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# 7 Global Climate Change and Free Market Economy

## *Double Exposure Influence on Co-operatives in Tanzania: Hopes and Fears*

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### 7.1 INTRODUCTION

The world is changing due to the change in climate. Climate change translates into a change in our way of life. As countries change to become more industrialized and increase the production of goods, such industries emit greenhouse gases, which are the main contributors to climate change. It is widely considered that climate change is mainly due to various human activities such as agriculture, industrial production, consumer practices, and transportation. The resultant effect is global warming due to the accumulation of greenhouse gases leading to increased flood frequencies, extreme temperatures, drought conditions, unpredictable rain patterns, and rising sea levels among others (Zamani Nuri et al., 2013). Studies have projected that the frequency and intensity of extreme weather events will increase, causing severe socio-economic consequences, particularly to marginalized groups in society. Poor communities especially in developing countries face a disproportionate impact from climate change due to their limited resource capabilities and their high dependence on climate-sensitive livelihood activities (URT, 2012). Studies have indicated that climate change and economic globalization may mutually affect a region, or a sub-group leading to the so-called double exposure (Grineski et al., 2001) effect.

### 7.2 DOUBLE EXPOSURE CONCEPT: CLIMATE CHANGE AND GLOBALIZATION FORCES

Global climate change and globalization forces are real challenges today. The forces are serious obstacles to most developing countries' communities which largely depend on smallholder farming activities as their main source of livelihood and/or survival. The interplay between climate change and globalization forces and their resultant negative effects especially on poor communities has resulted in these forces being labeled as double exposure effects. Double exposure is a concept proposed and coined by O'Brien and Leichenko (2000), and Leichenko and O'Brien (2008), to emphasize and demonstrate how processes of globalization and global environmental change redefine risk and encourage new, interrelated responses to social and ecological transitions. It provides a generalized approach to understanding the interactions between global environmental and economic changes, directing attention to the ways that the two interacting processes spread risk, and vulnerability over both time and space. The concept refers to the fact that certain regions, sectors, ecosystems, and social groups will be confronted both by the impacts of climate change and by

the consequences of globalization. It is from this concept and recognition that the joint forces of climate change and economic globalization are expected to exert pressure on smallholder farmers in Tanzania and co-operative societies in particular leading to multiple or double exposure effects. Such double exposure effects are considered to result in both hopes and fears that should be taken into account by co-operatives as they strive to overcome such forces.

For many years ago, co-operatives have been considered the only true member-based organizations established, owned, and governed by members, with their services used by the members who establish them. Such qualities have granted co-operatives their own unique values, principles, and definitions. Several definitions of co-operatives by different scholars exist. Nevertheless, the most commonly applied and internationally recognized definition of a co-operative is the one formulated by the International Co-operative Alliance (ICA), a non-governmental co-operative federation representing co-operatives and the co-operative movement worldwide. The ICA defines a co-operative as “an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity” (ICA, 1995; ICA, 2017). This is a unique organization that has managed to survive many years of ups and downs and hence an appropriate tool for addressing diverse global challenges including climate change and free market forces.

### **7.3 CO-OPERATIVES AND THEIR POTENTIAL TO ADDRESS DIVERSE GLOBAL CHALLENGES**

Over the decades, co-operatives have been considered organizations with the potential to foster socio-economic development and pull communities out of poverty (FAO, 2012; Vicari and De Muro, 2012). This postulation is supported by the unique characteristics and qualities inherent in co-operative societies over other organizations. Karki (2006) identified three distinguishing features of co-operatives: first, those who own the co-operative are those who use the co-operative; second, those who use the co-operative govern/control the co-operative and lastly, those who use the co-operative are the primary benefactors of the co-operative. The primary objective of co-operatives is to increase the economic well-being of the producer/owner of the co-operative (Barton et al., 1993). Increased economies of scale translate into lower per-unit costs during the production and processing of raw produce and the distribution of products to retailers and end-users (Hill and Jones, 2007). Co-operative societies, therefore, offer numerous opportunities to members in terms of reduced production cost, agricultural input accessibility, product value additions, marketing information, increased bargaining power, collective marketing, promotion of intensive farming, advocating agroforestry practices, stimulation of demand for the outputs and loans among many other benefits.

Globally, over 1 billion people are directly benefiting from co-operatives as members or clients (UNDESA, 2014). Besides that, employment has been one of the most important contributions made by co-operatives throughout the world (CICOPA, 2017). ILO (2022) and UNDESA (2014) indicated that the co-operative sector was one of the major job providers, employing at least 100 million people worldwide. Based on data from 156 countries, the updated estimate in 2017 shows that, employment in or within the scope of co-operatives concerns at least 279.4 million people across the globe, equivalent to 9.5% of the world’s employed population (CICOPA, 2017). Moreover, the co-operative sector has more than 800 million individual members across the globe (ILO, 2022). It has been estimated that the livelihoods of nearly half of the world’s population are made secure by co-operative enterprises (ILO, 2012, 2022; Wanyama, 2014). Consequently, Africa is home to 70 million co-operative members.

Majurin (2012) indicated that approximately 7% of the African population is affiliated with the co-operative movement. In Tanzania alone, about 1.6 million people are co-operative members

and about 8 million people benefit directly from them in terms of service access, employment, etc. (Sumelius et al., 2013). Despite these interesting and encouraging facts, the performance of the co-operative sector in Tanzania is likely to be compromised by the evident effects of globalization and climate variability and change. Agriculture and particularly smallholder farming activities remain the sole and priority food security determinant for the majority of Tanzanians. Nevertheless, despite such importance, smallholder farmers' activities are highly vulnerable to the potential impacts of climate variability and change. The sector alone contributes approximately 3.7% of greenhouse gas emissions (GHGs) globally besides being a key driver in deforestation activities, which also adds a further 7–14% of greenhouse gas emissions on a global scale (FAO, 2013).

