THE NATIONAL UNIVERSITY OF LESOTHO

FACULTY OF HUMANITIES

COOPERATIVES AND LIVELIHOODS IMPROVEMENT FOR MEMBERS IN LESOTHO: THE CASE OF MASERU CITY COUNCIL

BY

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DECLARATION

I, **THAPELO STEPHEN MONYAKE**, student number **201602280**, declare that this dissertation submitted to the Department of Development Studies in the Faculty of Humanities at the National University of Lesotho for Master of Arts in Development Studies Programme is entirely my original work. It has not been submitted for examination in any other university or faculty for award of an academic certificate.

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SIGNATURE   **DATE**

DEDICATION

This research is dedicated to my mother **Aletta 'Matopollo Monyake**, My sister **Ketsia Monyake** and lastly my brother **Mojela Monyake** for their unconditional support throughout my academic journey.

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I would want to convey my thankfulness to God Almighty for His direction and strength throughout this study and my entire academic career.

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ABSTRACT

The primary purpose of the study is to investigate the contribution of cooperatives to the livelihoods of cooperative members in communities in Lesotho. The study was guided by three objectives to achieve the main purpose. One is to investigate the nature of training cooperative members receive for them to utilize cooperatives and eventually improve their livelihoods. Another is to gather the strategies and interventions employed by cooperative members inside cooperatives in an attempt to foster success of their cooperatives so that they can improve their income streams and eventually improve their living standards. The last is to explore the challenges that face cooperatives and cooperative members inside cooperatives in their efforts to operate cooperatives and improve their living standards and livelihoods. The study employed a qualitative approach to its methodology. It used a case study to investigate the phenomenon. Focus group guides and interview guides were used to collect data from a sample of 14 participants. The findings of the study revealed that training of cooperatives and its members is unsatisfactory, and therefore it is somewhat not effective as assumed. The study findings also reveal that this is due to the poor implementation of strategies and interventions that are employed to mitigate the challenges encountered. The study concluded that cooperatives seemed to be not contributing effectively but rather barely to the improvement and sustainability of livelihoods of cooperative members. The study recommends that the government create comprehensive, conducive and up-to-date conditions and environment that stimulates the development and growth of cooperatives through all levels in Lesotho because most challenges of cooperatives are structural and systematic.

Key terms: Cooperatives, livelihoods improvement

LIST OF FIGURES

LIST OF ABBREVIATIONS

SADC	Southern African Development community
FAO	Food and Agriculture Organization
WHO	World Health Organization
UN	United Nations
UNDP	United Nations Development Programme
NGOs	National Governmental Organizations
N.d	No date
REI	Recreational Equipment Incorporated
ICA	International Co-operative Alliance
DTI	Department of Trade and Industry
LHLDC	Lesotho Housing and Land Development Corporation
GOL	Government of Lesotho
ILO	International Labour Organisation
IFAD	International Fund for Agricultural Development
UN	United Nations
NCBS	National Cooperative Business Association
CEOs	Chief Executive Officers
CDFIs	Community Development Financial Institutions
FICA	Federal Insurance Contributions Act
DTA	Department of Transitional Assistance

CHAPTER ONE

THE PROBLEM AND ITS SETTING

1.0 Introduction

This chapter provides background to the study consisting of historical information about cooperatives. The chapter further presents the statement of the problem, the statement of purpose for this study, the objectives of the study and the research questions. In addition to that, the chapter also presents the significance and the scope of the study and the chapter summary.

1.1 Background to the study

Cooperatives are associations or entities whose objectives are to meet the social, economic, and cultural requirements of their members. Regardless of how many shares each member possesses, every member of a cooperative has an equal number of voting rights. International Cooperative Alliance (2018: 24) describes cooperatives as "independent associations of citizens joining voluntarily to achieve their common needs and goals in the economic, social, and cultural spheres through a jointly owned and democratically run enterprise". One of the major goals of cooperatives is to enable people to join forces and combine their efforts in order to tackle something that would be challenging for them to do on their own or as individuals.

Anon (2011) postulates that around the 1840s, several labourers who worked in the cotton fields and mills located in Rochdale in the northern region of Britain established the first modern cooperative that was largely known as the Rochdale Equitable Pioneers Society. This group of artisans is credited for being the first prototype and founders of the modern cooperative and pioneered the cooperative movement at the time. The weavers in these cotton mills in Rochdale faced several but common and shared grievances, miserable working conditions, low wages, and inability to afford the high prices of food and household goods. They therefore decided that by organising their limited resources and collaboration closely with each other, they could eventually earn a capacity to afford and access goods and services at a lower price.

Furthermore, "the Pioneers decided it was time shoppers were treated with honesty, openness, and respect, that they should be able to share in the profits that their custom contributed to, and that they should have a democratic right to have a say in the business. Every customer of the shop became a member and so had a true stake in the business. At first, the cooperative was

open for only two nights a week, but within three months, the business had grown so much that it was open five days a week…" (Icacoop, 2008).

Thompson (1994) cited in Makhetha (2017) argues that the growth in the establishment of cooperatives around the world is accredited to the work of Robert Owen of Wales who is considered the father of the Cooperative movement of the 19th Century because of the negative consequences of the industrial revolution. Owen believed in organising workers including himself to work together in a good working environment with access to education and other resources for the benefit of the whole group and their children.

Curl (1980) provides that He (Robert Owen) successfully instilled the idea and benefits of friendly cooperation in a business-like environment. His ideas on business and friendly cooperation were copied and employed in Scotland, and achieved tremendous results. These ideas were appreciated and later utilised in other countries. This movement resulted in the tremendous rise of cooperatives in Central and Eastern Europe as citizens attempted to improve their livelihoods that were threatened by the transition from agrarian society to industrial society (Righter, 2006).

1.1.1 Cooperatives in Developing Countries and Africa

A significant amount of literature points out that cooperatives in Africa and other developing countries were brought by colonialism. The "Modern cooperatives, that is, those falling under the aforementioned definition, have been introduced in Africa by colonial governments to increase cash crop production and to control (and tax) economic activity in rural areas, but also to protect farmers against exploitation from moneylenders and traders" (ILO, 2010).

Nonetheless, the nature of cooperatives and structures have transitioned since the colonial era with the developing world channelling and moulding the nature of cooperatives to suit the needs of their people. According to reports, peasants were able to seize control of cooperatives from the colonial government and then manipulated them for their own purposes (Young et al, 1981). Cooperatives have been given prominent roles as instruments both for direction of production and ideological mobilization of the population.

 At least 40% of African households, according to Schwettmann (2004), belong to cooperative groups. As a result, the cooperative movement is considered to be Africa's largest non-governmental organisation in its entirety (NGO). The cooperatives are important to many economic systems and have given Africans quite a number of chances for self-employment. According to a 1997 International Labour Organization (ILO) research, the cooperative sector

supported close to 160 000 direct jobs across 15 African nations (Wanyama, Develtere & Pollet, 2008). This demonstrates how cooperatives contribute to the development of employment prospects.

According to Makhetha (2017), Lesotho is home to about 850 registered active cooperatives, each of which comprises about 10,000 members. These cooperatives, like many of their forerunners, primarily concentrate on agricultural activities, savings and credit functions, service supply, handicrafts, retail and industrial functions, while some are openly multipurpose (ILO, 2009).

Given that membership is open to everyone without discrimination based on race, class, or profession, it is clear that cooperatives have made a significant contribution to the mobilisation and allocation of financial capital by initiating employment and income-generating opportunities for both their members and non-members. As a result, by providing individuals who are ready to participate with a means of making money, these groups contribute to the reduction of poverty in society. By investing in the educational and healthcare needs of individuals and households, the cash thus created is used to not only address household consumption demands but also to increase the ability of individuals to earn an income. Cooperatives also aid in the development of human capital by providing their members with a venue for training and education in an effort to improve their living standards.

They also make it possible for its members to raise money for their healthcare requirements. Cooperatives have developed solidarity mechanisms to reinforce unofficial traditional community action systems in the apparent lack of the emergence of formal social security systems. They have done this by providing opportunities to set up programmes to cover unforeseen costs associated with illness, social welfare, death, and other unforeseen socio-economic challenges like water shortages and crop failure. As a result, cooperatives are progressively becoming the preferred approach for facilitating people's access to the resources they need to engage in livelihood-generating activities. Cooperatives have a big impact on reducing poverty in Africa in this way.

The cooperative movement in Lesotho has faced setbacks due to unhelpful laws and excessive regulation for many years despite its noteworthy existence (ILO, 2009). Hartley (2011), outlined issues that legislators must address immediately if cooperatives are to thrive in Lesotho. He contends that there is too much governmental supervision and oversight of cooperative operations. He contends that the foundation of friendly cooperative legislation

should be common situational values, challenges, and cooperative principles. Members must feel in command of their own cooperative businesses and free to accept credit for their successes or blame for failures without blaming the laws that govern the cooperatives and their development (Makhetha, 2017).

The government of Lesotho has arrogated itself powers that enabled it to influence day-to-day activities of cooperatives (GoL P.Index, 2017). In addition to this, the government operating under the Ministry of Trade and Industry Lesotho has been able to inject a notable amount assistance in the form of capital/finance and technical expertise into development and improving the landscape of cooperatives in Lesotho. Apart from that, donors joined hands with government of Lesotho to connect grants and technical assistance from abroad with the locals to help them form and stimulate cooperatives in the country.

1.2 Statement of the Problem

Lesotho joined the cooperative movement and introduced cooperatives and their legislative regulation as an attempt to provide self-help organisations that would improve the livelihoods of members and the nation at large. Despite Lesotho's entry into the cooperative movement and its efforts to develop cooperatives with the aim of improving the economy and living standards, it is evident that the anticipated benefits have not materialized as expected. It seems serious challenges and issues have hindered the achievement of the desired outcomes, necessitating a critical examination of the problem. The implementation of this venture into cooperatives by the government seems to have not sustainably improved the livelihoods and standards of living for the citizens in Lesotho.

1.3 Statement of Purpose

The purpose of this study is to investigate the contribution of cooperatives to livelihoods of members in Lesotho.

Objectives of the study

Specific Objectives of this study are as follows:

1. to determine the nature of training cooperative members, receive in Lesotho for them to use cooperatives to improve their livelihoods;

2. to establish the strategies and interventions adopted by members of cooperatives to run cooperatives and improve their livelihoods; and

3. to determine the challenges members of cooperatives' encounter while running cooperatives so that they improve their livelihoods.

1.4 Research Questions

Corresponding research questions for the study are as follows:

1. What kind of training do members of cooperatives in Lesotho receive so that they can run cooperatives and eventually improve their livelihoods?
2. What strategies and interventions have members of cooperatives adopted for them to successfully run cooperatives so as to help them improve their livelihoods?
3. What challenges do members of cooperatives encounter while running cooperatives to help them improve their livelihoods?

1.5 Significance of the Study

The study sets to conduct an inquiry into the operation of cooperatives and their contribution towards improving livelihoods and standards of living for members. The study provides the policy making officials in the legislature with grassroots level data that can be useful in designing the next policies targeting cooperative organisations and businesses. This will help the legislative body in creating an enabling environment for successful operation and sustainability of cooperative organisations. In addition to this, the findings of the study will also inform the relevant stakeholders, that is, cooperative communities, non-governmental organisations that work closely with cooperative associations, on the sustainable improvement of communities.

1.6 Assumption of the study

This study assumes that:

1. poor leadership qualities by the cooperative leadership committees lead to stagnant and failing of cooperatives resulting in unfruitful draining of members' resources; and
2. lack of training for cooperatives results in failure and shut down of cooperatives, as there is no skills imparted to members for them to successfully run the cooperative.

