth and development of the cooperative sector. This also ensures long-term sustainability of cooperatives.

Concern for Community

The seventh and last component of cooperation is community concern. This principle emphasises cooperatives' social duty to improve communities and the wider world. Cooperative members work with a variety of stakeholders and groups to effect positive change and conduct business honestly and responsibly. For cooperatives to have a greater impact, cooperation and coordinated effort are vital. According to Nooh, (2024), if cooperatives exhibit social responsibility, cooperate with others and strive for sustainable development, members can generally improve society and the lives of its members.

1.3. Successful Cooperatives' Business Model(s)

Globally, one of the critical and successful cooperative business models in most rural communities of Sub-Saharan Africa is Saving and Credit Cooperatives (SACCOS). SACCOS have been envisioned as viable financial intermediaries for extending affordable agricultural credit to rural households' farmers (Eton et al., 2020; Alio, 2025).

SACCOs are formed based on the values of self-dependence, democracy, equality, equity and solidarity. They are voluntary formed by a defined group of people who have agreed to associate on the basis of equality for the promotion of their economic interests (Muhumuza, 2022). The members pool their savings together which are eventually disbursed as credit at a relatively affordable interest rates to members only. To ensure effective utilization of credit, SACCOS provide education and training for their members, elected representatives, managers and employees to ensure socioeconomic transformation of its members (Kiiza & Omiat, 2021).

According to Mbunda (2024), Sub-Saharan Africa has historically poor financial inclusion, with women being disproportionately excluded, according to a World Bank analysis. Nonetheless, a steady change has occurred in recent years, with SACCOS being essential in improving women's financial access. Research carried out in Kenya demonstrated that SACCOS have facilitated financial inclusion by offering savings, credit, and insurance services tailored to meet the specific needs of women.

Furthermore, as noted in a Tanzanian study by Humphries & Schneider, (2021) and Mbunda (2024), SACCOS have been crucial in teaching women about financial literacy and management, enabling them to make wise financial decisions.

Historically, Tanzanian women have had difficulty in obtaining financial services, which has limited their ability to invest in revenue-generating ventures and enhance their standard of living. Thus, with SACCOS, a considerable number of women have managed to establish farms for both food and commercial production; with the latter being less exploited (Mbunda, 2024). Still in Tanzania, SACCOS are expected to have a major impact on improving women's lives by giving them access to financial services, encouraging economic empowerment, and raising their socioeconomic standing. SACCOS are anticipated to provide customized financial products, educational initiatives, and support systems that are made to cater to the various needs of women.

1.4. Theoretical Insights into Cooperatives and Their Implications for the Study

Depending on theoretical reasoning, economists develop different models to assess cooperatives' economic behaviour (Candemir & Duvaleix, 2021). The theoretical basis for the article composed of traditional cooperative theory. A traditional cooperative is an organisation formed by a group of people who meet voluntarily to fulfil mutual economic and social needs through running a democratically controlled enterprise such that the benefits achieved through

cooperation are greater than the benefits achieved individually (Ica.coop, 2005). Similarly, Cooperatives in rural Sub-Saharan Africa are democratically instigated and controlled. In this case, The Traditional Cooperative Model provides a platform for theoretical and analytical understanding of the synergistic values of working together among cooperative members other than individual efforts. This is designated as an evocative reminder to cooperative members about the benefits of collective effort for mutual and hard-earned, socio-economic benefits.

2. Methodology

Justification of the Study

There is no thorough harmonization of the recapitulation of social-economic value of cooperatives across the breadth of the Sub-Saharan African Communities. Each researcher independently carries out empirical studies and publishes in each respective Sub-Saharan nation on cooperatives without proper synchronization of the similar researches about social-economic values of cooperatives across Sub-Saharan Region. This results in the production of fragmented similar empirical studies about social-economic value of cooperatives without publishing and relating in harmony with each other to create one big picture about the same.

As this article has been based on cumulative synthesis of systematically peer-reviewed literature on social-economic values of cooperatives, more articles can be steered on other multi-dimensional values of cooperatives in Sub-Saharan Cooperatives. This would broaden the scope of empirical knowledge about the polarized critical roles that cooperatives play in Sub-Saharan villages.