Stern (2010) established the situation to be exacerbated by the existence of weak and fragile smallholder farmers' support systems in many of the developing countries. Nonetheless, if facilitated, the agricultural sector, co-operative sector in particular, contains the potential to contribute to climate change mitigation and increasing resilience through adaptation (Nyang'au et al., 2021). For instance, co-operative societies have been contributing to carbon emissions reduction and enhancing carbon sinks by getting involved in land use and land-use changes. Marketing of agricultural products, supply of agricultural inputs, provision of extension services, promotion of intensive farming, and advocating agroforestry practices have a significant contribution to climate change mitigation. Nevertheless, for co-operatives to be able to effectively and sufficiently undertake such noble functions they must be enabled to successfully address the climate change and free market forces currently facing them.

## **7.4 THE GENESIS OF CO-OPERATIVES IN TANZANIA AND THEIR INTERPLAY WITH TRADE LIBERALIZATION FORCES**

In Tanzania, the co-operative idea dates back to the colonial era in 1925 with the formation of the Kilimanjaro Native Planters Association (KNPA), the first-ever indigenous association of African coffee farmers. This was later transformed and registered as the Kilimanjaro Native Co-operative Union (KNCU) in 1933 through the 1932 Co-operative Ordinance. The social and economic unrest wrought by white settlers and Asians forced small-scale peasants to establish co-operatives for social and economic emancipation. The co-operatives were established as a remedy to challenge white settlers and Asian middlemen who in most cases underpriced the commodities in the market and sold exorbitantly for super profit. Sometimes such middlemen bought farmers' crops on credit with delayed payment and at times without paying them at all. It is estimated, for instance, that 40% of cotton bought by Asian businessmen during the 1930s and 1940s was not paid for (URT, 1997).

### **7.4.1 THE POST-INDEPENDENCE CO-OPERATIVES IN TANZANIA**

To date, the co-operative movement in Tanzania has gone through three eras, each with its unique characteristics. First, the colonial era witnessed a dynamic and independent association of predominantly smallholder cash crop farmers mainly in coffee, cotton, and tobacco. These, among other things, built the early capital/assets base in the form of buildings, machinery, and factories. The examples include the Kilimanjaro Native Co-operative Union (hotels, offices, schools, etc), Bahaya Co-operative Union (hotels, schools, and office buildings), Rungwe African Co-operative Union (hotels, offices, etc), Victoria Federation of Co-operative Unions (offices, buildings, hotels, ginneries, etc), among others. The post-independence era, i.e., the period after Tanganyika's independence in 1961 witnessed the growth of co-operatives particularly in terms of numbers, even in the non-cash crop-growing regions of the country. The third era in the development of co-operatives in Tanzania is from the period around the late 1980s' with the emergence of the liberalization of the economy and therefore the co-operative sub-sector. This sub-section will focus on the post-independence eras in Tanzania.

### 7.4.2 THE CENTRAL PLANNING ERA OR STATE-CONTROLLED CO-OPERATIVES

The central planning era in Tanzania refers to the period between 1961–1982 characterized by independence attainment and *ujamaa* (brotherhood) and villagization policies. After Tanganyika's independence in 1961, on account of the successful co-operative movement inherited from the colonial epoch in some pockets of the country, the government took the lead in co-operative development. The state actively promoted the establishment of co-operatives. In 1963, the government promulgated the Co-operative Societies Ordinance of 1963 that aimed at introducing co-operatives throughout the country through the institutionalization of a unified co-operative model as a means to challenge the exploitation of rural class (Bergeron, 2015). After a special presidential commission of inquiry in 1966, 16 co-operative unions and hundreds of primary co-operatives were taken over by the state (Develtere et al., 2008). Until that time, the co-operative societies' performance was so impressive and encouraging. In 1967, the marketing co-operative movement in Tanzania had grown to the tune of being labeled the co-operative giant of Africa, taking third place in the world after Denmark and Israel. During this time, co-operatives were the only organizations outside the government that managed to bring to the village, the largest sums of money used to purchase the crops even in the most remote areas of the country (Chambo, 2018).

It is worth noting that, Tanganyika declared independence in 1961 under the leadership and socialist vision of Mwalimu Julius Kambarage Nyerere, the founder and first president of free Tanganyika. Tanganyika later united with Zanzibar in 1964 to form a union country/government named the United Republic of Tanzania. The basic tenets of Mwalimu Nyerere's socialism vision were cemented in the Arusha Declaration of 1967, which called for the elimination of privilege and exploitation, and improvement in the quality of life of the peasant population (Saul, 2002). The most dramatic step to accomplish these goals was villagization, also known as *ujamaa*, through the grouping of scattered populations into co-operatively based villages (Saul, 2002). The policy aimed at ensuring a unified egalitarian society with a centralized political system at its core. Similarly, the policy re-organized co-operative movement to allow co-operatives to participate in the government's socialist projects and national development objectives (Mhando, 2014). Despite its emphasis on equality, co-operation, and democracy, the era following the Arusha Declaration was characterized by heavy government intervention, land nationalization, and strict agricultural marketing control (Lyimo, 2012). During this period, all major means of production, e.g., land, infrastructural capital, banks, machinery, factories, natural capital, and others were all owned by the state. Thus, co-operatives were viewed by the government as vehicles for achieving agro-socialist transformation through the co-operative principles of collective ownership, management of the means of production, and allocation of resources rather than as grassroots member-driven organizations (Lyimo, 2012). The co-operatives that attempted to operate as member-driven and autonomous entities were suppressed while branded by politicians as capitalist organizations. The term *mawakala wa mabeberu* literally meaning "capitalist agents or organizations" was famous during this time just like it is famous today to some politicians branding those whom they perceive to be against their political agenda or providing alternative solutions or strategies that challenge them.

### 7.4.3 THE FREE MARKET ECONOMY OR LIBERALIZATION ERA

The co-operatives movement in Tanzania entered into the free market economy or liberalization era in the period around the 1980s through the 2000s. The year 1982 deserves a special mention in co-operatives history in Tanzania because it was the period when the co-operatives were reinstated by the government after their dissolution in 1976. During and after this period, however, reinstated co-operatives continued to suffer from strict government control, placed under the patronage of the ruling party, i.e., Chama Cha Mapinduzi (CCM). The co-operative leaders were elected and made accountable to the ruling party rather than addressing the needs of its membership to the extent that the co-operative movement itself became weak, undemocratic, and non-transparent with

respect to marketing activities (Maghimbi, 1992; Banturaki, 2000). While this was the situation in co-operatives, the general national economy was in shamble as well. Prior to the liberalization era, the country was facing both internal and external challenges that necessitated the government to re-think its economic strategies. The local internal forces that include economic mismanagement, underperformance, corruption, incompetence, and non-accountability; and foreign ones that included the 1978/79 war with neighboring Uganda, the rapid rise of oil prices, and declining agricultural commodity prices necessitated the government re-thinking of its economic strategies to rescue the economy from a total collapse.