1.7 Delimitations of the study

This study involves several high-ranking executive members of cooperatives that are knowledgeable with the main activities that make up the smooth running of the organisation. The study also incorporates the members of the cooperative that work mainly as labourers for the organisation. Apart from that, the study involves the ministry of trade, industry, business development and tourism who are part of the executive branch of government and are in charge of the operation and promotion of cooperatives in Lesotho.

1.8 Limitations of the study

Qualitative research is often context-specific and does not provide a basis for making broad generalizations about a population or phenomenon. The findings are not easily transferable to other settings or groups. Qualitative research heavily relies on the researcher's interpretation of the data. Personal bias influences the selection of data, interpretation, and analysis. Qualitative studies typically involve small sample sizes, which limits the diversity of perspectives and experiences. This often reduces the ability to draw broad conclusions or identify variations within the population of interest.

Furthermore, qualitative research often requires a significant amount of time for data collection and analysis. This can be resource-intensive, making it challenging for the researcher with limited time or resources. Qualitative data, especially from semi-structured interviews and FGDs, can be voluminous. Managing and analysing this data is a complex and time-consuming task. The researcher inadvertently influences the data through their presence, questioning style, or behaviour during data collection. This influence affects the responses and perspectives of participants. The methodology employed in the study lacks the standardization and control that quantitative research often has. This makes it challenging to ensure consistency in data collection and analysis. In addition, replicating qualitative studies to validate findings is often more challenging than in quantitative research, as the subjective nature of interpretation and context-specific factors make it difficult to reproduce the same conditions. Conducting interviews and FGDs is resource-intensive in terms of time, money, and expertise. This limits the scope and scale of the research.

1.9 Definition of terms

These are the key terms and concepts in the study:

Cooperative: an organisation or association of persons that is owned and controlled by the people to their economic, socio-cultural needs and aspirations through a jointly-owned and democratically controlled enterprise (NCDC, 2014).

Livelihood: set of activities essential to everyday life that are conducted over one's life span. That is, the means of securing the basic necessities of life (Bebbington & Antony, 2009)

International Cooperative Alliance: an internationally recognised independent association that unites, advises serves and represents cooperative organisations across the world.

Financial Capital: any economic resource measurable in terms of money used by entrepreneurs and businesses to purchase what they need to make their products or provide services to the sector of the economy that their operation is based (ICA, 2021)

1.10 Study outline

The study is categorised into five different chapters. They are set out as follows:

Chapter one is the overview of the study focusing on the background to the study, statement of the problem, statement of purpose, objectives, research questions, significance of the study, delimitations, limitations and definition of key terms of the study.

Chapter two is literature review focusing on related literature to contextualise the study. The literature review provides the context for the research by highlighting the gaps in the current knowledge and identifying the research questions that need to be addressed. The literature review helps to establish the theoretical framework for the research and provides a basis for the research methodology.

Chapter three is study methodology describing the methods used to conduct the research. It explains how the data was collected, how the sample was selected, and how the research was carried out. This chapter also discusses the ethical considerations and the limitations of the research.

Chapter four focuses on findings of the study It provides a detailed analysis of the data collected and describes the outcomes of the research.

Chapter five is summary, conclusions and recommendations.

1.11 Summary

This chapter addressed the background to the study. Furthermore, the chapter presented the statement of the problem describing the main issue that requires studying, the statement of purpose, which was then be dissected into several specific objectives, also have been, translated into the corresponding research questions. Apart from that, this chapter has also looked at the significance of undertaking the study, the main assumptions of the study, and the delimitation of the study outlining key players and stakeholders of the study. And lastly, the chapter provided the limitations of the study citing the anticipated challenges the researcher might encounter while undertaking the study, the key terms and concepts frequently used in the study. Next chapter discusses related literature.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter presents the reviewed related literature of Cooperatives and livelihoods improvement. The chapter also provides the theoretical framework of the study. The literature review is segmented into three parts: training for cooperatives and members, strategies and interventions employed in cooperatives for members to improve their livelihoods, and the challenges cooperative members encounter when operating cooperatives in an attempt to better their livelihoods. Lastly, the summary concludes the chapter.

It is necessary to provide what the literature review is about. Rudestem & Newton (2018) assert that a literature review is a piece of research that contextualises and demonstrates knowledge of the academic literature on a given subject. It is considered a literature review rather than a literature report because it also involves a critical assessment of the sources. It is both a method of reading and writing about the literature.

2.1 Theoretical Framework

The theoretical framework serves as the dissertation's overall "blueprint" for investigation. It gives the framework to specify how you will approach the dissertation as a whole from a philosophical, methodological, and analytical standpoint. It also acts as the foundation upon which to develop and strengthen the study. "A structure that guides research by depending on a theoretical base by applying a recognized, cohesive account of particular events and relationships," according to Eisenhart (1992), is what a theoretical framework is. The study made use of the participation theory and the sustainable livelihoods approach.

2.1.1 The Participation Theory

The participation theory places a strong emphasis on the premise of encouraging users in development ventures to be active participants instead of just being passive observers in making important decisions and comprehending actions that enhance the life quality of individuals. One such idea contends even though decision makers act as catalysts, the final recipients of any development intervention must take part in order for them to own it and make it sustainable (Ako, 2018).

This theory is premised on the idea of community participation. Community participation according to Sanchez (2009) is a hybrid of straightforward and representative democratic

processes. Teamwork, engagement, and partnership are important aspects of this theory while looking for and devising answers to shared societal problems. The concept of collaboration implies an implicit admission that problems cannot be solved only by one entity. According to Tahir (2009) the word "participation" has a wide range of definitions and can be used to refer to a variety of ideas, including "engagement," "empowerment," "involvement," "consultation," "conversation," "partnership," "outreach," "mediation," "consensus building," and "civic science." According to Jimenez et al., (2019) participation simply refers to encouraging citizen participation in efforts that are solving systemic issues on a full-time basis in society.

The community participatory theory is suitable and most applicable to this study because it theorises different forms of cooperation among individuals attempting to improve or change their life situations by collectively engaging and operating as one unit for the benefit of the greater good which is their society and its livelihoods. Since cooperative organisations depend entirely on the cooperation of members/owners for them to be beneficial, successful and in turn present to members an opportunity to improve their standards of living.

2.1.2 The sustainable Livelihoods Approach

A means of making a living is a livelihood. It includes people's capacities, possessions, revenue streams, and actions necessary to obtain basic necessities. Only when it enables individuals to manage and recoup from vulnerabilities, threats, disturbances, and pressures using a range of assets, comprising social, ecological, cultural, and material space, can a livelihood be sustained and maintained. The phrase "means of securing the basic essentials of life" (food, water, shelter, and clothing) pertains to a person's support system. Livelihood is defined as a combination of activities that include obtaining water, food, medicine, shelter, garments, and the ability to obtain the aforementioned necessities while operating either on their own or together to use both human and material resources for fulfilling the needs on a consistent way as well as maintaining dignity and identity.

The Sustainable Livelihood Approach (SLA) is a framework developed by the Department for International Development (DFID) in 1990 to understand and improve the well-being of individuals and communities by focusing on their livelihoods within the broader context of sustainable development (DFID, 1999). This approach considers the multidimensional nature of poverty and emphasizes the assets, strategies, and external factors that influence people's ability to make a living. Natarajan, et al (2022) provides:

Key components and principles of the Sustainable Livelihood Approach:

1. Livelihood Assets

The SLA identifies five types of assets that individuals and households draw upon to secure their livelihoods

Human Capital: Skills, health, and education.

Social Capital: Networks, relationships, and social support.

Natural Capital: Access to natural resources, such as land and water.

Physical Capital: Infrastructure, tools, and technology.

Financial Capital: Access to money, credit, and financial resources.

These assets are considered fundamental building blocks that individuals and communities combine and use strategically to pursue livelihoods.

2. Livelihood Strategies:

People adopt various strategies to make a living, and these strategies involve the dynamic combination of different assets. Livelihood strategies can include agriculture, wage labour, self-employment, and other income-generating activities. The SLA recognizes the diversity of livelihoods and the importance of understanding how individuals navigate and adapt their strategies over time.

3. Institutions and Policies:

Institutions and policies play a crucial role in shaping livelihood opportunities. This involves both formal and informal rules, norms, and practices that influence access to and control over assets. The SLA emphasizes the need to understand how institutional and policy factors impact livelihoods positively or negatively.

4. Vulnerability and Risk:

The SLA recognizes that vulnerability is a dynamic aspect of livelihoods. Vulnerability can arise from various factors, including economic shocks, environmental changes, or social issues. Understanding vulnerability involves examining the risks that individuals and communities face and their capacity to cope with and recover from these risks.

5. Livelihood Outcomes:

The ultimate goal of the SLA is to improve livelihood outcomes. These outcomes are multidimensional and include increased income, food security, improved health, education, and overall well-being. Assessing livelihood outcomes provides insights into the effectiveness of interventions and the overall impact on people's lives.

6. Sustainable Livelihood Pathways:

Livelihoods are dynamic and can change over time. Sustainable Livelihood Pathways involve understanding the transitions that individuals and communities make from vulnerability to improved and sustainable livelihoods. This includes the role of external interventions and support in facilitating positive transitions.

7. Applications of the Sustainable Livelihood Approach:

The SLA has been widely applied in development projects and research to inform policy and interventions. It provides a practical framework for designing context-specific strategies that address the root causes of poverty and enhance the overall well-being of communities.

8. Critiques and Limitations:

While the SLA has been influential, it is not without criticism. Scholars have raised concerns about its complexity, applicability in different contexts, and the challenge of measuring and quantifying the various components of livelihoods. Additionally, some argue that the SLA may not adequately address power dynamics and structural inequalities that influence livelihood opportunities (DFID, 1999)

The sustainable livelihoods approach is a method for better understanding poor people's livelihoods. It may be utilized to establish new development efforts as well as measure the effectiveness of existing operations to raising living standards. The sustainable livelihoods approach has two significant elements: that is, a model for recognizing the challenges of poverty and a set of principles to guide action to confront and overcome poverty. In the twenty-first century, the sustainable livelihoods approach to development gives important information and a comprehensive framework for investigating existing preventative methods to reduce the severity of poverty by boosting livelihoods solutions in responding to the poor.

2.2 Cooperatives

The International cooperative Alliance (ICA), (2021) defines cooperatives as "autonomous associations of persons united voluntarily to meet their common economic, social, and cultural

needs and aspirations through a jointly-owned and democratically controlled enterprise. This definition highlights the key principles of cooperatives, including voluntary membership, democratic governance and shared ownership. It also emphasises the multi-faceted nature of cooperatives which addresses the diverse needs and interests of their members.

Furthermore, Mook et al (2015) defines cooperatives as social enterprises that use business methods to advance a social mission. They argue that cooperatives embody this concept by providing goods and services to benefit their members and the community, while operating on a self-sustaining basis. This definition emphasises the role of cooperatives in promoting social and economic development particularly marginalised and undeserved communities. The definition also highlights the potential of cooperatives as a tool for empowering communities and promoting sustainable development.

Apart from that, a cooperative is a form of alternative business that challenges the dominant capitalist model based on profit maximisation and shareholder value (Elton, 1969). Whyte and Whyte (1991) point out that cooperatives represent a different kind of business based on the values of cooperation, mutual aid and social justice. They suggest that cooperatives can provide viable alternative business model to conventional businesses, particularly in sectors where the latter have failed to meet the needs and aspirations of workers, consumers and the community at large. This definition signifies the transformative potential of cooperative organisations, both as a means of economic stimulation and empowerment, and social change in communities.

ICA, (2017: 21) suggest that for an entity to be labelled as a cooperative, it must have and uphold the 7 Principles of cooperation. The figure below represents the 7 cooperative principles.