Significance of Research Question

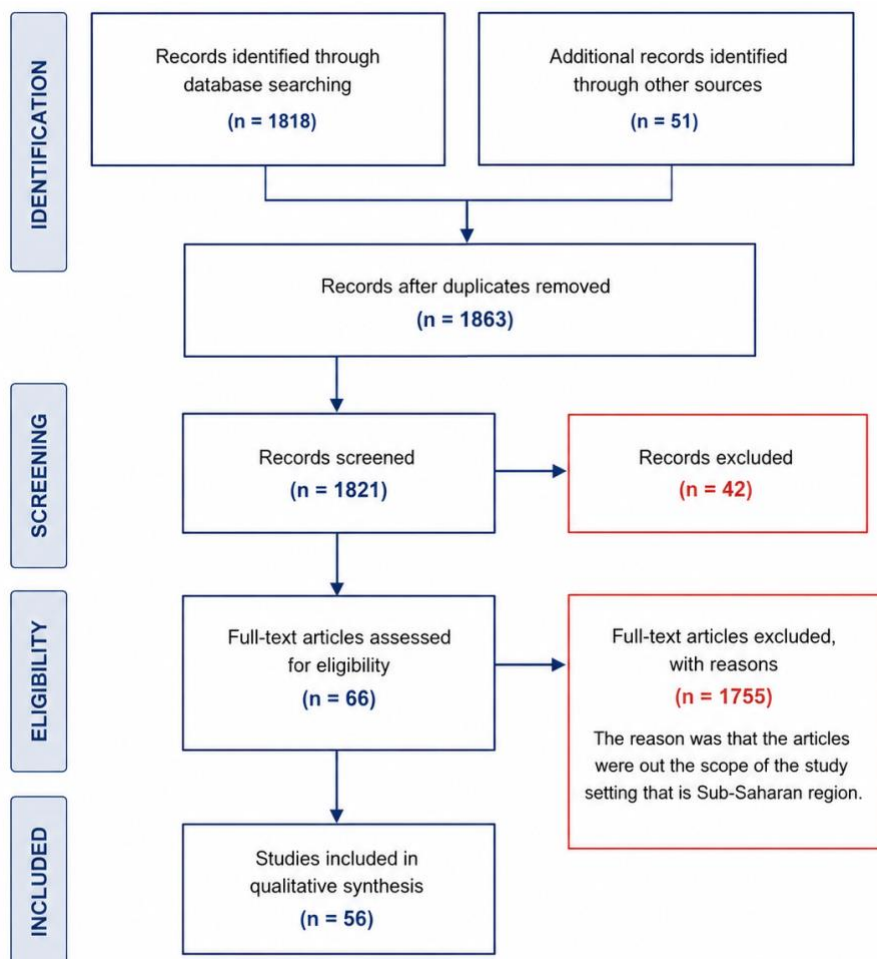
The question that the article sought to answer is “How is the social economic-value of cooperatives recapitulated in the typical sub-Saharan African rural contexts?” The recapitulation would improve the analytical understanding of the core value of cooperatives in rural contexts of sub-Saharan Africa by harmonizing the multiple research results of Sub-Saharan region on social-economic values of cooperatives in a single article. Such harmonization would provide in-depth and reflective insights into the social-economic value of cooperatives in Sub-Saharan Communities in one article. The researchers and general populace would appreciate and have one big and synoptic view about how cooperatives are highly valued social-economically in the cross-sectional villages of Sub-Saharan Region. The knowledge through this article would raise awareness among the staunch stakeholders about how critical the cooperatives social-economically are among the rural masses in Sub-Saharan Region where poverty is the “predominant phenomenon”. This entails that any challenges to cooperatives would render the social-economic dilemma for multiple populaces in Sub-Saharan communities.

Systematic literature review provided the researcher with the “empirical reality”. Thus, systematic literature review facilitated the empirical reality (practical experience). The cumulative synthesis of the systematically reviewed literature from authenticated sources such as Scopus Repository supported the author in addressing the research question of this article. Thus, “How is the social economic-value of cooperatives recapitulated in the typical sub-Saharan African rural contexts?” For the purpose of the substantiation and as one way of bracketing researcher’s biases, multidimensional in-text citations are inherent and captured in the article.