In an effort to rescue the economic situation that was otherwise worsening, the locally improvised rescue package, the so-called Economic Recovery Programmes (ERPS) I and II were introduced. Concurrently, the externally imposed Structural Adjustment Programme (SAPS) by the International Monetary Fund (IMF) and World Bank were put into operation. The ERPS emphasized more production for more exports largely from agriculture while SAPs strongly advocated for the free market, deregulation, decontrols, devaluation of local currency against major currencies, and privatization of government-owned businesses/parastatals. Similarly, the government was forced to cease the provision of agricultural subsidies which had before sustained the smallholder farmers and monopolistic co-operatives.

## **7.5 TANZANIAN CO-OPERATIVES UNDER FREE MARKET ECONOMY AND CLIMATE CHANGE EXPOSURE**

The trade liberalization era marked the tremendous decline and/or withdrawal of government control of co-operative societies in Tanzania. The aim here was to enable co-operatives to operate viable, self-reliant, democratically, and professionally managed member-oriented co-operative societies. It is worth noting that, while the government's withdrawal from direct control of co-operatives was possibly a good intention, most of such co-operatives were already facing climate change forces exposing them to the resultant negative effects. This means that during this era co-operative societies were left in a situation where they had to face both the liberalization and climate change forces with little or no government support. This is because the role of the state remained limited to a few aspects such as regulation and promotion of co-operatives as opposed to direct interventions in its operations. This regulation means that the government remains responsible for formulating and overseeing necessary laws and regulations regarding the formation, registration, operation, and deregistration of co-operative societies. It also offers legal advice to co-operative societies. Similarly, it is responsible for formulating the necessary co-operative policies/policy and standards to ensure the smooth operation of the co-operative societies. On the promotion side, the government is responsible for ensuring a facilitative environment for the smooth operation of co-operatives in terms of providing education and training to members, board members/leaders, co-operative staff, and the wider community.

It is worth noting that, while direct state control in terms of co-operative operation, governance, financing, subsidies, etc., has ceased and/or tremendously declined in the liberalization era, the government has continued to play a substantial role in regulating and promoting the co-operative societies. Given the delicate nature of most co-operative societies, the government's extended hand in terms of regulation and promotion is necessary to enable such co-operatives to face and overcome the challenges and embrace the opportunities offered by trade liberalization and/or climate change such as carbon trading and others. Nevertheless, its execution needs to be keenly undertaken to avoid any sort of mechanisms that are likely to suppress the co-operative principles and values. The type and quality of co-operative education and training offered also need to be re-assessed as there have been concerns that the education and training offered are more theoretical than the real-life situations in the co-operative field.

## **7.6 FREE MARKET ECONOMY, CLIMATE CHANGE, AND TANZANIA'S CO-OPERATIVES READINESS TO THRIVE AND COMPETE**

The implementation of the free market economy in Tanzania came at a time when the co-operative societies were still under strict government control and at the government's mercy. Thus it came at a time when co-operative societies were neither prepared to compete (Bibby, 2006) nor ready to fully overcome the climate change negative effects. The free market economy, for instance, was accompanied by the removal of agricultural subsidies which were in those times sustained by the monopolistic co-operative societies and of course smallholder farmers. Under a free market economy, private enterprises such as private individuals, non-co-operative related companies, etc., were allowed to do business in various sectors including agricultural commodities. This includes procuring and marketing crops, agricultural inputs, equipment, etc. Nevertheless, the interest of most of these private operators was more on profit and/or wealth-making at the expense of the environment and smallholder farmers. This implies that issues relating to crop productivity (land use and land use changes consideration), environmental and/or biodiversity protection, affordable agro-inputs supply, and related activities received no or little consideration from such private operators. With the door wide opened, many co-operative societies found themselves "physically lacking/unfit" and thus unprepared to get into the trade liberalization race in terms of resources, e.g., finance/capital, skilled personnel, physical facilities and infrastructures, technologies, etc. While this was the case, it should be borne in mind that in addition to the liberalization forces, the same co-operatives were already prone to the global climate change effects resulting in unpredictable climate-related weather events and disasters. UNEP (2007) established that such major disasters include famines, loss of traditional lifestyles, drought, excessive rainfall leading to floods, increased spread of pests and diseases, and biodiversity losses, among others.

It is worth noting that, developing countries have very different individual circumstances and the specific impacts of climate change on a country depend on the climate it experiences as well as its geographical, social, cultural, economic, and political situations. As a result, countries require a diversity of adaptation measures very much depending on individual circumstances. However, there are cross-cutting issues which apply across countries and regions (UNFCCC, 2007). Given the co-operatives uniqueness and far-reaching coverage both in urban and remote rural areas they stand a better chance/position in addressing the climate change and globalization effects as compared to other organizations.

## **7.7 THE HOPES AND/OR OPPORTUNITIES OFFERED BY TRADE LIBERALIZATION AND CLIMATE CHANGE TO TANZANIAN CO-OPERATIVES**

### **7.7.1 HOPES OFFERED BY TRADE LIBERALIZATION TO CO-OPERATIVES**

In Tanzania, the economic liberalization era refers to the period that followed the implementation of SAPs beginning in the 1980s through the 2000s. There are differing views from various co-operative stakeholders and practitioners regarding the influence of trade liberalization on co-operative societies in Tanzania. There are those who are of the view that trade liberalization has made co-operative societies stronger and more resilient and those that believe that it has intensified the weakening of the already weak co-operative societies. A study by Wanyama (2006) on the impact of liberalization on the co-operative movement in Kenya established that there are variations with regard to the performance of co-operatives in the country since the liberalization of the sector. Whereas the performance of agricultural co-operatives has generally been on the decline in Kenya, that of non-agricultural co-operatives, especially savings and credit co-operative societies (SACCOS) has been on the rise.