Figure 1: Cooperative Principles (source: www.coop4dev.org/the-principles/)

Cooperative principles are a set of fundamental guidelines that underpin the structure and operation of cooperative organizations. As aforementioned above, there are typically seven cooperative principles that serve as a framework for these entities:

Voluntary and Open Membership: The first principle emphasizes that cooperatives are open to all individuals who are willing and able to use the services and participate in the activities of the cooperative without discrimination. Members join of their own free will, and there are no unreasonable barriers to entry.

Democratic Member Control: Cooperatives operate on a democratic basis, with each member having an equal say in the decision-making process. This principle ensures that decisions are made collectively, with members participating in the governance of the cooperative through voting and representation.

Member Economic Participation: Members contribute to and democratically control the capital of the cooperative, and in doing so, they are provided a fair share of any surplus generated by the cooperative. This principle reinforces the idea that members invest in and benefit from the cooperative in proportion to their participation and use of its services.

Autonomy and Independence: Cooperatives are autonomous and self-reliant organizations. While they may enter into agreements with other entities, they maintain control over their own affairs to ensure the best interests of their members.

Education, Training, and Information: Cooperatives actively provide education and training to their members and employees to help them contribute effectively to the development of the cooperative. They also share information about the cooperative's activities and financial status.

Cooperation Among Cooperatives: This principle encourages cooperatives to work together, forming networks and alliances to support each other's success. By collaborating, cooperatives can better serve their members and strengthen the cooperative movement as a whole.

Concern for the Community: Cooperatives have a social responsibility to contribute to the well-being of their communities. This principle emphasizes the cooperative's commitment to local development and addressing community needs beyond their primary business operations.

2.2.0 Types of Cooperatives

2.2.0.1 Consumer Cooperatives

Consumer cooperatives are formed by individuals who jointly own and democratically control businesses that provide goods and services to their members. These cooperatives aim to meet the needs and preferences of their consumer-members while promoting their economic well-being. According to Bianchi and Van Sittert (2019), consumer cooperatives prioritize the principles of voluntary and open membership, democratic member control, and member economic participation. It is a business that is owned by its clients. Members can frequently also be employees. Members elect the board of directors from among themselves and vote on important decisions (DTI, 2012). The first of these was established by craftsmen with the goal of selling food for less than the nearby businesses. The REI (Recreational Equipment Incorporated) co-op and Mountain Equipment are the first of many consumer cooperatives to be developed in the USA and Canada respectively (International Co-operative Alliance, 2000).

In Lesotho the is the Maseru Consumer Cooperative Society is a consumer cooperative that focuses on grocery retail. It provides affordable and quality products to its members, contributing to their economic empowerment and food security (Bianchi & Van Sittert, 2019). South Africa has the Phakamani Cooperative as a consumer cooperative based in Soweto, Johannesburg. It aims to provide affordable and fresh food products to the local community while creating employment opportunities and supporting small-scale farmers (Davids & Van Rooyen, 2017).

2.2.0.2 Producer Cooperatives

Producer cooperatives are formed by individuals engaged in similar economic activities or industries, such as farmers, artisans, or manufacturers. These cooperatives enable members to

pool resources, access markets, and collectively market their products or services (Mokhethi, 2017). Producer cooperatives often prioritize principles such as equitable participation, autonomy, and cooperation among members.

Furthermore, agricultural cooperatives or farmers' cooperatives are the main producer cooperatives and, according to Ehui et al. (2000), these are cooperatives where farmers, artisans and craftsmen pool their resources for mutual economic advantage. Agricultural co-operatives can be broadly categorized into two types: agricultural service co-operatives, which offer a variety of services to their individual farming members, and agricultural production co-operatives, in which members farm together and share production resources like land or machinery (Lephoto, 2019).

A well-known example for Lesotho is the Lesotho Dairy Cooperative, it is a notable producer cooperative in Lesotho. It brings together dairy farmers, collectively processes and markets milk and dairy products, and promotes sustainable dairy farming practices (Bianchi & Van Sittert, 2019). The Masisizane Fund in the Republic of South Africa, is a development finance institution that supports various producer cooperatives across sectors such as agriculture, manufacturing, and tourism. It provides financial assistance, training, and mentorship to promote the growth and sustainability of these cooperatives (Masisizane Fund, n.d.).

2.2.0.3 Worker Cooperatives

Worker cooperatives are owned and democratically governed by the employees who work within the organization. Worker cooperatives aim to provide employment opportunities, improve working conditions, and empower workers (Aidam & Kelly, 2018). In a pure workers' cooperative, the only shareholders are the employees; however, there are hybrid forms in which consumers, members of the community, or capitalist investors also own a portion of the enterprise. There are worker cooperatives in practically every sector of the economy. (DTI, 2012 referenced in Frans, 2018) Examples include employee-owned grocery stores, processing businesses, dining establishments transportation firms, textile businesses, lumber manufacturers, and small-scale and large-scale industries. The bulk of the labour owns shares in worker cooperatives, which makes them stand out from other business models. Employees are not usually required to join, but they are the only ones who can do so directly as shareholders or indirectly by belonging to the trust that controls the business (C.D.S for SA, 2004).

An example of worker cooperatives in Lesotho the Bokamoso Savings and Credit Cooperative Society, this is a worker cooperative formed by employees of the Lesotho Post Office. It provides financial services to its members, promotes a savings culture, and contributes to the economic well-being of the workforce (Bianchi & Van Sittert, 2019). South Africa has the Amadiba Agriculture Cooperative which is a worker cooperative that focuses on sustainable farming practices. It provides fair wages, training, and ownership in the cooperative to local workers, thereby promoting economic development and empowerment in rural areas (Aidam & Kelly, 2018).

2.2.0.4 Housing Cooperatives

These cooperatives are formed by individuals who join together to address their housing needs together with housing needs for others collectively. Members jointly own and democratically manage housing units, emphasizing principles such as democratic control, autonomy, and the provision of affordable housing. Examples of these type of cooperatives are the Lesotho Housing and Land Development Corporation (LHLDC) in Lesotho. It is a government entity that facilitates the development of affordable housing and provides housing loans and support services to its members (Government of Lesotho, 2017). There is also the COSMO City Housing Cooperative that focuses on providing affordable housing options to low-income individuals and families. It acquires land, develops housing units, and offers affordable rental options, contributing to sustainable urban development (Boydell & Wekesa, 2019).

2.2.0.5 Multi- Stakeholder Cooperatives

A social co-operative is another name for a multi-stakeholder cooperative. (Oliyombo, 2012) argues that multi-stakeholder organizations can distinguish between social co-operatives that include both service providers and recipients as members on the one hand, and those that include both permanent employees and people who were previously unemployed and want to reintegrate into the workforce on the other (Phillip, 2003). In order to create a neighbourhood revitalization cooperative with the goal of offering services to its members, such as accommodation, child care, schooling, medical care, employment, marketing, and retail or commercial banking, multi-stakeholder cooperatives include all of these components. Others are charitable in nature though they can occasionally be for-profit. Cooperatives support local job growth and financial growth.

2.2.1 Reasons for formation of Cooperatives

2.2.1.1 Economic Empowerment

Cooperatives are formed to promote economic empowerment by pooling resources and leveraging economies of scale. Members can benefit from reduced costs of production, better access to markets, and improved bargaining power. For example, in agriculture, farmers can form cooperatives to jointly purchase inputs such as seeds and fertilizers, access credit facilities, and market their produce. This can lead to improved productivity, higher income, and reduced poverty (IFAD, 2019). Furthermore, ICA (2021) supports that cooperatives are formed to generate economic benefits for their members. Cooperatives can generate profits that are distributed among members participating in the enterprise. This then provides members with additional income as well as sense of ownership and control over their economic well-being.

2.2.1.2 Social and Cultural Goals

Cooperatives are often formed to achieve social and cultural goals, such as promoting gender equality, providing education and training, and preserving local cultures and traditions. For example, women's cooperatives can be formed to promote gender equality by providing women with access to credit, training, and market opportunities. This can empower women economically and socially and promote their participation in decision-making processes (ILO, 2017). That is, cooperatives are formed to create more equitable and sustainable communities. They can serve as a means of promoting socio-cultural and environmental goals such as fair trade, sustainability and social justice (UN, 2022).

2.2.1.3 Mutual Support, Assistance and Professional Development

Cooperatives are based on the principle of mutual support and assistance, with members working together to achieve their common goals. This can lead to a sense of community and belonging, and members can benefit from shared knowledge, skills, and resources (ICA, 2020). For example, in consumer cooperatives, members can jointly purchase goods and services and benefit from lower prices, quality assurance, and consumer protection. Additionally, members can develop new skills and gain experiences that can be useful in their careers (Stern, 2017). These implies that cooperatives provide a supportive and collaborative environment for education and growth.

2.2.1.4 Political Influence

Fenwick and Woolcock (2021) point out that cooperatives can also wield significant political influence both locally and nationally. By organising around shared interests, cooperatives can influence and shape public policy and advocate for needs of their members. This can be

particularly important for neglected and marginalised communities and for those might not otherwise have a voice in the political process (UN, 2021). This means that decisions are made through a participatory process, and the interests of all members are taken into account. The National Cooperative Business Association (NCBS) (2021) assert this can lead to more equitable distribution of benefits and greater accountability of the leadership. 2.3 Training and Cooperatives

One of the primary requirements for human growth and organisational development in both developed and developing countries is training (Rahman & Uddin, 2019). Training is a process that transmits and changes knowledge and behaviour through teaching and experience and often results in acquisition of new information and skills. Collett & Gale (2009) point out that training is communication aimed at developing skills, changing behaviour, and improving abilities, targeting specific groups in society and focusing only on what needs to be known. The important goals of training are knowledge acquisition and professional growth, with a focus on the transfer of particular skills to targeted groups (Subedi, 2014).

There are different forms or types of training that are often deployed and undertaken by organisations. Some of the widely known forms of training include technical training, managerial training, team training and others. Most organisations offer their employees and staff opportunities to improve their abilities as way of achieving better performance through the improvement of the human resource present in the organisation.

2.2.2 Cooperative Education and Training

The working description and definition for co-operative education and training is, 'the sort of educational and training programs performed for objectives of facilitating efficient progress and productive effectiveness of co-operative enterprises'(Assefa, Geta & Ayana, (2017:29). According to Lawal and Adelowo (2013: 67), when "a cooperative organisation has to be managed correctly, then appropriate cooperative education will be unavoidable." Cooperative training and education are aimed at subscribers, committee members, personnel, and, to a smaller degree, the wider population. Its primary goal is to convey essential knowledge, capabilities, values, and perspectives vital for co-operative expansion and growth in community, given that cooperative firms and their global trend are well-known socioeconomic development organisations.

In order to support and advance the success of the cooperative endeavour, cooperative education can be seen as a process by which we influence the interaction between the members

and the cooperative organisation. It is a collection of initiatives, events, and programmes created to spread useful information, encourage favourable attitudes about cooperatives, and encourage the implementation of a cooperative strategy to address economic, corporate, and social issues.

Mshiu (1984) as cited in Adewale (2020) stated that effective performance and positive human connection are essential for cooperative activities to succeed, just like any other human endeavour. The best way to do this is through an integrated, well-organized ongoing education and training framework. People become more knowledgeable, their attitudes are altered, and they become conscious of a fuller and more fulfilling living. It stimulates the capacity for judgement, assessment, and analysis as well as ideas and uplifting thought. How effectively co-operative firms may be created, organised, and managed to produce services and goods that meet the requirements and values of its customers. People can perform with the necessary efficiency with the help of training. Hence, education and training provide us the capacity to deal with life and resist the threatening forces of nature (Mshiu,1984; Adewale 2020).

