Cooperatives and Livelihood Improvement: Understanding the Contribution of Enterprising Agriculture Cooperatives in Rural Communities of Kabwe District, Zambia

Mukwalikuli Mundia, Chewe Nkonde, Francis Simui, Mwiya S. Mufalali, and Regina Muduli

ABSTRACT

The study examined the contribution of agriculture cooperatives on livelihood improvement in rural communities of Kabwe district, Zambia. Case study design was used, and 229 closed ended questionnaires were used as tools for data collection. The findings also indicated that social capital contributes to increase in income of cooperative members of which 48.5% strongly agreed, 45.4% agreed, 4.4% disagreed and 1.7% didn’t know. The findings of the study also revealed that access to subsidized inputs contributes to an increase in income levels of cooperative members of which 61.6% strongly agreed and 37.6% agreed. On cooperative training and its contribution to improved income, 48.8% strongly agreed and 28.8% agreed. On the supply of subsidized cooperative's goods and services to cooperative members, and its contribution to increased income at household level, the findings indicated that, 24.2% strongly agreed and 69.4% agreed, on access to credit and if this contributes to increase in income at household level, 13.1% strongly agreed and 72.1% agreed, and on improved yields and if this contributes to increase in income at household, 71.6% strongly agreed and 26.6 agreed. Moreover, in a binary logistic regression model, increase in income at household level was a dependent variable, and the independent variables were subsidized inputs, share contribution and access to credit which were significant at 1% whilst cooperative training and social capital were insignificant to increase in income levels of cooperative members. The study recommends that the government improve the allocation of funds to the department of cooperatives. The department of cooperatives has to restructure its structure at district level, as two members of staff are not enough to run the district. The government/Donors help improve the current transport challenges faced by members of staff at district level, and finally, there is need to enhance financial and equipment support to agriculture cooperatives.

Keywords: agriculture cooperatives, cooperative training, social capital, subsidized inputs.

I. INTRODUCTION

In most rural communities in the world, cooperatives are used as effective institutional arrangements in fighting extreme poverty in socio-economic context [8]. With proper guidance and effective monitoring, cooperative management can be empowered to effectively control cooperative’s entrepreneurial activities, and this would strengthen their business activities and ultimately improve the benefit contribution to the cooperative members; cooperatives have the potential to improve the living standards of the rural community members and thereafter contribute to sustainable reduction of poverty. Cooperatives are known to have played the significant role in poverty reduction and sustaining the lives of the communities [10]. Therefore, the rural communities had lot to benefit from undertaking cooperative programs. The major roles of the cooperatives to the rural communities includes poverty reduction, employment creation, improved food security, human empowerment, and human capital development [16] stated that the participation in savings and credit microfinance program by cooperative members would lead to positive economic wellbeing of the participants. The cooperatives will continue to be engines of rural life as such cooperatives have the capacity to sustain livelihoods of many rural communities [17]. Communities engage in cooperative activities so as to work for the sustainable development of the community, and this is done through their policies approved by their members. Cooperatives provide community-related services e.g., drinking water, health care, sanitation, education, human empowerment, and other community related programs [9]. A cooperative is a central focus point in the communities and therefore it performs a lot towards the social responsibility and such activities bring the general community closer to the cooperative. However, cooperatives need additional support to adopt the successful model for ensuring livelihoods of the

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members [4]. To this end, various strategies have been employed to lift the poor out of poverty. Cooperative micro and small enterprises, as economic enterprises and as self-help organizations are assumed to play a meaningful role in improving the socio-economic conditions of their members [3]. Because cooperatives are economic and social associations, they provide the opportunity to raise incomes and improve social cohesion of poor sections of society. In addition, they present an important model as many of the country’s poorest and disadvantaged ones face social exclusion, lack of access to opportunities and growing economic inequality [4].

II. COOPERATIVE PRINCIPLES

Over the years from the nineteenth century, the original rules and recommended practices of the Rochdale Pioneers Equitable Society have been summarized and from them extracted what are known as the Rochdale Principles of Cooperation, which have now been transformed into cooperative principles as stated by [2]

A. Voluntary and Open Membership.

Cooperatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political, religious, or other forms of discrimination [6].