In analyzing the Tanzanian scenario, some brief descriptions of the hopes and/or opportunities offered by trade liberalization to co-operative societies are analyzed. Subsequently, the fears emanating from the same are described as well. The discussion will begin with the hopes and/or opportunities offered to agricultural-based co-operatives, particularly the agricultural marketing co-operative societies (AMCOS), and later on a glimpse into non-agricultural based co-operatives particularly the savings and credit co-operative societies (SACCOS) will be narrated. The two categories of co-operative societies will represent others because, first they are the main categories of co-operatives in Tanzania, and second, trade liberalization impacted almost all other co-operatives in the country in nearly similar manner.

Gibbon (2001) indicated that Agricultural Marketing Co-operatives (AMCOS) have had a monopoly role in marketing key cash crops since Tanzanian independence in 1961 until 1995/1996 when the monopsony ended with the liberalization of the market. Basically, the primary co-operative societies were the sole buyers of crops from smallholder farmers. Since liberalization in 1995, co-operatives have had to compete with private dealers in this function (Msonganzila, 2013). Trade liberalization allowed private buyers to buy crops directly from farmers, and they quickly took a large portion of the market share, because they were able to offer farmers a better service or more attractive prices (Gibbon, 2001). Thus one of the opportunities offered to co-operative societies under this arrangement is that, as private buyers offered competitive prices to farmers, co-operative societies were forced to look for the means to attract and retain their members by offering at least reasonable prices close to those offered by private buyers.

This in turn enabled co-operative society members to enjoy a bit of competitive prices to their crops. Nevertheless, not all co-operative societies were able to compete with the private buyers in terms of crop prices. In addition to that, Wanyama (2006) established that trade liberalization in Kenya triggered a structural transformation of co-operative movement that had seen the fading away of inefficient federative and apex co-operative organizations as co-operative societies seek better services. This was the case also in Tanzania where some primary co-operative societies specifically in the coffee sub-sector in the Kilimanjaro region did exactly the same. With the doors open for trade liberalization and the realization that primary co-operative societies could reap more benefits if they organized their own marketing channels within and outside Tanzania and hence more income, they decided to do away with the union systems/bureaucracies that existed in the famous union organization, i.e., the Kilimanjaro Native Co-operative Union (KNCU). To them, the apex was considered to be inefficient and costly to maintain. Thus, some of the primary co-operative societies decided to withdraw their membership from KNCU to form their own intermediary registered as the Kilimanjaro New Co-operative Initiative-Joint Venture Enterprises Limited (KNCI-JV Ltd) initially consisting of 32 primary co-operative societies commonly referred to as G32.

The G32 were/are the third window allowing farmers to sell their produce/coffee at premium prices. This is to say that; trade liberalization has enabled some primary co-operative societies to enjoy price hikes in the crops they sell. Wanyama (2006) attested that co-operatives that had adapted to the new liberalization environment have come out stronger than they were before the liberalization of the sector. Apart from best prices, trade liberalization has also opened up avenues for some co-operative societies to engage in fair trade arrangements whereby at their own consents, they entered contracts with coffee buyers in various markets of the world to produce and supply organic produce, particularly, coffee. Under this arrangement, such primary co-operative societies have found themselves earning more income without necessarily being subjected to costly and demanding second-tier, e.g., co-operative union bureaucracies.

The other hope offered by trade liberalization to co-operative societies in Tanzania is that, while the withdrawal by some primary co-operative societies from the union organizations, e.g., KNCU may be detrimental to such union organizations in terms of declining membership, bargaining power, and income, it has offered the same apex organizations an opportunity to keenly re-assess their relevance for their existence. This is in tandem with re-assessing the services they are offering to the co-operative societies by making them more competitive and user-friendly so that they may

be able to retain the remaining members and/or reclaim those who have withdrawn their membership. This implies that, as trade liberalization has provided co-operative societies with more options to do their business, the same options demand co-operative organizations' structure to be innovatively maintained to attract and retain members.

In addition, trade liberalization has provided the co-operative societies with more options and opportunities to diversify their activities unlike in the past when they concentrated on only limited service provisions such as agricultural produce marketing. Trade liberalization has enabled some co-operatives to think out of the box and conduct numerous productive activities within and beyond their lines of operations. For instance, some primary co-operative societies in Tanzania that were primarily agricultural marketing based, e.g., Mamsera AMCOS have diversified their activities to offer extra services such as brick making and selling, and selling of other building materials (i.e., operating a hardware business) and other related services. Others have diversified their activities by offering mobile phone money services such as M-Pesa, Halopesa, Tigo Pesa, and Airtel Money operating as banking services provision agencies, etc. All these are the positive results of trade liberalization to co-operative societies that have forced them to re-think alternative financing mechanisms after government support ceased. There are concerns, however, that when co-operative societies operate beyond their lines of establishment such as by diversifying away from their core activities, they may be breaking and/or going against their founding purpose. This concern, however, can be accommodated within the co-operative societies' laws and regulations. Furthermore, trade liberalization has also enabled some co-operative societies to re-think their operational relationships in the context of establishing some symbiotic (mutualism) relationships among themselves in the so-called integrated co-operatives model (ICM).

The ICM is the product of the co-operative practitioners rethinking the way to complement one another in terms of services they offer after ceasing the government and donor supports that were earlier extended to co-operative societies before the liberalization era. Under the ICM, some AMCOS have been offering services to SACCOS in terms of storage facilities (warehousing) while such SACCOS have been extending loans to the AMCOS members to enable the acquisition of agro-inputs, land preparation, packaging, and transporting of harvested crops to the warehouses. The SACCOS have also been extending loans to AMCOS members while their crops in store are awaiting good prices, especially after harvesting seasons when in most cases crops fetch low prices. An example of ICM arrangement in Tanzania is found in the Mbinga District in the Ruvuma region between Kimuli AMCOS and Muungano SACCOS.

The other thing to note in Tanzania is that, with many co-operative societies hit hard by trade liberalization forces, the government of Tanzania has taken numerous steps including establishing, elevating, and strengthening some organizations specifically mandated at overseeing the co-operatives growth and development. The organizations include the Tanzania Co-operative Development Commission (TCDC), the Moshi Co-operative University (MoCU), and the Co-operatives Audit and Supervision Audit (COASCO), to name a few. The establishment of TCDC in 2013 and the elevation of the former Co-operative College of Moshi into a university status (MoCU) in 2014 has brought new impetus into the co-operative sector in Tanzania in terms of expectations to supply well-trained researchers, think tanks, and skilled co-operative practitioners that are likely to be productive change agents.