The International Labour Organization (2007: 12) remarked that, "whilst the cooperative education affects any user of the cooperative, cooperative training, due to its more particular nature, is oriented largely at leaders and employees. Leaders are required to receive specific training on their cooperative obligations due to the responsibility they face. "Whether you're talking about a director or manager, an inspector, a clerk, or another group staffer, all require specialised work training." "Universities and schools appear to be excellent sites to carry out joint education and training operations," the International Labour Organization (2007: 63) added. Instilling cooperative ideals in the next generation is the best method to ensure that the cooperative advantage lasts".

2.2.3 The need for training and development in cooperative organisations
According to Mel Kleiman (2000), the main components of a worthwhile staff training programme are personnel orienting, managerial skills, and operational skills. All staff development programme is built on such assumptions. According to Meesters (2019), training and development activities must include core competencies and an effective platform within which cooperative organisations build their enterprises at the corporate level. The theory's primary objective is to take in expertise, collaborate, think creatively, and solve problems (Kottke 1999 cited in Van Den Heuvel, Meesters, & Veer Van Der. (2019). The top priorities of several training and development opportunities are to convey the firm's vision and to assist workers in learning the organisational culture (Gerbman 2000). These objectives contribute to

the strategic goals of the firm by promoting training experiences and supporting corporate culture.

NCBA CLUSA (2018)) points out that training of staff members and personnel is a necessary component which has been associated with the successful and effective performance of organisations. In addition to that, an enormous amount of literature on surviving and operationally successful cooperative organisations shows that there is indeed the need to train and develop the human resource frequently. This is to sharpen their already present skills and channel their energy in a way that it fully benefits the organisation. This says that development and training programs for the organisation is an essential tool that contributes to the survival of organisation.

Hancock & Brault, (2015) assert when a cooperative accumulates new members, like every other organisation that hires new employees, it is required to orient them to the business's operations and their jobs as part of the induction process. Staff benefit from orientation sessions in a variety of ways, including:

a) Familiarization with the organization's aims and structures, policies and working procedures, operational methods, and overall work culture. This is to align the allegiance of the new members with that of the cooperative organisation they have joined. This is an attempt to guarantee commitment to the mission, values and vision of the cooperative.

b) Making them aware of the organization's expectations.

c) Orienting new employees on their job responsibilities and providing them with numerous strategies for accomplishing the assigned tasks effectively.

d) Resolving their initial reservations about the job or the organisation.

Apart from that, Gill (2014) postulates that training and development in Cooperative organisations serves as motivation for a significant number of individuals. That is, training cooperative members inside cooperatives is a way of way of stimulating the intrinsic motivation within individuals. Gill (2014) further writes that the training of personnel has led to a high number of employees and staff 'being more involved and productive and achieving organisational goals and targets.

2.2.3.1 Adapting to Change
Cooperatives like all other organisations operating in a constantly changing environment need to adapt to new changes. Gregory (2018) writes that the most successful organisations and

associations in this world are those that have portrayed signs of adaptability to the fast-moving world. That is to say, it is a dire need for cooperative organisations to train their human resource, that is, employees, stakeholders and management to keep up with new technological advancements and organisational cultures. This is done by inducing and encouraging new methodologies in the training and development programmes. "…Cooperatives that undergo training and development programmes frequently stand a better chance of staying relevant and up-to-date with the new improved ways of doing things in and outside their organisation" (Frandler, 2002). Surbroski (2004) supports that adapting to change prevents businesses and entities from becoming obsolete by going through training and development, and absorbing or accumulating new information on how their environment operates. Therefore, this highlights the need for training within cooperatives.

2.2.4 The Importance of Training for Cooperatives

Organisations including cooperatives often undergo several methods of trainings to equip employees, management and members with the necessary and needed skillset to carry out their job descriptions.

2.2.4.1 Market Growth

Programmes for employee training and development are essential for any company to maintain financial stability and market competitiveness. Despite the fact that some cooperative organizations claim that investing in their employees is expensive, doing so helps the organizations maintain their position in the market. According to the American Society for Training and Development (2019), two factors are important for employee knowledge: first, employees recognize the value of training and how it can benefit their employers, and second, CEOs of the companies are aware of how quickly information is spread in the current business environment (Fenn, 2000). According to Greengard (2000), cooperatives must create and maintain a learning environment for their employees that increases their knowledge of organization and competitiveness.

2.2.4.2 Organisation Performance

According to Schuler and MacMillan (1984), training is the primary component that contributes to the success of an organization. According to research on the subject, funding for training and development initiatives may be justified by the effects they have on improved individual and organizational effectiveness (Bartel, 2000). Additionally, past studies have noted a connection between training and development and organizational success (Blundell et al.,

1999). According to Bartlett (2001), staff training and development in cooperatives promotes and enhances the cooperative's performance.

Additionally, there is evidence that attitudes and behaviour at work are affected by human resource training and development strategies (Allen et al., 2003). It has been found that programs that are designed to help a cooperative organization be more efficient are likely to be successful (Bartlett 2001). Workers respond with positive attitudes and behaviours that promote the mission of their friendly association (Settoon, Bennett and Liden 1996). Additionally, training can be utilised to elicit the desired outcomes, which may include increased organisational commitment (Bartlett 2001).

2.2.5 Origins of Training programmes and Training needs analysis

The origins of training programs and the concept of Training Needs Analysis (TNA) can be traced back to the mid-20th century when organizations recognized the importance of developing their workforce to enhance productivity, efficiency, and overall organizational performance (Mullins 2005). The evolution of training programs and needs analysis reflects a shift from a task-oriented approach to a more strategic and employee-centred perspective.

Post-World War II Era:

The origins of formal training programs can be linked to the post-World War II era when industries experienced significant growth, technological advancements, and increased complexity. Organizations recognized the need to train employees to adapt to new technologies and work processes.

Behaviourism and Training:

The behaviourist movement, prominent in the mid-20th century, influenced training by emphasizing observable behaviours and the use of reinforcement to shape employee performance (Barbazette, 2006). This approach laid the groundwork for systematic training methodologies.

Training Needs Analysis (TNA):

Early Models and Systems Thinking:

The concept of Training Needs Analysis emerged as organizations began to adopt systems thinking. Early models focused on identifying gaps between current and desired performance and understanding the factors influencing job effectiveness (Harris 2002)

Kirkpatrick's Four Levels of Evaluation:

Kirkpatrick (1998) cited in Werner (2018) provides four levels of evaluation, introduced in the 1950s and refined over the years, provided a structured framework for assessing training effectiveness. These levels include reaction, learning, behaviour, and results, emphasizing a comprehensive analysis of training impact.

Labal & Adelowo (2013) support that Human Resource consultants or experienced organisations in the field may also determine the general and overarching training requirements of its client organisations that engage in comparable activities or pursue comparable objectives. For instance, ministry of small business development, cooperatives and marketing as a training agency can target cooperatives' managers across Lesotho for the program's development of Advanced Financial Management Skills.

2.3 Strategies and Interventions employed to foster success in Cooperatives
2.3.1 Promoting effective communication
Effective communication in organisations is the act of information transfer, ideas, and opinions in a way that the intended audience understands and acts on. Sekaran (2010) points out that organizations must have clear and concise messaging, use appropriate channels to deliver information, and guarantee that the message is received and understood by the intended receivers in order to accomplish effective communication.

Amiri & Ramezani (2008) postulate that communication also entails carefully listening to the feedback and concerns of others and responding in a timely and accurate manner. Mensah (2022) argues that it is critical to evaluate the audience's needs and preferences and to modify communication styles and approaches accordingly. Furthermore, effective communication requires the use of suitable language and tone, the ability to be courteous and empathic, and the avoidance of jargon or technical phrases that may be confusing.

In addition to that, Beattie & Ellis, (2014) support that a clear line of communication within cooperative organisations is a great tool to have for success. They further provide that, to achieve effective communication among personnel in a cooperative, engaging in more activities outside of the workplace in a casual or informal manner would be a fantastic approach. Also, Beattie & Ellis (2014) suggest that it would be wise to encourage social connections, such as by planning team building activities so that employees can form positive relationships with their co-workers.

2.3.1.1 How cooperatives promote effective communication

Mackenzie (2009) found that established organisations including cooperatives have clear communication policies on how employees communicate amongst each other, with their clients and stakeholders. These communication policies entail the guidelines on language, tone and prescribed and acceptable communication channels to the organisation. Apart from that, Agochiya, (2002) discovered that the use of technology enhances communication patterns among cooperative members in an organisation. He points out that for several organisations that use of video conferences, social media group interactions, telephone lines and face-to-face meetings have shown signs of improvement in the use of common terms and gestures that make communication smooth and clear the recipient of the message. In addition, Simon (2008) writes that organizations have often assisted workers/employees develop communication skills, such as active listening, effective writing, and public speaking, by offering training and resources. They are key to smooth transfer of information between members/employees and stakeholders if the cooperative.

Furthermore, some cooperatives encourage teamwork and working together: Promoting teamwork and collaboration can improve staff communication in any organisation. According to Shannon et al, (2018) creation of feedback mechanisms is one way to foster the culture of communication within organisations: most entities that have developed feedback mechanisms to guarantee efficient communication and prompt problem resolution.

2.3.3 Promoting the culture of Participation and Engagement

According to Tachat (2018), cooperative organisations often utilise the participation and engagement strategy as a means to foster progress and success in their organisation. This is where members are coaxed to actively participate and engage in the activities of the cooperative. This includes attending meetings, contributing ideas, volunteering for committees, and taking on leadership roles.

Wanyama & Develtere, (2018: 69); Pollet (2008) assert that financial contribution is said to be one major way of showing participation, meaning members make financial contributions to the cooperative by raising the start-up capital, buying shares, paying membership dues, and making payments to it. This cash support enables the cooperative to launch and grow into a serious competitive business.

Apart from that, members have a voice in the cooperative's decision-making process as way on engaging taking part in the operations of the cooperative. They elect the board of directors and cast ballots on crucial issues like bylaw amendments, investments, and profit division

(Develtere, 2017). The cooperative is handled in the members' best interests thanks to their input during the decision-making process.

Encouraging volunteering is also another aspect of engagement; this says members can also help the group by giving their time and talents. They assist with the cooperative's daily activities, serve on committees, or offer services like fundraising, marketing, or bookkeeping.

2.3.4 Effects of Participation and Engagement

Personal and professional development: Being part of an organization provides opportunities to learn new skills, gain experience in different areas, and develop leadership abilities. It is deemed to also help individuals build network of contacts and increase employees' visibility in their cooperative industry(Wanyama & Develtere, (2018: 69); Pollet (2008).

Participating in an organization assists one to meet new people and build social connections. A member of a cooperative can develop relationships with people who share your interests and goals, which can be beneficial both personally and professionally. Kossek, (2019) points out that many organizations provide members with access to resources such as training materials, research studies, and industry publications. This can help an individual stay informed about current trends and developments in their field of operation which cooperatives and eventually take informed decisions that would drive progress of the cooperative.

Greenhause & Powell (2020) assert that being part of cooperative can give one a sense of belonging and purpose to an employee or member of the cooperative. A member of the organisation can work with others towards a common goal and feel a sense of accomplishment when they achieve it. Overall, participating in an organization can provide a range of benefits that can enhance your personal and professional life.

2.3.5 Setting timely goals and targets

Setting goals provides workers purpose in their regular jobs. According to Skilbeck (2019), workers are 3.6 times more inclined to achieve greater levels of achievement and task execution status compared to those who are not included in the goal-setting process. Establishing expectations, assisting employees in visualising success in their roles, and describing how their contributions benefit the organisation will all help to inspire employees (Putra & Ali, 2022).