B. Democratic Member Control

Cooperatives are democratic organizations controlled by their members, who actively participate in setting their policies and making decisions. Community members serving as elected representatives are accountable to the membership [8]. All members have an equal say and vote at cooperative general meetings and in elections for the committee that appoints the manager and oversees the running of the cooperative [18]. Members also can let their name stand to serve as an elected official of the cooperative, different from a customer of a traditional business enterprise, voting rights go with membership, not with the amount of money invested (as would happen in a shareholder-owned company). The rule is ‘one member one vote’. To become a member, one must usually buy at least one share, but extra shares does not give a person extra vote [2].

C. Member Economic Participation

Cooperative members are both users and owners who contribute equitably to, and democratically control the capital of their cooperative in communities [8]. Each and every member is required to purchase a share, which provides access to goods and services of the cooperative. Unlike a conventional company where profits are distributed in proportion to the number of shares a person owns, cooperatives distribute surpluses to members in proportion to their transactions with the cooperative thus, members who have done more business with the cooperative will receive a correspondingly larger share of the profits. Surpluses are also reinvested back into the cooperative to expand and grow.

D. Autonomy and Independence

Cooperatives are independent, self-help organizations managed by their members. If they engage into an agreement with other organizations, the governments inclusive, or opt for capital from external sources, they do so on the basis that ensure democratic control by their cooperative members and maintain their cooperative autonomy [9]. Cooperatives mostly do not want to be dominated by governments [3]. Unfortunately, particularly in developing countries, this is mostly often to some extent. Governments, with good or bad intentions, they have a tendency of influencing cooperatives of directing them either direct or indirect through government policies or by giving government officials the authority to intervene in cooperatives’ affairs, especially where cooperative members’ investments are done by the government [8]. While such interventions may be necessary for a while, it should not prevent cooperatives from operating as independent organizations. Ideally, formulation of cooperative development policies and laws should entail a participatory process and a proactive posture in which government work in close consultation and collaboration with the cooperative movement and other stakeholders [9].

E. Education, Training, and Information

Cooperatives provide education and training for the community members, elected representatives, managers, and employees so they can contribute effectively to the development of their cooperatives [8]. They inform the public, particularly young people and opinion leaders about the nature and benefits of cooperation in communities. Because cooperatives exist to encourage the development of people in communities or societies, ongoing education of their members, training for volunteers and staff and information for the public should be key items of annual expenditure [3]. Cooperatives exist to encourage the development of people in communities or societies. Training programs can be used to improve and develop skills of the members on topics such as healthy lifestyles, financial literacy, home ownership, business skills, sales, and marketing, understanding the law, public speaking, healthy living, and meeting procedures. Effective communication with members and potential members on a regular basis will broaden members’ and public perspectives on the cooperative, will change attitudes and build loyalty [3].

F. Cooperation among Cooperatives

Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional, and international structures [8]. To some co-operators, this principle may seem in contradiction with a view of the early movement of a ‘small is better’ philosophy believing that cooperatives were somehow meant to be small in scale and operations to fulfill its mandate to members [3]. Cooperation among cooperatives is not just a guiding principle but is becoming an imperative at the local, regional, and international levels to strengthen the sector, increase buying power and ensure enterprise viability. Although each cooperative has its own identity, cooperatives usually come together to form secondary bodies (associations or leagues) and tertiary bodies (federations or confederations) to represent the interests of member cooperatives and advocate on their behalf. In some Caribbean states, the Agricultural Cooperative Association ensures that the authorities provide the necessary infrastructural support and access roads for agricultural cooperatives to grow and
flourish. The Consumer Cooperative Association will make representation on behalf of its members to combat unfair dumping practices by larger competitors which results in lower prices and limited market access for smaller, local enterprises.  

G. Concern for Community

Cooperatives work for the sustainable development of their communities through policies approved by their members [9] Cooperatives are formed on very strong human values; they do not just selfishly pursue their own interests at all costs. Even where not all the members of the local community are members of the cooperative, the cooperative should consider the needs of the non-members when they can. The cooperative can play a constructive role in the social and economic life of its local community. A cooperative should take the lead in promoting care for the environment and the needs of disadvantaged groups within the community [2].