While MoCU is accredited with producing a skilled co-operatives workforce at various cadres ranging from certificate to post-graduate levels, TCDC is more focused on making use of such expertise to advance co-operatives development in the country. COASCO on the other hand undertakes co-operative societies auditing and supervision roles. It is expected that with such organizations' technical and professional blend in place, co-operative societies are likely to benefit from them in various dimensions.

There are also those who believe that, in the current globalization era, there are minimal chances for co-operative societies especially in poor countries such as Tanzania to be able to overcome the liberalized capitalist marketing challenges and emerge as winners. This is because, there are

fears that when co-operatives decide to fiercely engage in the liberalization marketing opportunities struggle, they have in most cases been on the losing side. Co-operative societies and other stakeholders including the government therefore should strive to reduce and/or eliminate such fears especially those which are taking too long to be addressed such as too long and endless litigations that have resulted in members losing hope in co-operatives. Numerous efforts may be undertaken by the government to address this including establishing co-operatives legal clinic at MoCU to make use of the available co-operatives legal gurus to deal with co-operatives cases.

This can be done at a low cost because such legal experts may be working to assist co-operative societies in Tanzania as part of their duties or else they may do it at a low and/or subsidized cost as compared to other legal service providers who are in most cases expensive for most of the co-operatives to afford. The government may also decide to establish a special legal window that specifically focuses on co-operative matters only similar to the famous corruption litigation unit famously known in Swahili as the *mahakama ya mafisadi* which was established some few years back during the late President John Magufuli's era. Nevertheless, the operation and intended outputs from such litigation unit especially on grand corruption matters have remained questionable. Despite numerous co-operative societies' hope to excel in the trade liberalization context, it is worth noting that, unfortunately, the recorded hopes are not evenly distributed among all co-operative societies in Tanzania. The recorded achievements are only context-specific, occurring in a small segment or portion of the many dormant and/or almost dead co-operative societies in Tanzania. Efforts therefore should be taken to ensure sharing and learning from the best practices occurring in some of such few co-operatives to the many co-operatives that are still struggling, idle, or even almost dead. If those few organizations have emerged to be winners in the liberalization era, there is no doubt that, by learning from them, those others can do the same and/or even better.

### 7.7.2 HOPES OFFERED BY CLIMATE CHANGE TO CO-OPERATIVES IN TANZANIA

Studies have indicated that the winners from climate change will include the middle and high-latitude regions, whereas losers will include marginal lands in Africa and countries with low-lying coastal zones (McCarthy et al., 2001). Despite this general observation, it should be borne in mind that some climate change effects are context-specific, and thus some regions, individuals, or organizations will experience its effects differently. This means that some climate change adaptation and mitigation strategies are likely to be context-specific as well. It is from this recognition that co-operative societies in Tanzania and elsewhere in developing countries are considered the key smallholder farmers' organizations better suited to addressing the climate change challenges than other farmer organizations. One of the areas where co-operative societies in Tanzania may benefit from climate change is carbon trading. A study by Bamanyisa (2019) in Tanzania established that co-operative societies fit the requirements of the carbon market by bundling or stacking carbon credits into bigger volumes eligible for trading. Therefore, the co-operative marketing approach through stacking carbon credits makes smallholder farmers eligible for carbon projects and therefore can earn revenue from both carbon credits and agricultural produce. This implies smallholder farmers organized in co-operatives stand a chance to engage in carbon trading as compared to individual farmers who are in most cases ineligible for the same due to their relatively small land sizes and hence smaller carbon credits.

The other aspect is that it is widely acknowledged that climate change will result in the loss of some habitats and biodiversities, and increased crop pests and diseases among the other adverse effects. Given this scenario, co-operative societies stand a better chance of organizing smallholder farmers towards appropriate adaptation and mitigation strategies such as climate change awareness campaigns, and cultivation of climate sensitive and/or alternative crops, among others. This is possible because of their wide coverage, values, and principles inherent in co-operative societies as compared to the other farmer organizations. Moreover, co-operative societies have been efficient tools in representing smallholder farmers in various national and international agendas. In Tanzania

for example, co-operatives have been important tools for influencing national policies including important political agendas during and after elections. Given this necessity, co-operatives are and remain important tools for representing smallholder farmers in Tanzania and elsewhere at various national and international climate change fora aiming at strategizing on best approaches to deal with the climate change challenges.

## **7.8 TRADE LIBERALIZATION AND CLIMATE CHANGE FEARS TO TANZANIAN CO-OPERATIVES**

### **7.8.1 TRADE LIBERALIZATION FEARS ON CO-OPERATIVES DISCOURSE**

Many co-operative stakeholders acknowledge that trade liberalization had come at a time when many co-operative societies were not ready to get into the competitive race. What is not said in such an argument is, however, how long co-operative societies could have waited to become ready to enter into trade liberalization. The answer may not be easy because trade liberalization came to Tanzania at a time when most co-operative societies were very weak: lacking and/or with inadequate working capital, declining crop prices coupled with disintegrating international markets, poor co-operatives governance, embezzlement, and a general declining of members trust and in a time when co-operatives prospects for success were enormously trending down. It is worth noting also that, significant trade liberalization forces were externally imposed on co-operatives giving them little or no room to negotiate its arrival. Given such circumstances fears were inevitable. Wanyama (2006) indicated that the liberalization of the economy saw many observers and analysts fear that the monopolistic tendencies that had been embedded in the co-operative movement over the years would not enable the co-operatives to withstand the competitive market.