A long-term strategy is in place for significant cooperatives. The medium and long-term plans frequently align with the mission and the cooperative establishment's purpose (Newport, 2021). With the collection of capital, the administration of those funds, and the acquisition of business management skills and related procedures, these cooperatives lay the groundwork for

commercial expansion. Huffington (2018) posits that the actions made by these cooperatives aim to achieve complete independence while working with its owners and members. The welfare of individuals through increased income and community growth is the ultimate purpose of cooperatives. By increasing member revenue and achieving economic freedom and autonomous decision-making through capacity building, cooperative operations frequently also enhance members' quality of life and enable cooperatives to survive without outside funding (Huffington, 2018).

2.3.6 Employment of Work-Life Balance Interventions

According to Rohde (2012), encouraging a work-life balance in cooperative organisations is an effective way to make and keep development and success. He goes on to say that this can be accomplished by developing a sustainable workforce and management. A cooperative with a caring atmosphere that promotes employee welfare will have a sustainable staff. Workers are not viewed as primary resources that may be used to further the economic objectives of cooperatives. Their talents, energies, and skills are not overexerted or excessively drained. They are not burdened with an overwhelming workload or forced to work nonstop for weeks or years on end (Porath. 2016). Members of cooperatives are given time during times of crisis to recuperate or find the additional resources they need to perform in the future (Vaderka, 2018)..

Maintaining a healthy work-life balance can help cooperatives' employees stay motivated and avoid burnout. This is accomplished by providing flexible work schedules, encouraging wellness programmes, and promoting taking time off when necessary. Workers are provided with time for rest and regeneration to prevent burnout. People are able to accomplish in-role or necessary job demands when human resources are used in a sustainable manner, but they are also able to thrive, be creative, and innovate. In the majority of cooperatives, employing sustainable human resource management techniques fosters the development of positive social relationships that improve cooperative's sense of unity, dedication to a common goal, optimism for progress, tenacity, information dissemination, and collaborative ability (Cooperider & Fry, 2012). Performance at work is enhanced by non-work responsibilities' enrichment and synergy (Demerouti, Bakker, &Voydanoff, 2010). Those who have fulfilling personal lives and are engaged, positive contributors in their communities, for instance, bring talents and positive energies from their homes into their cooperatives (Ruderman et al, 2002).

In conclusion, there are various strategies and interventions that cooperatives can use to achieve success. These strategies include strong leadership, effective communication, member

education and training, a strong governance structure, diversification, marketing and promotion, strategic partnerships, access to financing, and innovation and adaptation. By implementing these strategies, cooperatives can build sustainable businesses that benefit their members and eventually change their livelihoods for the better.

2.4 Challenges and Shortcomings encountered by Cooperatives

2.4.1 Lack of capital

Bernd (2007) posits that one of the most significant challenges faced by cooperatives is a lack of capital. Starting a cooperative is often expensive, and it can be difficult to attract outside investors. Apart from that, insufficient capital in cooperatives limits and hinders the magnitude of growth because, even if an opportunity arises and requires the injection of capital for exponential growth into the cooperatives, Martha (2009) asserts that only 3 out of 10 cooperatives will be able to raise the additional capital necessary. Unlike traditional businesses, cooperatives are not structured to maximize profits for outside shareholders, which can make them less attractive to investors.

One of the primary impacts of lack of capital is that it can limit a cooperative's ability to compete effectively in the marketplace. Without sufficient capital, cooperatives tend to be unable to invest in research and development, marketing, or other activities that are essential for maintaining their competitive edge (Sorenson, Bierman, 2009). For instance, a cooperative organization that is unable to invest in advertising often find itself losing customers to competitors who are better able to promote their products and services. Similarly, a cooperative that is unable to invest in new product or service development finds itself falling behind in terms of innovation, as its competitors introduce new and improved products to the market (Jamil & Mohamad, 2011).

Moreover, lack of capital has a significant impact on the cooperative's ability to grow. Growth is essential for cooperatives that want to expand their operations, enter new markets, and increase their revenues and profits (Osontimehin et al, 2012). However, growth often requires significant investments in equipment, members (the human resource), and other resources. Rizos & Hofmann (2016) argue that without adequate capital, cooperative businesses are constrained and unable to make these investments, and find themselves unable to achieve the level of growth they desire. This eventually leads to stagnation, as cooperatives struggle to maintain their existing operations and fail to take advantage of new opportunities that could drive their growth in the future.

In addition to these broader impacts, lack of capital also has more specific and immediate consequences for the cooperative. For example, a lack of capital makes it difficult for cooperatives to meet their short-term financial obligations, such as paying employees/members, suppliers, or lenders. One of the biggest challenges associated with lack of capital is that it can be difficult to overcome (Bowen, Morara & Mureithi, 2009). For many cooperatives, the options for obtaining additional capital is often limited, particularly if they are already struggling with financial difficulties. Traditional sources of capital, such as banks and investors, may be hesitant to provide financing to cooperative/friendly organizations that are perceived as high-risk but would rather fund traditional and other forms of businesses that are aimed at profit-making (Nkwabi & Mboya 2019).

Despite these challenges, there are some steps that cooperative can take to mitigate the impact of lack of capital. One approach according to Siddiqi, (2014) is to focus on reducing expenses and increasing efficiency, which can help to stretch existing capital further and free up resources for other uses. For example, one cooperative, say a manufacturing cooperative, may consider outsourcing certain functions or adopting more efficient production processes. Additionally, some cooperatives may seek to improve their cash flow by negotiating more favourable payment terms with suppliers or customers, or by implementing more effective billing and collection processes (Gbandi & Amissah, 2014).

One other potential solution to the challenge of access to capital according to Luonio & Sotelo (2021) is, to look for alternative sources of funding from donors. For example, cooperatives often apply for grants from government agencies or charitable organizations that are aligned with the values, mission and ideologies of the local cooperatives. They can also seek out loans from community development financial institutions (CDFIs) or credit unions that are more likely to support cooperative businesses with a specific vision that aligns with the issues that the donor advocates for.

2.4.2 Management and governance

Another challenge faced by cooperatives is management and governance. Poor management and poor governance are two critical factors that can have a profound impact on cooperatives. The failure to provide effective leadership, manage resources effectively, and maintain sound governance practices can lead to a range of problems that can ultimately undermine the success and viability of the cooperative.

Laguna (2003) provides that members of the cooperative organizations are often inclined to work together to make decisions, which can be challenging in a large organization with many members such as cooperative organisations. Additionally, some members may be more motivated than others, which can lead to conflict over decision-making. Apart from that, knowing that cooperatives are built on the notion of shared common interests and friendliness, rather than merit and qualifications, Marcel (2008) supports that management experience and expertise for the position of governance committee member are not considered.

To address the challenge of management and governance, most cooperatives establish clear rules and procedures for decision-making. They also provide training and support for members to help them develop the skills needed to work together effectively. Additionally, cooperatives tend to elect leaders or form a board of directors to oversee decision-making and ensure that the interests of all members are represented (ICA, 2014).

2.4.3 Impacts of Poor Management and Poor Governance
2.4.3.1 Impact on Employee Morale
One of the most significant impacts of poor management and poor governance is the negative effect they can have on employee morale. Flinders & Tonkiss, (2016) assert that when an organization such as a community cooperative is poorly managed or governed, employees and members may feel undervalued, unsupported, and unappreciated. This tends to lead to low morale, high member turnover rates, and decreased productivity. Furthermore, Katko & Hukka, (2015) members and employees who feel they are not being treated fairly or are not being given the resources they need to perform their jobs effectively may become disengaged from their work, resulting in decreased motivation and job satisfaction.

2.4.3.2 Impact on Productivity
Another significant impact of poor management and poor governance is the effect they can have on productivity (Singh & Markides, 1997). When an organization is poorly managed or governed, resources may be misallocated, priorities may be unclear, and decisions may be slow or ineffective. According to Solveral, (2012), this can lead to delays, cost overruns, and poor-quality work, all of which can ultimately undermine the cooperative's ability to compete in its market.

2.4.3.3 Impact on Financial Performance
Poor management and poor governance also have a significant impact on an organization's financial performance. Dieleman et al, (2011) notes that when an organization is poorly managed or governed, resources are frequently wasted, costs are inflated, and that ultimately

results in decline of revenue for the cooperative. This can lead to financial losses, reduced profitability, and even bankruptcy and shut down of the cooperative (Mersland, (2012).

2.4.4 Marketing and distribution

Marketing and distribution are two crucial components of a successful business cooperative. They play a critical role in determining the success or failure of a product or service. Poor marketing and distribution can have a significant impact on the cooperative, and this impact can be felt across all levels of the organization.

The difficulty of expanding cooperatives' marketplaces is a problem. A better marketing strategy is required to increase their economic impact. Cooperatives are badly impacted by underdeveloped value chains and networks. Dyi (2011) posits that existing and developing cooperatives are constrained to tiny local markets because of the restricted access to capital, technology, and other essential business infrastructure. Their capacity to continue running their business is subsequently impacted by their profitability. These businesses struggle to withstand the challenging market conditions because of a lack of sufficient government commitment to buy from cooperatives. It's true that one of the methods for assisting cooperatives is government procurement from them (DTA, 2012).

Marketing and distribution are a challenge for cooperatives in that, unlike traditional businesses, cooperatives rely on members to sell their products or services, which can limit their reach (Proveshur, 2011). Additionally, cooperatives often lack the resources to compete with larger, more established businesses in their industry (FICA 2009). In order to avoid the negative impacts of poor marketing and distribution, Bernhardt, (2009) cooperatives must develop effective strategies for promoting and distributing their products and services. This requires a deep understanding of the target audience and their preferences, as well as an awareness of the competitive landscape and industry trends. Pearson & Hobbs, (2011) Cooperatives must also invest in the necessary infrastructure and technology to support their marketing and distribution efforts, including online platforms and logistics systems.

Brett (2012) proposes that, to address the challenge of marketing and distribution, he observed that a number of cooperatives form partnerships with other businesses or organizations to expand their reach. He further points out that they invest in marketing and advertising to increase awareness of their products or services. Additionally, cooperatives leverage their unique value proposition to differentiate themselves from traditional businesses and attract customers who value their cooperative structure.

2.4.5 Access to technology

Cooperatives also struggle with access to technology. Many modern businesses rely heavily on technology to operate efficiently and effectively, but cooperatives often do not have the resources to invest in new technology. Gonzales, (2016) notes that this can put them at a disadvantage compared to traditional businesses. To address the challenge of access to technology, Lee & Czaja, (2007) suggests that cooperatives partner with technology companies or seek out grants or loans to invest in new technology. Additionally, cooperatives can work together to share resources and knowledge to make the most of their existing technology.

2.4.6 Lack of training and education

Finally, cooperatives struggle with a lack of training and education. Ritzel (2017) postulates that some members of the cooperative do not have the skills or knowledge needed to run a successful business, which can make it difficult to compete in their industry. To address the challenge of a lack of training and education, Paradise, (2007) insists that cooperatives can provide training and education programs for members to help them develop the skills needed to run a successful business for the benefit of the cooperative. They can also partner with academic institutions or other organizations to provide more specialized training in areas like marketing, finance, or technology (Zigmund & William 2002).

In conclusion, cooperatives face several challenges that can impede their success and sustainability. Some of the main challenges include limited access to capital and financing, lack of skilled personnel, difficulties in attracting and retaining members, inadequate legal and regulatory frameworks, and insufficient public awareness and understanding of the cooperative model. Addressing these challenges requires concerted efforts from both the cooperative members and external stakeholders, including policymakers, development partners, and financial institutions. By overcoming these challenges, cooperatives can continue to play a vital role in promoting economic and social development, particularly in low-income communities and rural areas.