Research Tools

The research tool that guided this article was Preferred Reporting Items for Systematic Reviews and Meta Analyses (PRISMA). PRISMA Framework provided the researcher with a roadmap and glimpse into the quest to articulate the set of sequential phases of methodological framework for the study for consistency and empirical rigour (Figure 1).

Figure 1: PRISMA Flow Diagram of the Systematic Literature Review and Study Selection Process



Identification of Articles for the Study

The key words that were used in the process of searching for potential articles were: agricultural cooperatives, cooperative sector, small holder, and rural development that cut across the spectrum of academic domains. The opted keywords facilitated literature synchronization in the drive to capture the relevant articles required for this study. The opted keywords were searched through Scopus Database, as one of the high-profile databases, in the academic circles. The number of records that were identified and extracted through Scopus Database was 1818. In addition, 51 articles were identified from other renowned sources. High quality peer-reviewed journals were identified through logical searching in Scopus Database Repository to capture the Scopus-indexed journals relevant for the article at hand. On the other hand, keywords that were espoused in the systematic process of searching and identification of the ideal articles facilitated the definition of the scope and nature of the peer-reviewed articles required. Thus, narrowing the scope of articles' elicitation requirements to optimally address the research question in question.

Screening of the Elicited Articles

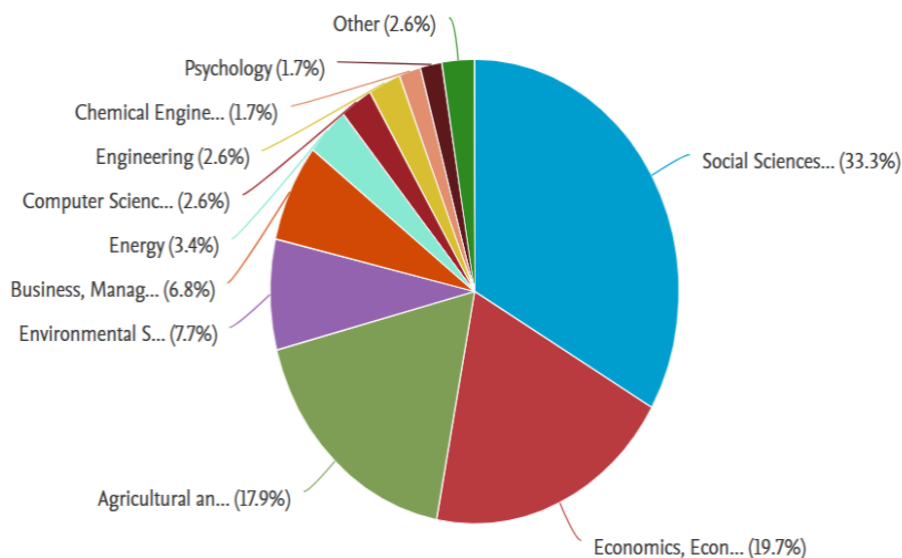
The screening criteria was based on the fact that only articles about cooperatives in Sub-Saharan Countries were screened, especially articles that captured the social-economic values of cooperatives in rural societies. Failing which such articles were excluded from the screening process. Basically, 1821 articles were screened for their relevance to the study and 1755 were excluded with the reason that the articles were out of the scope of study setting. The study setting was Sub-Saharan Region, especially, rural communities. In addition, the screened articles were mostly qualitative in nature provided that the articles captured the social-economic values of cooperatives in Sub-Saharan societies. The basis of screening the searched articles was to primarily identify the high impact journals from Scopus journal article-indexed repository.

To introspectively maintain the high-quality standard for the study, duplicates, unsuitable articles, and out of scope records were eliminated from the list of used articles. Not only this, but also peer reviewed, published articles, and negligible number of conference papers were used. High quality journal articles were searched and elicited through Scopus Database. Basically, 66 articles were eligible but at the end, only 56 articles were included in the qualitative synthesis stance. The basis of using eligibility criteria of the searched articles was to primarily enhance the quality of the article to be produced from the cumulative synthesis of high impact journals from Scopus Journal-based meta-data.