This was therefore translated into the so-called lack of readiness by co-operative societies to compete. However, these fears were not common to all of the co-operatives as some were able to disapprove and overcome the fears in the liberalization era. Apart from the lack of co-operative societies' readiness to compete, while trade liberalization through private buyers challenged agricultural marketing co-operative societies by offering higher prices than those offered by co-operatives, most co-operatives found themselves unable to compete by offering similar and/or more attractive prices. Msonganzila (2013) found that, at that time, AMCOS were not prepared to overcome price challenges and therefore were not able to offer competitive prices or keenly priced farm inputs to their members. As a result, some co-operative societies' members started selling their cash crops to private buyers. This in turn reduced the quantities of crops sold through co-operatives. Since then, private buyers continued to offer unchecked competition to co-operative societies because since they are profit-oriented, their main interest has been on cash crop buying rather than overseeing the production, quality assurance, and marketing of such crops which were the sole responsibility of co-operatives before trade liberalization.

This implies that private buyers have partly contributed to the declining co-operative societies and smallholder farmers' income and crop productivity per unit area since little attention was given to productivity. It is also worth noting that, despite the fact that private buyers offered higher prices than co-operative societies, such prices were frequently fluctuating usually set high at the beginning of the crop seasons and low thereafter. Likewise, the prices offered were just slightly higher (between TZS 20–100 per kilogram) than those offered by co-operatives and usually set soon after co-operative unions announce their prices so that they may indulge co-operative societies members to sell to them (Msonganzila, 2013). By law, the state must protect its citizens and economy, the question as to why the co-operatives be the first to indicate crop prices signifies government weakness in the areas of price control and regulation.

For all of the practical purposes, trade liberalization simply means survival of the fittest. Thus, the advent of trade liberalization in Tanzania witnessed many weak co-operative societies

and organizations at various levels collapsing and/or totally fading away from the business. The country has witnessed the collapse of the once labeled co-operative giants such as the famous Rift Valley Co-operative Union (RIVACU), the Nyanza Co-operative Union (NCU), the Karagwe Co-operative Union (KCU), the KNCU, and others disintegrating. It has also witnessed the inability of many co-operative societies to manage and revive the former co-operative societies' projects such as tractor projects, ginneries, factories, transport, estates, agro-inputs supply, and others.

Apart from the collapse of the co-operative giants, trade liberalization has also led to the fall of some key financial institutions that were predominantly co-operative-based. Such institutions including co-operative banks, e.g., the famous Co-operative Bank of Tanganyika (see sub-section 7.1.3.1.1), which died because partly because they were dependent on the government for subsidies to operate. The removal of subsidies as one of SAPs conditions left such institutions incapable of attending co-operative societies. Others including the Co-operative and Rural Development Bank were privatized so that it can be rescued from collapsing and/or dying. Few co-operative banks that were established by co-operative members as a means to overcome the liberalization challenges had/have continuously remained weak in terms of capital formation to the extent of being deregistered by the Bank of Tanzania (BoT). Likewise, the banks have been suffering from a lack of carrier of professional bankers, boards, and management. They have/had also been unable to extend their services beyond the main office, e.g., the former Kagera Farmers' Co-operative Bank Ltd had no branch apart from its headquarters.

The same applies to Kilimanjaro Co-operative Bank Ltd (KCBL). Recently, however, in the year 2018, Kagera Farmers' Co-operative Bank Limited was deregistered by the BoT while Kilimanjaro Co-operative Bank Ltd (KCBL Ltd) managed to survive the deregistration hammer after a stiff toiling by co-operative stakeholders to raise the required minimum capital. Since then, the co-operative sector has mainly been depending on private financial providers including private banks to finance some of its operations. There are concerns, however, that private financial providers, e.g., banks, credit companies, and others usually charge extremely high-interest rates such that they are in most cases not in favor of borrowers including co-operative societies.

## 7.8.2 CLIMATE CHANGE FEARS ON CO-OPERATIVES DISCOURSE

There is no single nation that can claim to be entirely safe from climate change effects. Thus, all nations may lose in absolute terms but the nations that lose less would be the relative winners. Co-operative societies particularly agricultural-based co-operatives as with other smallholder farmers in Tanzania and elsewhere in developing countries are all subject to the fears and effects of climate change. The co-operative societies in Tanzania therefore are all subjected to the realities and fears of increased drought conditions and unpredictable rain patterns. This by itself is likely to affect the co-operatives members' income negatively and hence their inability to fully participate in their core co-operative activities such as farming activities, savings, and credit financial services, etc. Moreover, the same co-operatives are faced with fears of increased climate-related disasters such as flood incidences, pests and disease outbreaks, extreme temperatures, rising sea levels, declining membership, etc. It is worth noting that most co-operative societies lack resources to address climate change effects and are therefore unable to quickly adapt and implement available mitigation strategies. There is an obvious fear that some co-operative societies will shrink and/or collapse as a result of their failure to implement appropriate strategies to deal with climate change challenges. Co-operative societies therefore are likely to register less revenues, membership, and other co-operative benefits as a result of climate change effects. This is because some of the negative effects of climate change such as loss of biodiversity, increased pests and diseases, drought, and the others which are likely to face poor countries, especially smallholder farmers, will equally affect the co-operative societies as they are all lacking sufficient coping and mitigation strategies.

## 7.9 OVERCOMING CO-OPERATIVE THREATS AND CHALLENGES UNDER THE FREE MARKET ECONOMY AND CLIMATE CHANGE

The co-operative societies' threats and challenges regarding trade liberalization and climate change are real and one can hardly claim their inexistence. Such fears and challenges have been destabilizing co-operative societies operations and their impact on co-operatives is likely to persist. It is therefore upon the co-operative societies' members, leaders, and all other key stakeholders such as the government of Tanzania, TFC, SCCULT, ICA, and the private sector, to mention but a few, to all work together to overcome such realities. This is because, as most of the fears and challenges facing co-operatives are global, it is nearly impossible to effectively address them in isolation. Nevertheless, the measures that need to be taken may vary depending on the context, type, and nature of co-operative society. This is to say, any efforts/measures to address the co-operative fears and/or challenges in Tanzania should be customized according to the context, type, and nature of the co-operative society at hand. Numerous factors including the co-operatives core mandates, type of products or services offered, prevailing markets and marketing information access, services or products, consumer preferences, leadership skills and techniques, etc., may all contribute to the success or failure of co-operative societies. It is worth noting that, as far as most co-operative societies in Tanzania, particularly AMCOS, have continued to rely on the external markets for their produce by largely producing what they do not consume, under such circumstances the liberalization fears and challenges identified above are likely to continue haunting them.