2.5 Summary

The chapter presented the reviewed related literature on cooperatives and livelihoods improvement. The chapter provided the reviewed literature on the training and development of cooperative members, the strategies and interventions utilised by cooperatives to foster and enhance chances of success and also the challenges facing cooperatives and cooperatives' members in their attempts to lead a cooperative to success. Next chapter discusses research methodology for the study.

CHAPTER THREE

METHODOLOGY

3.0 Introduction

This chapter outlines how the researcher gathered and analysed data for the study. That is, it presents the research approach, the research design, the target population, sample and sampling techniques. It also covers data collection, data collection tools and methods, research instruments, data analysis together with its procedures. The ethical considerations will also be addressed and finally the chapter summary shall conclude the presentation.

3.1 Research Paradigm

3.1.1 Interpretivism

The interpretivist paradigm will be guiding this study. Interpretivism according to Denzin and Lincoln (2011) reality is a matter of perspective, and people's actions and interactions with one another keep society functioning. Through contact between the researcher and the study's human subjects, research serves as a tool for interpreting the world (Creswell, 2013). The researcher's own attitudes, opinions, and experiences are frequently included into the research design and data analysis because various persons will have different viewpoints. According to this paradigm, the phenomena being measured should be viewed as "tendencies" that shed light on historical occurrences. However, it is difficult to anticipate future events using these characteristics. Charmaz (2014) provides that inductive reasoning is frequently used to drive the research procedures in interpretivism.

Researchers employing the interpretive paradigm often use qualitative research methods such as interviews, observation, focus groups and case studies are examples of this. These methods allow them to explore individuals' perspectives, narratives, and the social and cultural meanings they attribute to their experiences (Creswell 2013 cited in Braun 2016). It is important to note that interpretive research does not aim to produce generalizable findings but rather seeks to deepen our understanding of the social world and provide insights into the subjective experiences of individuals (Kwong-Kay Wong, 2014). Interpretive researchers value the richness, depth, and complexity of qualitative data and prioritize the exploration of meaning over statistical generalization.

The researcher selected this paradigm over others because of its subjectivity. Lincoln and Guba, (1985) argues that the interpretive paradigm acknowledges that individuals have unique

perspectives, values, and interpretations of their experiences. Researchers recognize that multiple realities exist, and they aim to capture the diversity of these subjective meanings. Furthermore, this paradigm is adopted because of its contextualisation, that is, emphasizes the significance of the social, cultural, and historical context in shaping human behaviour and perceptions (Jorgensen 1989). It enables researchers to understand how these contextual factors influence individuals' interpretations and actions.

In addition to that, interpretivism is inductive and flexible. Reflexivity involves self-reflection and an ongoing dialogue between the researcher and the data to ensure an awareness of the researcher's influence on the interpretation and analysis. Lincoln and Guba (1985) cited in Shannon et al (2018) highlight the importance of understanding the researcher's positionality and its potential impact on the research findings. Interpretivism adopts an inductive approach, wherein theories emerge from the data itself rather than being imposed a priori. By engaging in a continuous process of data collection and analysis, researchers allow patterns, themes, and relationships to emerge naturally which is also the intension of the researcher in this study. Charmaz (2014: 46) asserts that this inductive process promotes a deeper understanding of the phenomenon under study, enabling the formulation of theories that reflect the complexity of human experiences.

3.2 Research Methodology

Research methodology refers to the overall plan or blueprint that guides the research process. It outlines the procedures and methods that will be used to collect and analyse data, and the overall strategy for addressing the research question or hypothesis. According to Sekaran and Bougie (2016: 161), research methodology is "a plan, structure, and strategy of investigation to obtain answers to research questions or problems". As aforementioned in the previous chapters, the aim of this study is to investigate the contribution of cooperatives to livelihoods of members in Lesotho. Therefore, this study will employ the qualitative research because it allows for the collection of in-depth data that provides a rich understanding of the research question or phenomenon. This is because qualitative research uses open-ended questions, which allow participants to freely express their opinions, feelings, and experiences without being constrained by predetermined response categories (Creswell, 2014).

In addition to that, this study seeks to gather different perspectives and experiences from different levels and positions of people in cooperatives and those who lead cooperative development in Lesotho. That said, qualitative research methodology is most suitable for this

study as it involves multiple data collection methods, such as interviews, observations, and focus groups, which enable researchers to gather data from different perspectives, leading to a more comprehensive understanding of the research topic (Braun & Clarke, 2020).

Galea et al., (2020) points out that the qualitative research approach enables the researcher to explore experiences and emotions of participants in greater detail. This feature of the qualitative research methodology makes it more suitable and applicable in this regard because the study is explorative in nature as it attempts to explore the challenges encountered in cooperatives together with the intervention strategies employed in cooperatives. This therefore qualifies the abovementioned design as perfect for this study.

Since one of the aims of the study is to understand the type of training offered to cooperatives members, the qualitative approach therefore has the most ability to help researchers to fully understand the perceptions, meanings and feelings of members of cooperatives towards their training and development for them run and ensure survival of a cooperative. In addition to that, Agrawal and Rao (2017) point out that qualitative research comes in a handy as it can provide meanings and explanations. It also assists exploring, uncovering and offering clarifications of situations, mind-sets, attitudes, values, beliefs and experiences of the participants. Using the qualitative approach, the behaviour of participants is portrayed through interpreting their situations by using words (Randall, 2014).

In addition, adopting the qualitative approach permits the researcher to acquire narrative data, as narrated by spoken words or in writing by participants (Bogdan 2001: Loutfy et al., 2015). In this study, it is important to employ an approach and tools that have the most potential to give rich descriptions of events and emotions (Henning, et al., 2014). Furthermore, the methodology to be adopted must be able to generate detailed data from participants to understand the kind of training cooperatives receive and challenges they encounter when operating cooperatives. Thus, the qualitative approach is most suitable for this study.

3.3 Research Design
3.3.1 Case Study design
This study employed the case study design. The case study research design is a qualitative research design that focuses on in-depth exploration and analysis of a specific case or cases. It involves studying a single individual, group, organization, event, or phenomenon in its real-life context. Case study research aims to provide a detailed, holistic, and contextualized

understanding of the case under investigation. It allows researchers to examine complex social phenomena and generate rich, in-depth insights.

The researcher selected this design because of it capabilities. These include rich and in-depth data, Case studies provide researchers with rich and detailed data, enabling a thorough understanding of the research topic (Flyvbjerg, 2018: 219). Creswell, (2017) argues that the use of multiple data sources allows for triangulation, enhancing the credibility and reliability of the findings.

Merriam & Tisdell (2016: 93) provides that case studies contextualise insights by focusing on a specific case, qualitative case studies provide insights into the social, cultural, and organizational context in which the phenomenon occurs. This contextualisation according to Creswell, (2017) helps researchers explore the interplay of various factors and understand the complexity of the phenomenon being studied.

In addition to that, Baxter & Jack (2008: 544) postulate that case studies contribute to theory development by providing empirical evidence and generating new theoretical insights. Through an in-depth examination of a specific case, researchers can uncover unique patterns and dynamics that contribute to theoretical advancements.

3.4 Target Population

Population as according to Creswell, (2018) refers to the entire group of individuals, objects, or phenomena that share a common characteristic and are of interest to the researcher. In research, a population can refer to a specific geographic location, age group, profession, or any other relevant characteristic. According to Polit and Beck (2017: 715), population is "the entire set of individuals or objects that meet the sampling criteria for a study". Burns & Groove (2013), define population as all the components that satisfy the requirements for inclusion in research. They go on to say that the researcher has to be aware of a number of requirements in order to be considered a legitimate member of the target community. Therefore, the population of the study is the cooperative members, trade, industry, business development and tourism ministry personnel in the department of cooperatives and cooperative development.

3.5 Sample and Sampling Techniques

According to Sekaran and Bougie (2016) a sample is a subset of the population that is selected for study. It is a smaller, manageable group of individuals or objects that are representative of the larger population. The target population, as indicated by the inclusion and exclusion criteria,

will be used to choose the sample. A correctly chosen sample can provide information that is typical of the target population. However, rather than assuming representativeness, the goal of qualitative research is to increase understanding of a phenomena. The sample for this study will be made up of 2 Cooperatives' extension officers, 10 cooperatives' members from 3 different cooperatives and finally 2 management committee members of 2 different cooperatives. This totals up to a sample of 14 participants.

3.5.1 Purposive Sampling

The study utilised the purposive sampling technique to select the head commissioner of cooperatives who provided the researcher with reliable information for he/she is the most knowledgeable in the cooperative development and the mandate of the ministry is pursuing the venture into cooperatives. Furthermore, management committee members of cooperatives were also selected using the purposive sampling technique. Purposive sampling involves selecting participants based on specific criteria or characteristics, which are relevant to the research question. According to Creswell (2013), purposive sampling is commonly used in qualitative research as it allows the researcher to choose participants who can provide relevant information on the research topic and in this case, the head commissioner and the management committee members of cooperatives. Purposive sampling, according to Sandelowski (2000), is the ideal technique when employing qualitative description since it is seen to be information-rich.

According to Bowling (2002), a purposeful sample is a planned and non-random technique that tries to sample a group of people who share a certain feature. Due to their engagement and expertise in training or programmes, the key attribute of the study's chosen participants is their understanding of the subject. Purposive sampling, according to Sandelowski (2000): Edwin (2018), is the ideal technique when employing qualitative description since it is seen to be information-rich. Cooperative executives have first-hand experience in overall training received by the cooperatives and the challenges that both workers and management committees encounter inside cooperatives.

3.5.2 Convenience sampling

This technique involves selecting participants who are readily available or easily accessible to the researcher. According to Kadam et al. (2015), convenience sampling is widely used in research studies due to its convenience and low cost. The researcher adopted the convenience sampling technique to get select both members of cooperatives of different cooperatives and the cooperative extension officers. This method was selected because the researcher made the

judgement and found the participants as available at the convenience of the researcher while also being the most cost effective to the researcher. That is, participants were chosen based on their proximity to the researcher in both time and space. The technique was employed since it saves time and makes use of the already present qualified individuals (Daniel, 2016).

3.6 Data Collection

Data collection in research refers to the systematic process of gathering relevant information or data to answer research questions or achieve research objectives (Babbie, 2016). It involves the collection, recording, and documentation of data from various sources, which can include primary sources (e.g., surveys, interviews, observations) and secondary sources (e.g., existing databases, literature reviews) (Guest, G, Namey, & Mitchell, 2012).

3.6.1 Interviews

According to Denzin, & Lincoln, (2017: 63) interviews are a qualitative research method that involves having a conversation with participants to gather information about their experiences, attitudes, opinions, and behaviours. Interviews can be conducted in person, over the phone, or via video conferencing, and can be structured or unstructured depending on the research question. Interviews are a qualitative research method that involves having a conversation with participants to gather information about their experiences, attitudes, opinions, and behaviours. This study made use of interviews; semi-structured interviews that were administered by the researcher. The unstructured open and close ended interview guide was used in the study to provide the researcher with an in-depth understanding of the phenomenon under study. The management committee members of cooperatives were interviewed. The main advantage of using interviews over other instruments in this case is that they provide in-depth data, allowing the researcher to explore a topic more thoroughly. In addition, interviews allow the researcher to clarify any uncertainties, ask follow-up questions, and explore new areas of inquiry as they arise (Patton, 2015). Interviews can also build rapport between the researcher and the participant, creating a safe space for the participant to share their experiences and views (Bryman, 2016).