III. METHODOLOGY

The study applied quantitative approach with a case study design [1]. This chapter discusses the data collection methods and tools, the sample size, and data analysis.

A. Data Collection

The study used purposive and simple random sampling to collect quantitative data from a survey through agricultural cooperative enterprising members. Structured questionnaires containing closed ended questions were used to collect data from the agriculture cooperative members. The sample size was determined by using the formula given by [22].

\[ n = N / (1 + N(e^2)) \]  

where:

\( n \) – sample size (229)
\( N \) – the number of cooperative members (762)
\( e \) – desired precision level (30%)

TABLE I: SAMPLE SIZE OF THE STUDY

<table>
<thead>
<tr>
<th>Cooperative Name Number of Cooperative Members Sample Size</th>
<th>62 205</th>
<th>48 159</th>
<th>60 200</th>
<th>59 198</th>
</tr>
</thead>
<tbody>
<tr>
<td>Katobo Agric Coop</td>
<td>88</td>
<td>74</td>
<td>162</td>
<td>70.7%</td>
</tr>
<tr>
<td>Kasosolo Agric Coop</td>
<td>7</td>
<td>6.2%</td>
<td>13</td>
<td>5.7%</td>
</tr>
<tr>
<td>Mulungushi Agro</td>
<td>9</td>
<td>5.2%</td>
<td>14</td>
<td>6%</td>
</tr>
<tr>
<td>Bantu Agric Coop</td>
<td>3</td>
<td>0%</td>
<td>3</td>
<td>1.3%</td>
</tr>
<tr>
<td>TOTAL</td>
<td>229</td>
<td>100%</td>
<td>229</td>
<td>100%</td>
</tr>
</tbody>
</table>


B. Data Analysis

To establish the contribution of agricultural cooperative enterprising in rural communities of Kabwe district*, descriptive statistics using frequency tables and binary logistic regression model was engaged with the SPSS software.

C. Binary Logistic Regression Model

\[ Y = \beta 0 + \beta 1 X1t + \beta 2 X2s + \beta 3i X3i + \beta 4 X4i + \beta 5 X5p + e \]  

where:

\( Y \) – Increase in the income levels of agriculture cooperative members at household level.
\( X1t \) – The cooperative training for cooperatives members.
\( X2s \) – The shares contributed by agriculture cooperative members.
\( X3i \) – Access to credit by agricultural cooperative members.
\( X4i \) – Social capital of agriculture cooperative members.
\( X5p \) – Subsidized inputs for cooperative members.
\( \beta 1, \beta 2, \beta 3, \beta 4, \text{and} \beta 5 \) – the regression coefficients, these are unknown and have to be estimated from the observed data.

\( e \) – the error term or stochastic disturbance term which measures the deviation of each observed Yi value from the regression line.

IV. PRESENTATION OF THE RESULTS

TABLE II: OCCUPATION AND EDUCATION LEVELS OF COOPERATIVE MEMBERS

<table>
<thead>
<tr>
<th>Variable Occupation</th>
<th>Male %</th>
<th>Female %</th>
<th>Total %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Farming</td>
<td>88</td>
<td>74</td>
<td>162</td>
</tr>
<tr>
<td>Business Personnel</td>
<td>7</td>
<td>6.2%</td>
<td>13</td>
</tr>
<tr>
<td>Public Servants</td>
<td>9</td>
<td>5.2%</td>
<td>14</td>
</tr>
<tr>
<td>Private Employees</td>
<td>3</td>
<td>0%</td>
<td>3</td>
</tr>
<tr>
<td>Students</td>
<td>4</td>
<td>6.2%</td>
<td>10</td>
</tr>
<tr>
<td>Retirees</td>
<td>21</td>
<td>6.2%</td>
<td>27</td>
</tr>
<tr>
<td>Total</td>
<td>132</td>
<td>100%</td>
<td>229</td>
</tr>
<tr>
<td>Level Of Education</td>
<td>6</td>
<td>9.1%</td>
<td>15</td>
</tr>
<tr>
<td>Primary</td>
<td>76</td>
<td>63.6%</td>
<td>139</td>
</tr>
<tr>
<td>Secondary</td>
<td>11</td>
<td>10.1%</td>
<td>21</td>
</tr>
<tr>
<td>Tertiary</td>
<td>37</td>
<td>17.2%</td>
<td>54</td>
</tr>
<tr>
<td>Total</td>
<td>130</td>
<td>100%</td>
<td>229</td>
</tr>
</tbody>
</table>