Experience has shown that a reliance on external markets for raw cash crops has been so precarious and unpredictable as market holders have continued to switch prices on and off resulting in price fluctuations which in most cases are not in favor of co-operative societies and smallholder farmers. In this section, therefore, a few key remedies for redressing the fears and challenges facing co-operative societies in Tanzania are suggested. They include co-operatives investment into member training and empowerment, embracing co-operatives entrepreneurship and innovation, and re-thinking co-operative societies' products and/or services to customers and markets.

### 7.9.1 THE CO-OPERATIVES MEMBER TRAINING AND EMPOWERMENT

Co-operatives member training and empowerment is a key component in building co-operative societies members with the capability to take charge of their own fate. This is to say that, co-operative societies' members are responsible for positioning themselves in the driver's seat and taking full charge in terms of co-operative operations. Taking full charge in the driver's seat implies that the driver should be well-versed with the measures necessary to ensure the co-operative truck remains focused. In other words, it is the driver's role to always bear in mind that the road to co-operatives development is never smooth and thus the only way to remain focused is to learn and understand the rough parts of the road. This will be possible only when the driver is capacitated with important training, that is, in terms of appropriate skills, attitudes, and knowledge. It is widely acknowledged that the key tool for fighting the main development enemies in Tanzania, which are poverty, diseases, ignorance, and corruption, is education. Thus, co-operative education is crucial in enabling co-operative societies' members to acquire the necessary skills and knowledge for analyzing their own situation including trade liberalization and climate change challenges and obstacles, and finding their own solutions to overcome them. It is also crucial to enable co-operative members, leaders, and staff to better understand their responsibilities and structures that support them as well as exert proper control on their performance in a participatory and democratic way. Furthermore, training and education are important in enabling the co-operative members as owners of their organizations to oversee and supervise their leaders, e.g., board members, committee members, and staff to manage their co-operative societies professionally, profitably, and competitively. Equally, education and training are necessary to enable co-operative sustainability under liberalized competitive markets coupled with climate change challenges circumstances.

This is because, as a result of globalization that has made the world a small village, and climate change that has changed the way of our lives, education, and training are important since it facilitates co-operative societies make use of science and technologies in almost all aspects of its operational nodes such as production, marketing information, e.g., during market research using information science and technologies (ICTs) such as the Internet, online marketing, inputs procurement, etc. URT (2005) emphasized that co-operative societies members' education and training are very crucial because they increase the bargaining and negotiation capacity of co-operatives with regard to finance and credit, transport, and processing alternatives. It also enhances knowledge translation and transparency regarding co-operative business information, production, quality, and price information and develops the capacity to generate sustainable business solutions through increased member participation and decision-making. All of these are necessary qualities that can enable co-operative societies to face and overcome the trade liberalization and climate change hurdles. It is therefore upon co-operative societies and all other co-operative stakeholders to work on them and genuinely invest in enabling co-operative members' education and training. There is a saying that "the roots of education are bitter but its fruits are sweet" and another that says "no pain, no gain".

The two statements remind us that any investment in education of whatever kind must be enduring, and in that case, costful. Therefore, if we really want to see co-operative societies' growth and development in Tanzania, investing in co-operative societies' member education and training is inevitable. To make this practical, prioritization in the allocation of resources such as financial, human, technological, and physical resources for co-operative societies' member education is necessary. While there is a say that "charity begins at home"; co-operative societies in Tanzania should make sure they set aside necessary resources including some financing as per the legal requirements which demand each co-operative society to allocate some funds for education and training from their annual income (URT, 2013). This is because experience has shown that many co-operative societies have not been allocating such funds for various reasons including inadequate funds or revenues.

It is also worth noting that, co-operative education and training should not only focus on conventional training such as members' rights and responsibilities, but rather it should be research-based. The problem with the current education and training provided to co-operative societies in Tanzania is that it is rarely backed up with comprehensive research. As a result, in most cases, the types of training that have been offered are top-down, mainly flowing from the so-called co-operative experts such as university trainers, co-operative officers, community development officers, and other providers to the co-operative members, leaders, and staff. Therefore, co-operative societies and other stakeholders should work to collaboratively research and invest in translating the research outputs into practice so that they can benefit them. It is important to notice that, in researching and establishing co-operative societies' education and training needs, co-operative societies should be part and parcel of the process and they should always be enabled to take full charge of all matters concerning them. Any support in any form should facilitate or complement co-operative societies' initiatives and not otherwise.

## 7.9.2 THE CO-OPERATIVES INNOVATION AND ENTREPRENEURSHIP

Co-operatives innovation and entrepreneurship are considered to be important factors towards co-operatives growth and development in today's globalized and climate change-influenced world. Thus, the environments in which current co-operative societies in Tanzania and elsewhere operate highly demand them to be innovative and entrepreneurial. Throughout emerging and advancing economies innovation and/or entrepreneurship is recognized as a major source of improved productivity, competitiveness, and growth (OECD, 2009). Innovation and/or entrepreneurship is considered a tool for making co-operatives economically viable and service-oriented since innovative and/or entrepreneurial practices make use of new methods, ideas, or skills to ensure the production of quality consumer goods, joint use of capital, joint use of facilities, and carefully planned and

well-executed marketing. The trade liberalization has witnessed the removal of a monopoly status and greater freedom for the members of co-operatives that have in turn set into motion large-scale re-organization among co-operatives and support organizations. This repositioning is more critical for co-operative organizational structures, which need to address new member needs rather than their predominant orientation towards the provision of services along the marketing chain of the crops (Sizya, 2001).

Besides structural re-organization of the co-operative movement, liberalization, and the climate change influences have also triggered the diversification of some co-operative ventures to enable them to survive market and climate change-related forces while offering competitive services to the members. The loss of monopoly status, coupled with the business-oriented demands of the market, is increasingly seeing co-operatives redesign and innovate their activities competitively (Wambua, 2014). As a result, some co-operative societies in Tanzania have managed to make use of innovative and entrepreneurial techniques such as diversification of ventures to spread the risks and/or accrue benefits across diverse areas of operations unlike in the past when diversification was limited. Other co-operative societies have undergone innovative transformation to form structures that accommodate diverse co-operative societies members' needs such as integrated co-operative model as well as venturing into many other activities such as alternative crop production, climate-sensitive organic farming, and mobile money banking services. Wambua (2014) indicated that, apart from deepening financial resources, especially in terms of access to credit to individuals and firms, some co-operative societies have been innovative in terms of technology use by expanding and providing more services to its members, such as mobile money services which are safe and easy to access, offering new payment products as well as access to information (Wambua, 2014).