3.6.2 Focus group discussion

This study also made use of focus group discussions to collect data from cooperatives' members and cooperative extension officers. A focus group discussion is a data collection method that involves a group of people who are asked to discuss a particular topic or issue, with the aim of generating qualitative data that can be used to gain insights into people's attitudes, beliefs,

opinions and experiences (Bazeley & Jackson, 2020: 21). In addition to that, Onwuegbuzie et al, (2021: 143) provides that focus group discussion is a qualitative research method that involves a group of people who are brought together to discuss a particular topic or issue in depth, under the guidance of a skilled moderator. There were 2 focus group discussion groups which the first was constituted of 3 females and 2 males and the second group was made up of 2 males and 3 females which totalled up to 5 persons per group.

The researcher adopted the usage of focus group discussions in research because of their ability to explore complex and sensitive issues, probe deeply into participant experiences and attitudes, examine social dynamics and group interactions, and generate ideas and hypotheses (Liamputtong, 2020: 98). By utilizing these advantages, researchers can gain valuable insights into the experiences and perspectives of participants, which can inform a wide range of research questions (Morgan, 2014). The other important factor in this case is that the researcher is able to get multiple responses in one interview session.

3.7 Data Analysis

According to (Beaney, 2019) analysis is the process of breaking a complex topic or substance into smaller parts to gain a better understanding of it. Data analysis is the breaking up of data into manageable themes, patterns, trends and relationships (Mouton, 2013. A thematic analysis approach was used to analyse the data. According to Flick (2014), thematic analysis is a method for identifying, analysing and reporting patterns (themes) within data. Merriam (2009:175) agrees by saying that data analysis involves consolidating, reducing and interpreting what people have said and what the researcher has seen and read. Wilson (2016:34) describes Data analysis as the process of systematically applying statistical or logical techniques to describe and illustrate, condense and recap as well as evaluating data. In support, Smith (2010:67) defines data analysis procedure as a process of inspecting, cleansing, transforming, and modelling data with the goal of discovering useful information, informing conclusions, and supporting decision-making. Data analysis refers to the process of changing raw research data into organised and understandable information about a researched phenomenon (Wolcott, 1994).

After data is collected through in-depth semi-structured questions using the interview guide. Thematic analysis was employed to analyse the data. A theme captures something important about the data in relation to the research questions, and represents some level of patterned response or meaning within the data (Flick, 2014). Thematic Data analysis starts as soon as

data collection process begins and transcripts from in depth interviews and focus group discussions and will be analysed spreading throughout the research process as well as taking note of emerging patterns, issues and themes. Data was coded into different conceptual categories. (Miles & Huberman, 1994: Krugrer & Casey, 2018) explained codes as tags or labels for assigning units of meaning to the descriptive or inferential information compiled during a study. Codes usually are attached to chunks of varying size, words, phrases, sentences or whole paragraphs, connected or unconnected to a specific setting. Through assigning codes, the researcher will categorize the data into identifiable themes and highlight significant findings in relation to the research questions. The following six steps mentioned by (Flick, 2014) were considered when analysing data, namely, familiarization with the data, Coding, searching for themes, reviewing themes, defining and naming the themes, and writing up. The figure below represents the steps followed to do a thematic analysis.
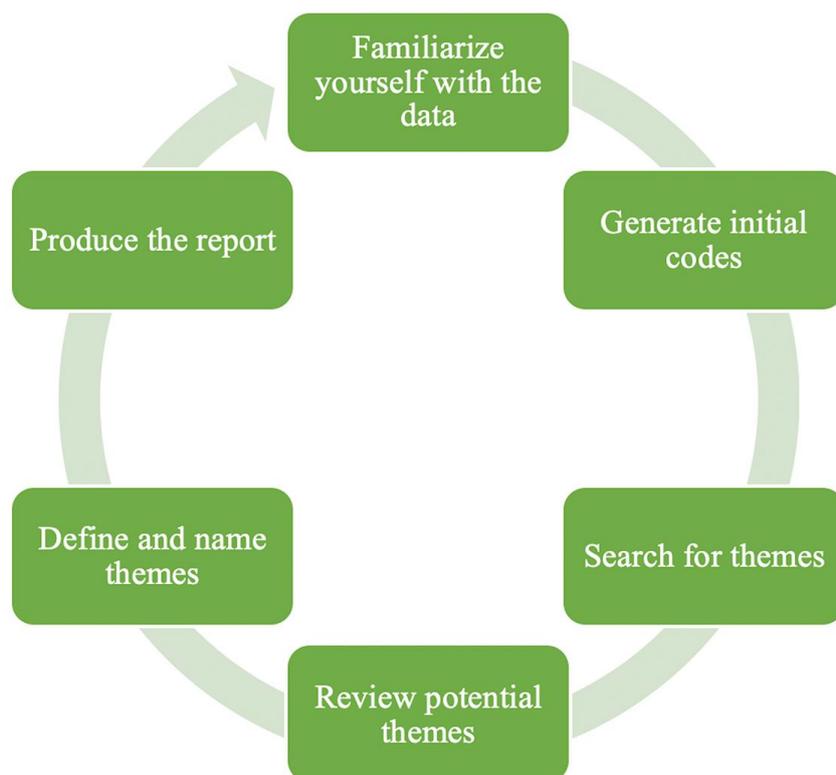
Figure 2. Thematic analysis stages (source: Willey_Online_library/thematic analysis)

In this study, data analysis began in the early stages when the researcher began reading the literature and deciding on the appropriate methodologies and the methods utilized in this study. This continued throughout the study, in terms of analysing the empirical data the researcher obtained from Maseru City council which helped to address the research questions.

3.8 Ethical considerations

The ethical standards for research involving human participants were followed in conducting this study. This suggests that inquiries made in discussion environments were cautiously worded so as to calm and not agitate participants. Every qualitative research study's success, according to Fleming and Zegwaard (2018:209), depends significantly on the researchers' consideration of ethical considerations. The study's aim and methodology were explained to participants, who also got a written informed consent form. Individuals were made aware of their right to refuse participation or to leave the study at any time without incurring any fees. Throughout the study, participant confidentiality was upheld, and data was stored securely with only the researcher having access to it. By withholding their names and identities during the data collection, analysis, and reporting of the study's findings, the participants' anonymity and confidentiality was maintained. The identities of the participants were shielded using pseudonyms.

Before the focus group talks and interviews, participants received a debriefing to reduce any potential injury or discomfort. During the focus group discussions and interviews, the researcher additionally actively observed participants for indications of distress and provide support as required. To ensure that participants were not exploited or coerced into participating in the study, they were not offered any incentives or compensation for their participation.

3.9 Summary

This chapter described the researcher's plans for data collection and analysis. In other words, it covered the research paradigm, methodology, research design, target audience, sample, and sampling methods. It also addressed the gathering of data, its tools and methodologies, research tools, and data analysis techniques. There was also discussion on the ethical issues. The next chapter presents the findings.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.0 Introduction

This chapter provides the presentation and analysis of the collected data. That is, it presents the findings gathered from the data collection tools. It does this by providing thematic topics drawn from the objectives of the study. The themes are made up of subthemes. The subthemes emerged from the rich quotes from the participants of the study. The chapter is concluded by the summary section. The presentation and analysis of data in this chapter used pseudonyms.

4.1 Demographic Information of participants

United Nations Statistics Division, (2017: 27) provides that demographic information is "statistical data relating to the size, structure, and characteristics of populations and/or specific groups within a population, such as age, sex, education level, occupation, income, fertility rate, mortality rate, migration rate…". Data was collected from the focus group discussion with 10 cooperative members. The other data collection method used was the interviews, these included 2 management committee members in cooperatives and 2 extension officers making up a sample of 14 participants (N = 14)

4.1.2 Location of selected Cooperatives

The study comprised gathered data from 3 different cooperatives with the Maseru district. Among the three, 2 cooperatives are located within the Maseru city council while 1 is located in Manonyane council but still operates in some parts of the Maseru city council. In addition to that, the study mainly focused on the financial cooperatives together with the producing cooperatives. Data was collected only on the registered cooperatives.

4.2 Training
4.2.1 The need for training

Training appeared as the main pattern in the data collected to address the first research question which investigated the nature of training received by the cooperative members inside cooperatives. Participants shared a view to training provided. They acknowledge that capacity building, training and development and education through different methods such as holding workshops, conferences, seminars, webinars and all are indeed helpful for them. They revealed that sometimes they acquire skills, knowledge and information which is crucial for them and they are able to utilize it wisely to operate and manage their cooperatives effectively and

eventually improve their livelihoods and that of their communities. Coop-member (Cooperative member) 2 was quick to point that out,

> *"...and well, in my opinion, training is indeed a need because it is a large factor which enhances and increases the chances of success of the cooperative. Everyone needs to be trained so that they can have more than enough information and knowledge about the business of cooperatives." (Coop-Member 6)*

In addition to that, the participants provided the core benefits of being trained at the beginning of their venture into cooperatives. They expressed their support and appreciation for the training they received from the extension services in the cooperatives department. Coop-member 3 provided,

> *"One thing that I can say I am really grateful for, is the attending the training sessions that were offered by those people from the government. I can say I learned a lot because I did not know that there is so much more into cooperatives than I had imagined. The training enlightened me and made me delete the picture of a "cooperative society" I had had in my mind which was a small shack where old people and other vulnerable persons used to sell their different products under one roof..."* (Coop-member 3)

Furthermore, the training offered to cooperatives seems to have changed the mind-set of a significantly larger portion of those whom it was their first experience in being in a cooperative. Coop-member 5 adds,

> *"I had never thought that I did not know so much concerning cooperatives, I say this because on the second training session held by the extension work while we were finalising the registration process of our cooperative, we were educated how a cooperative works, how it differs from other popular and conventional types of businesses...and the cooperative principles even taught me that cooperatives have an advantage over other forms of business because we can easily join hands to achieve something great together as we work in cooperation" (coop-member 5)*

Similar to coop-member 5, one extension officer (Ext-Officer 1) asserts,

> *"training is really crucial to cooperatives. This are people who have different backgrounds in terms of education and experience. I had to request to provide an additional training session for cooperative which I had gathered that they do not*

intend to prioritise book-keeping in their cooperative. They did not know that it is mandatory under law to make and keep records of transactions taking place in the cooperative. I remember well it was the we had to talk about management of a cooperative but we spent and extra-time on book-keeping because they had little to no knowledge of how to keep financial records for the cooperative. (Ext.-officer 1)

These findings support Adewale (2020) in that training and development is a dire need for cooperative members as they become more knowledgeable about the cooperative's model of business ownership and how it operates. In addition to that, the findings support NCBA CLUSA (2018) that surviving and successful cooperative organisations train their members and induce knowledge and skills. This also aligns with the participation theory's proposition that collaboration and engagement of members and stakeholders often creates a better chance of success.

4.2.2 Access to extension services

Access to the training needed proved to be the main problem for members of cooperatives. That is to say, there is training provided, but the participants expressed that there is a big inconsistency in accessing extension services from the district cooperatives' departments. It is often the norm that when every cooperative registers, it is usually assigned an extension officer who sees to it that they provide the necessary assistance to members of the new cooperative. This is in terms of the skills, the knowledge and the capacity building of the cooperative members, and also to monitor the activities of the cooperative.

The extension officers usually conduct one or two training sessions on different days on the early stages of the cooperative and when it has just been registered or while in process of registration. A serious challenge arises when the cooperative is in operation. The extension services or extension office gets harder to access and that means there is now limited guidance, insufficient coaching and monitoring closely of the cooperatives' activities and daily operations. This means that access to cooperative extension services diminishes with time and that is a growing because the extension officers are always busy.

Findings from the focus group discussion held with the first group (Group A) revealed that the extension officers are often not available in their offices to help assist. And when they are available, it is frequently during times that not convenient for cooperatives and their members. One member in the focus group discussion (FGD Group A) noted,

"it has now been a habit that when we call the (extension) offices and request to be trained in a particular issue, I remember that we wanted to be trained in selecting the governance and management committee of our cooperative, but we were told that the extension officer who could get assist us is currently out of the office and that went on for more than two weeks since we requested the extension services and we were always told that the extension officer has gone to other places so we should wait until it's our turn to be assisted."