TABLE III: ACCESS TO SUBSIDIZED INPUTS IMPROVES INCOME LEVELS AT HOUSEHOLD

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Percent</th>
<th>Valid</th>
<th>Cumulative</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly agree</td>
<td>141</td>
<td>61.6</td>
<td>61.6</td>
</tr>
<tr>
<td>Agree</td>
<td>86</td>
<td>37.6</td>
<td>37.6</td>
</tr>
<tr>
<td>Don’t know</td>
<td>1</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Disagree</td>
<td>1</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Total</td>
<td>229</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

As seen in table III above the findings of the study indicated that, 61.6% of the strongly agrees that access to subsidized inputs improved their income levels at household level, whilst 37.6% agreed 0.4% didn’t know and 0.4% disagreed to the fact that access to subsidized inputs improved their income levels.

TABLE IV: ACCESS TO CREDIT IMPROVES INCOME LEVELS AT HOUSEHOLD

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Percent</th>
<th>Valid</th>
<th>Cumulative</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly agree</td>
<td>30</td>
<td>13.1</td>
<td>13.1</td>
</tr>
<tr>
<td>Agree</td>
<td>165</td>
<td>72.1</td>
<td>72.1</td>
</tr>
<tr>
<td>Don’t know</td>
<td>14</td>
<td>6.1</td>
<td>6.1</td>
</tr>
<tr>
<td>Disagree</td>
<td>20</td>
<td>8.7</td>
<td>8.7</td>
</tr>
<tr>
<td>Total</td>
<td>229</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

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As seen in table IV above, access to credit had 13.1% respondents who strongly agreed that access to credit from cooperatives really improved their income levels at household level, 72.1% agreed whilst 6.1% didn’t know and 8.7% disagreed.

<table>
<thead>
<tr>
<th>TABLE VI: IMPROVED ACCESS TO TRAINING</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frequency</td>
</tr>
<tr>
<td>Strongly agree</td>
</tr>
<tr>
<td>Agree</td>
</tr>
<tr>
<td>Don’t know</td>
</tr>
<tr>
<td>Disagree</td>
</tr>
<tr>
<td>Strongly disagree</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

As seen in table V above the contribution of access to training on improved income had 4.8% of respondents who strongly agreed that access to training really improved their income levels, 28.8% agreed while 8.7% didn’t know, 53.3% disagreed and 4.4% strongly disagreed.

<table>
<thead>
<tr>
<th>TABLE VII: RELATIONSHIP BETWEEN NUMBER OF YEARS IN A COOPERATIVE AND INCOME LEVELS AT HOUSEHOLD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 2 years</td>
</tr>
<tr>
<td>Count</td>
</tr>
<tr>
<td>Above ZMK2 0,000</td>
</tr>
<tr>
<td>ZMK1 0,000 &amp; ZMK 20,000</td>
</tr>
<tr>
<td>ZMK2 000 &amp; ZMK1 0000</td>
</tr>
<tr>
<td>Below ZMK2 000</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

V. THE NOVELTY OF THE STUDY

From the findings of the study, the model named cooperative livelihood improvement framework was developed. This model offers an integrated way of improving the entrepreneurial activities of cooperatives for livelihood improvement of cooperative members at household level. Comprised in this model are cooperative training, cooperative inspection, financial assistance, departmental logistical support, access to inputs and improved staff structure at district level on the outer layer, followed by improved income, improved food security and improved social networking and all these leading to livelihood improvement.