The success recorded from such efforts provides hope that co-operative societies' growth and development can be attained through embracing innovation and/or entrepreneurship as a key competitive element. Thus, various co-operative fears and challenges pertaining to the shift from monopolistic productivity to liberalized productivity, co-operatives financing, climate change, technologies, and others can all find a solution upon embracing co-operatives innovation and entrepreneurship. This is possible by co-operative societies and other supporting organizations thinking out of the box by operating beyond the traditional co-operative societies' boundaries by daring to mobilize and establish new co-operative ventures, enabling product or service diversifications, etc.

### 7.9.3 RE-THINKING CO-OPERATIVES PRODUCTS AND/OR SERVICES CUSTOMERS AND MARKETS

Since prior to Tanganyika's independence to date, co-operative societies, particularly AMCOS, have been dealing with the production and marketing of cash crops. Most of such cash crops have been mainly exported as raw materials with very minimal or no value addition. It has been also a long-time practice and tradition, either by default or by design that, most crops particularly coffee, cotton, tea, cashew nuts, and tobacco which are the major crops marketed through AMCOS, are largely not consumed by either the farmers who produce them or by other Tanzanians. This calls for new thinking outside of the box as most co-operatives have been largely depending on external markets, mainly European and Asian countries as their main markets for their produce. Unfortunately, for many years, prices of such crops have been fluctuating tremendously to the detriment of the producers, co-operative societies inclusive. As a result, co-operative societies have found themselves accepting prices and income far below the resources and/or inputs invested. The advent of trade liberalization and climate change influence in Tanzania has not reversed this situation and as such it is likely to exacerbate it. This therefore has remained one of the co-operative societies' fears and challenges. This is because, with trade liberalization and climate change influence, co-operative societies' capacity in terms of crops value addition, processing, packaging, venturing into new and sustainable markets, etc. was expected to advance, but to the contrary, little has been achieved in that direction. To address such fears and challenges, co-operative societies and all other key stakeholders particularly the government of Tanzania should work to mobilize and organize a pool

of local cash crop markets and/or consumers. The stakeholders should work to mobilize the ever-growing population of youth and other categories of Tanzanians to realize the health and economic benefits of consuming our own crops such as cashew nuts, coffee, cotton oil, cotton clothes, tea, etc.

The stakeholders should establish special programs in public and private institutions such as primary schools, secondary schools, colleges, universities, workplaces, etc., and through mass and social media enumerating the benefits of such products. Such programs may include some special offers and promotion strategies on product testing such as coffee and its products/types, free cashew nuts testing and supply, etc. By so doing Tanzanians, especially the young generation will find themselves acclimatized with their own products while building interest in consumption whereby with time the number of buyers will grow and by so doing decline external market reliance which is in most cases unpredictable. The program may extend beyond Tanzanian boundaries to take advantage of the growing population in the existing regional blocks such as the East African Community (EAC) and the other potential regional blocks' co-operation. Vivid examples of the same practice in other parts of the world do exist. Ethiopia for instance, is the largest producer of coffee in Africa with significant quantities of its coffee being domestically consumed. India is the largest producer of tea in the world. It also consumes significant quantities of its tea domestically.

Nevertheless, the proposed program should go hand in hand with governments' determination and commitment to investing in value-addition industries so that co-operative societies can take advantage of such industries. This is to say that, the problem of co-operative societies' regular crop price fluctuation may be effectively addressed by co-operative societies re-thinking of mobilizing and organizing Tanzanians to understand the necessity and benefits inherent within their own cash crops and/or other goods and services. Given their unique features and founding principles and values, co-operatives are capable organizations at ensuring and maintaining members' business competitive edge even in highly challenging (i.e., globalized and climate change influenced) situations. Co-operatives can be competitive even in highly competitive environments due to the fact that they have a greater potential to mobilize resources through co-operative networks, credit unions, multi-stakeholder co-operatives, and facilitative legal environments. Morris (2009) asserted that "competitive markets and co-operative organizational forms are all quite compatible; *ceteris paribus*, the case can be made that a world without co-operatives is, at a minimum, one that is poorer". It is from this argument that we can say co-operative societies have the capacity to invest in different situations. For that matter, the government in collaboration with other stakeholders including the private sector should encourage more investment in the cash crops value chain.

Instead of allowing the export of raw cash crops, investors should be encouraged to invest in processing industries which will create more employment for Tanzanians as well as increase the pool of industrial goods produced in Tanzania. Given that there are different forms of partnerships, foreign investors or local private investors can enter into partnerships with the co-operative societies in building and operating processing industries. Moreover, the government of Tanzania can also enter into a public-private partnership with the co-operative societies as one of the means to strengthen the co-operative societies' competitive capacity in the climate change strained situations and free market economy. While the above aspects need to be genuinely addressed by the key co-operative stakeholders such as the central government, MoCU, TCDC, COASCO, and others, the same should be in a position to re-assess themselves as to whether they do/conduct annual or periodic evaluation on their role in supporting co-operatives. They should also ask themselves what are tangible innovations, research outputs, or entrepreneurial achievements they have managed to design and disseminate to co-operatives since trade liberalization.

## 7.10 CONCLUSIONS

The climate change and free-market economy forces are real and there to stay with co-operative societies and all other organizations in Tanzania and elsewhere. Since it is a reality that we cannot avoid, the best option is for co-operative societies and all other stakeholders to design and organize

the best and most beneficial alternatives to overcome them. There is no single remedy to all fears/threats and challenges of climate change and trade liberalization that is suitable to all co-operative societies in Tanzania since some of such challenges may be context-oriented. Thus, it is upon the co-operative societies in Tanzania and all other stakeholders to think and design the best options that can work and become productive based on the context they are operating. It is time now for co-operative societies and the other stakeholders and all co-operatives well-wishers to act appropriately and promptly. The appropriate time is now, let us all act; let us all play our party.

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