PRISMA Tool developed by Moher et al. (2009) guided the selection criteria for inclusion and exclusion of the articles to be used in the study. The academic domains from which the literature was searched were: Social Sciences, Economics, Agriculture, Business Management, environmental Sciences, Computer Sciences, Engineering, Energy, Psychology, and others but not all searched were included, only relevant articles were captured or selected.

The cumulative qualitative synthesis of richly-blessed social-economic themes, quotations, data triangulation was realised. The article was supported by multiple empirical, peer-reviewed academic articles across the spectrum of subjects' areas (see Figure 2) and distribution of articles used by year (see Figure 3).

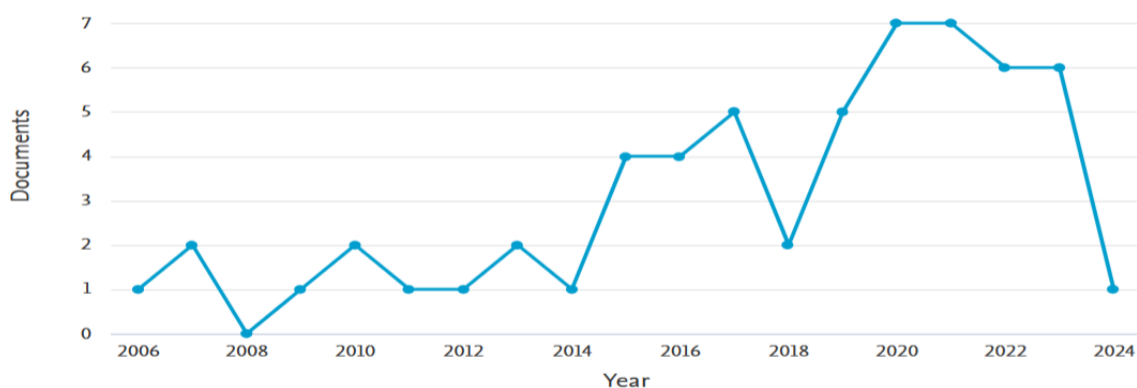
Figure 2: Identified articles distribution by subject area



Source: Scopus analysis on 23 January 2024

The search for the articles was scoped from 1980 to 2024. Interestingly, most articles that were from 2000 to 2024 were used, all articles that were before 2000 were excluded (Figure 3). Essentially, the articles searched were limited to articles on cooperatives in Sub-Saharan region. There were 1755 articles that were excluded out of the extracted 1821 records.

Figure 3: Distribution of used articles by year



Source: Scopus analysis on 23 January 2024

Conclusion

The question that the article sought to address was “How is the social economic-value of cooperatives recapitulated in the typical sub-Saharan African rural contexts?”

With a basis on systematic literature review, this paper strived to resonate and mirror the multi-dimensional social-economic values that cooperatives play across the broad spectrum of sub-Saharan African’s villages. The pertinence and the plethora of the values of cooperatives, as socio-economic mainstreams, in typical sub-Saharan African villages’ contexts, compellingly prompted the author to recapitulate an unparalleled socio-economic value of cooperatives in sub-Saharan African rural context in order to improve the analytical understanding and the appreciation of the same.

The research has recapitulated the existing analytical understanding of the social-economic value of cooperatives in sub-Saharan region. The paper has contributed to the body of knowledge by presenting the cumulative synthesis of diverse empirical studies carried within the confines of Sub-Saharan Region on social economic values of cooperatives in rural communities. The recapitulation of the social-economic value of cooperatives in Sub-Saharan Region has informed the cross-section of researchers and staunch stakeholders. For this reason, the analytical understanding of the social-economic value of cooperatives in Sub-Saharan Zone has been enhanced.

Credit Authorship Contribution Statement

Mhango, S. is the sole contributor to the development of this article. He is also a corresponding author. Thus, Mr. Mhango handled all the activities involved in the authorship of this academic article.

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Conflict of Interest Statement

The author declares that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

Data Availability Statement

The datasets used and/or analysed during the current study are available from the author upon reasonable request.

Ethical Approval Statement

This paper is a result of systematic literature reviews of the published and existing studies, hence, no need for ethical approval.

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