A. Cooperative Training

Cooperative training is a very important aspect for enhancing cooperative enterprise in agriculture cooperatives [6]. Despite cooperative training being very important, majority of cooperatives in Kabwe district don’t receive training, hence the enhance the training aspect so that entrepreneurial activities are enhanced, and this would ultimately lead to livelihood improvement. In this context, livelihood means the income level or food security of cooperative members at household level.

B. Cooperative Inspection.

The majority of these agriculture cooperatives, if not all of them, require a lot of coaching through cooperative inspection when they just launch their businesses. As seen in the table in the background that the majority of cooperative from the emergent stage fail to sustain their businesses and end up being nonenterprising due to lack cooperative inspection [6]. So, enhancing cooperative inspection improves the cooperative entrepreneurial activities, through inspection of the books of accounts and give business guidance to the cooperative members and obviously this
would improve the livelihood of the cooperative members at household level.

C. Departmental Logistical Support

For the department of cooperative to fully conduct their cooperative training and inspection, which enhances cooperative entrepreneurial performance and ultimately improves the lives of the cooperative members at household level, they need a lot of assistance from the government and donors in terms of logistical support. The department of cooperative at district level doesn’t have reliable transport to be used for the above-mentioned activities and moreover, they rarely received their funding to facilitate their operations (cooperative inspection and training), hence the poor performance of cooperatives [6].

D. Access to Inputs

Input access is very important to both the cooperative society and cooperative members. Access to input is not only about subsidized input from the government, but also making the inputs available in the remote localities where cooperatives are found. One of the biggest challenges which these cooperatives face, especially those in rural set up is access to inputs, they may have the capacity to purchase, but the product may not be available in the locality, hence hindering the entrepreneurial operation of both cooperatives and individual cooperative members at household level. Making these inputs available at better prices to cooperative societies and cooperative members will boost their businesses and ultimately improve their lives at household level [9].

E. Financial Assistance

Financial assistance in the form of loans and grants is very important to these cooperatives. Financial assistance act as a startup or for boost the cooperative entrepreneurial activities of already established businesses. During the study, it was discovered that, none of the cooperative societies had received any financial assistance in form of a loan or a grant, and it was discovered that, lack financial support really negatively affected the entrepreneurial performance of cooperatives in Kabwe district, and as such, the livelihood of members also gets affected negatively. So, by providing financial support cooperative societies would enhance their entrepreneurial performance and ultimately their livelihood would improve at household level [10].

F. Improved Staff Structure

Currently, the staff structure of the department of cooperatives has only two positions at district level to conduct cooperative training and inspection namely, District Cooperatives and Enterprise Development Officer (DCEDO) and Cooperative and Enterprise Development Inspector (CEDI). These two positions are not enough to handle the entire district, and as such most of these cooperatives who are supposed to be inspected on a monthly basis are not inspected in the entire year. Improving the structure by increasing the number of staff would improve the contacts rate between the district cooperative staff and the cooperative members, and as such, the entrepreneurial activities would be enhanced and ultimately the living standards of the cooperative members in the rural communities.

G. Social Network

After attaining all the above factors, cooperative members will likely to have a very strong social capital, because through their enterprising of their cooperatives, they will be able to have frequent meetings amongst themselves to strategies on their businesses and share some skills and knowledge. They will be interacting with government departments, suppliers of inputs and some buyers of their produce and such, their livelihood will likely improve at household level as cooperative members.

H. Improved Finance

Finally, with all the improved activities supporting entrepreneurship in cooperatives, majority of these cooperatives will start enterprising, and out of this, there will be some spill over to the cooperative members in terms of finances hence improving their lives, as they will be able to meet their basic needs at household level. Generally, this will change the current picture, where the rural community has very low income levels on average, despite having a cooperative model which is a poverty alleviation model.

I. Improved food Security

When cooperatives enterprises, their members benefit in so many ways e.g. cooperatives owning tractors, allow their members to use them for free, they just buy fuel, and as such, cooperative members are encouraged to expand their area cultivated, which leads to increase in yields and ultimately food security. Food security is key to rural households and enterprising cooperatives are capable of eliminating or reducing the hunger/food shortages in the rural communities.

VI. DISCUSSION OF THE FINDINGS

A. The Lived Experiences of Agricultural Cooperative Members on Livelihood Improvement

The findings of the study are in line with those [21], who studied Agricultural Cooperatives and Rural Development: A case study of Mkushi District. In accordance with the findings of Yubai, cooperatives improved Food Security among the households due to access to cooperative equipment, knowledge sharing and access to credit. Due to the factors discussed above, the findings indicated that there was improvement in yields which led to food security at household level from the time they joined agriculture cooperatives.

The finding of the study was also in line with that [21], which stated that, cooperative’s entrepreneurial activities led to improved income levels of cooperative members at household level due to access to cooperative financial credits at lower interest rates and this helps them to solve their personal problems e.g. managing school fees, good shelter, pays for health care and acquisition of assets. The results were also in line with [11] who studied on the role of savings and credit cooperatives in improving household income: The case for teachers in Mukono District. Uganda Technology and Management University and the findings indicated that The results for the study indicated that Savings and Credit Cooperatives, contribute to income improvement at household level, which further improves the household through food security, paying children school fees and...
medical bills. In contrast, the findings [20], who studied on the role of Smallholder Farmers’ Cooperatives in Rural Development: A Case of UMgungundlovu District Municipality, KwaZulu-Natal with the major role in job creation, access to markets, economic empowerment, human capital development, of members, and the creation of networking platforms. The findings were not really on income and food security improvement but market bargaining power of cooperative members when dealing with their buyers. The study [21] also indicated that; When it comes to the role of the enterprises in improving the living conditions of operators, the study found out that there is a significant improvement in some of the welfare indicators selected for this study. As a result of income reaped from the enterprises, operators’ expenditure on education, health and holidays have shown a positive relationship with welfare improvement. These studies approve of the fact that enterprising cooperatives contribute to the wellbeing improvement of cooperative members in general.

VII. CONCLUSION OF THE STUDY.

In line with the first objective, the study concluded that; the majority of cooperatives in Kabwe district are not enterprising (only 9 out of 734 cooperatives in the district are enterprising), implying that very few cooperatives fully contribute to livelihood improvement.

The livelihood of cooperative members from the enterprising cooperatives improved in various aspects, ranging from the income levels, food security, famine equipment, improved shelter and knowledge and skill acquisition. The biggest challenge was because of the small number of cooperatives that are enterprising, as they were the only ones contributing to livelihood improvement to their members.

The study concluded that, share capital contribution, access to subsidized inputs contributes to increase in income levels of cooperative members of which 61.6% strongly agreed and 37.6% agreed, on cooperative training, 4.8% strongly agreed and 28.8% agreed. Cooperative inspection and purchasing of subsidized cooperative’s goods and services which 24.5% strongly agreed and 69.4% agreed, and access to credit of which 13.1% strongly agreed and 72.1% agreed, on improved yields, 71.6% strongly agreed and 26.6% agreed and on improvement of income levels, 90% strongly agreed and 9.2% agreed. Moreover, in a binary regression model, subsidized inputs, share contribution and access to credit were significant at 1% whilst cooperative training and social capital from the cooperative members were insignificant.

RECOMMENDATIONS

From the findings of the study, the following are the recommendations:

1) The study recommends that in order to enhance livelihood improvement of cooperative members, the government should improve on financial assistance to the cooperatives so as to enhance their credit facilities to the cooperative members.

2) The Government to continue and improve on the FISP (Farmer Input Support Program) allocation to the cooperative Members as this proved to be very important factor for livelihood improvement.

3) The department of cooperatives need to enhance cooperative training, as this leads to improved cooperatives entrepreneurial activities and ultimately livelihood improvement of cooperative members.

REFERENCES

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He is currently a lecturer of entrepreneurship under school of business studies at Kwame Nkrumah University in Zambia. Earlier, he worked with Ministry of Commerce, Trade and Industry and Ministry of Agriculture and Cooperatives, where he acquired vast experience in rural enterprise development, biased towards agricultural enterprise development.