This shows that there is notable difficulty to access the extension services because sometimes when cooperatives contact office, there is usually something problematic which is happening, so they will not be able to go and attend to the needs of the cooperative members in cooperatives. One cooperative member (coop-member 4) from the focus group discussion (FGD Group A) was also commented,

"I remember this other time that we needed the services of the extension officer but there was no transport available for them in the office premises, so they could not reach where we are by walking. So we had to wait and we had to forsake what we had planned to do, because we saw that there is no one coming."

In support to this claim by the cooperative members, Ext-Officer 2 verified the cooperative members' claims and pointed out,

"One of the main issues that I have always brought to my boss is that the work load is too much for because we are very few in number, apart from that when we also have a serious problem we have at our offices, which is how we reach cooperatives that need our services. There is only one small 4-seater car and more than 15 of us need travel to different cooperatives which are scattered all over our region. And trust me, none us even barely gets the vehicle when they request it but it is often out transporting the auditor who submits financial books to the finance ministry offices"

These findings show that there is a persistent obstacle that extension officers face and are unable to manoeuvre and effectively delivery services to cooperatives. This supports Hancock & Brault, (2015) when they claimed that inefficient access to training services results in cooperative members who are not familiar with their working environment and are therefore unable to effectively produce and serve the cooperative to ensure its growth and success. This also purports the sustainable livelihood approach's premise that a compromise in assets which

for the context of this study in the human capital and physical capital leads to further inadequacies and thus unimproved livelihoods.

4.2.3 Needs Assessment

One of the significantly interesting issues that was drawn from the data, which was rather common and divides the participants into two halves, was that they showed that the training provided is not totally what they are looking for. They want to be trained according to what they want to know and what they want to achieve as a cooperative. However, the extension services do not conduct the needs assessment, surveys and enquiries to know what exactly does the cooperative want to do and achieve and the way they want run their cooperatives' day to day activities. Coop-member 3 from the second focus group discussion (FGD Group B) commented,

> *"I wish and it is my hope that the extension services can come to us as cooperatives and ask us on what exactly do we want to achieve and how we want to achieve it, so that they can train us specifically and equip us with the necessary skills to help us achieve what we want to achieve. But that is not the way things are, they come and train us with their predetermined sets of content and training methods. They do that according to how they think or how they know theoretically as to how a cooperative works or how things should or ought to be for people working in cooperatives or engaging in cooperative activities as a business in addition to that."*

Contrary to what the participants expressed earlier on the need for training, they now portrayed a different emotion different from praising the training provided earlier in the cooperatives. They feel like the nature of training offered can be modified, re-designed and channelled to meet their specific needs which should voice out before they are trained. Participant two states,

> *"I think the trainers and the facilitators of training to cooperative members can come sit us down as the people and ask us what we want to achieve. So that they can know exactly and they will be able to coach us in a good way. Because right now they tell us what to do and we are not willing to do some of the things that they tell us to do. So I have good faith that if that changes, it can be better because they will be able to target specific areas that need addressing and the training can be very useful if it works that way."*

In addition to that, the data showed the shortage of needs assessment studies and surveys the, researcher was able probe more regarding the conduction of needs assessment studies while interviewing Ext-Officer 2 and the officer replied,

> *"truly speaking I have never been involved in any needs assessment surveys conducted by our office, we just have the policies that we design the training methodologies from and then we are equipped with skills to pass on the cooperatives"*

Ext-officer 1 also added,

> *"I have not undertaken any study prior to offering training to cooperatives, all that happens here (our office) is, we are trained on information dissemination and the way we ought to deliver training to cooperative members because they usually need the same skills that the last cooperative needed"*

The findings of this study align with the SLA in that there is a constant need to enhance human capital (skills and knowledge) and physical capital (tools and technology) so that there can be a indirect positive contribution to the livelihoods of people. The findings also support Gregory (2018) that most cooperative organisations and extension services are falling behind and need to undergo training and development programmes frequently so as to stand a better chance of staying relevant and up-to-date with the new improved ways of doing things in and outside their cooperative organisations.

4.3 Strategies and Interventions
4.3.1 Policies
Policies emerged as one of the main strategies and interventions adopted by cooperatives interviewed in this study. These conventions and causes of matter are the guidelines and the main drivers of the organisation. That is to say the study revealed that the cooperative members designed policies and standard operating procedures which serve as a reference in the future and it also guides action of the organisation. In addition to that, the standard operating procedures are a blueprint and also an approach to which the cooperative will be run based on. This means that the cooperative members amongst themselves sat down together with the management committee and the head or main representative of the cooperative, which is often the chairperson.

They came together to devise and organise the rules of conduct of the organisation. These rules serve as its clear structure that outlines the main day-to-day activities that are to be done in the

cooperatives. They also elaborate the job descriptions that every member performs in the cooperative organisation and also serve as a reference point of which the cooperative members can refer to whenever there arises the need, such as a conflict that may arise in the cooperative.

Coop-Member 4 in FGD Group A commented,

> *"we as all members of the cooperative proposed different courses of action, we voted on them and set the rules and regulations that would guide us as a cooperative going forward. This was a way to be prepared for anything that might arise in our operation and it would find us prepared. This was a clear plan and blueprint of how we are going to conduct our mandatory activities smoother. That is to say, we had to agree on who does what at what time. And also, what resources will they be using? What are the limitations? How far can they go to the use of the cooperative resources? How do we limit conflicts and disputes that may arise? How do we solve them in the organisation?"*

One management committee member (Mgm-Comm-Member 2) explains,

> *"we often gather in one accord to deliberate our plan of action of today and the future. We write them down and distribute to every member of the cooperative so that they serve also as the rules and regulations that we must abide by as members of the cooperative."*

The findings of the study support Gregory (2018) that designing courses of action, guidelines and standard operating procedures (SOPs) is one of the main key interventions in cooperatives. This also aligns with the participation theory's tenants that include democratic decision-making, inclusive planning and strategy development.

4.3.2 Communication

One other main intervention and strategy that is employed in cooperatives is frequent communication. The establishment of transparent and clear communication lines in a cooperative is a recipe for success. Constant communication or frequent communication among members of a cooperative emerged as a common factor in the data collected. Cooperative member 6 states,

> *"we as a cooperative have more than six communication platforms of which we use to keep constant communication and know the daily activities that are taking place in the organisation which is our cooperative. We use many social media platforms where we*

have groups in which members of the cooperative are present in. We have weekly conversations through calls because a lot of us have a problem in gathering in one place. This is to say, we keep track of all the activities that are conducted in the cooperative through these communication lines. This makes it easier for us cooperative members because it constantly informs us who are not always physically present at the cooperative location premises. The frequent communication is crucial in that, from it, we are able to discern if we are still in the right direction and if we are going towards what we have planned as a cooperative."

Apart from that, the management committee which is elected by the cooperative members amongst themselves constantly gives updates and feedback to the smallest detail on the operations of our cooperative. This is to know where we are. And if we are achieving our objectives as a cooperative. One member of the management committee, Mgm-Com-member 3 states,

"...about every three days I communicate and make them aware of the activities of the day to the whole group, where all members of the cooperative are present. We constantly talk about how we can improve our cooperative and its organization so that it can function effectively. And efficiently so that it could benefit us. I have seen the positive impact of that in Cooperative X (mentions the name of her cooperative)"
(Mgm-Com-Member 3)

These findings support participatory theory in recognising the significance of physical capital. In the context of cooperatives, they foster social cohesion, trust, and collaboration among its members, contributing to the development of social capital through several technological communication lines and methods.

4.3.3 Goal Setting

Goal setting is the process of defining specific objectives or targets that an individual, team, or organization aims to achieve within a given timeframe. In the business context of a cooperative, goal setting plays a vital role in providing direction, focus, and motivation to individuals and teams, aligning efforts towards a common purpose. Setting goals allows the cooperative to articulate their aspirations, create a roadmap for success, and monitor progress towards desired outcomes. Coop-member 5 in FGD group B provides,

"In our cooperative, setting clear and well-defined goals helps our business establish a sense of direction and focus. It provides us and the employees with a clear

understanding of what needs to be accomplished and where their efforts should be concentrated. I can tell you (referring to the researcher) well-defined goals enhance productivity and prevent wasted time and resources on tasks that do not contribute to the desired outcomes for our business"

4.3.3.1 Motivation and Engagement

Goals provide employees with a sense of purpose and motivation. When individuals have clear targets to strive for, they feel a sense of accomplishment and satisfaction upon achieving them. This leads to increased engagement, commitment, and a higher level of effort exerted towards goal attainment. Moreover, setting challenging yet attainable goals can stimulate creativity, innovation, and problem-solving within the organization. One management committee member 1 speaks out,

"I have observed that setting up clear goals in our cooperative results in some motivation for the employees and members of the cooperative. We did not set goals and targets in the early days of our cooperative, but after we some capacity building conferences, we started to set timely targets to achieve objectives of the cooperative. This was crucial because the workers in the cooperative started to produce more and were relieved when they knew what they are working towards. Some were weekly targets while for others they were monthly and that motivated them a lot"

4.3.4 Accountability

One other major common pattern in the data pertaining to the strategies and interventions employed in the cooperatives to foster success is promoting accountability. That is, the obligation of individuals or entities to take responsibility for their actions, decisions, and outcomes. It involves being answerable for one's performance and the impact of their actions on stakeholders, whether they are employees, customers, shareholders, or the wider community.

Accountability builds trust and credibility among stakeholders. When individuals or organizations are transparent about their actions, decisions, and outcomes, it instils confidence in their integrity and reliability. This trust fosters positive relationships and enhances reputation of the employee and the cooperative they operate in. apart from that, encourages a learning-oriented environment. When individuals, teams or groups take ownership of their actions and outcomes, they are more likely to reflect on their performance, learn from mistakes, and seek opportunities for growth. It promotes a culture of personal and professional development within the cooperative. Cooperative members, extension officers and management committee

members in this study share the idea of accountability and they expressed why they often enforce it their cooperatives. Mgm-Com-member 3 reports,

> *"if there is one thing that I can say is of utmost importance for a cooperative to be successful, accountability is one. In my cooperative, a few months ago, one member misplaced some amount of money from the sale of our products, that member sat down in front of all members of the cooperative to account for their negligence in and poor handling of the cooperatives' finances. That member suffered the consequences of their recklessness and was fined, put on leave and ordered to retrieve or payback the funds that disappeared from her possession. She came to me told me that she felt like an example was made out of her. From that day, I can tell you that it is almost 3 years since we last heard of the misplaced/lost monies by members of the cooperative"*

Apart from that, one coop-member in FGD group B spoke out,

> *"...we have even migrated from the use of hard cash to only using digital currency. We now use paperless and cashless methods to perform transactions of the cooperative. This because we saw that when individuals are accountable for their outcomes, it enables informed decision making based on measurable results. It ensures that resources are allocated efficiently and aligned with organizational goals, preventing wastage and promoting responsible resource management. That is what I loved from our constant strive for accountability in our cooperative"*

4.3.5 Transparency

Another main idea drawn from the data is the value for openness, accessibility, and disclosure of information by members of the cooperative and the stakeholders. It involves providing clear, accurate, and timely information to stakeholders, enabling them to understand the cooperative's activities, decisions, and performance. The participants the findings revealed that transparency builds trust. When the cooperatives are transparent about their operations, financials, and decision-making processes, it demonstrates integrity and fosters confidence among the cooperatives' members and stakeholders. This trust is essential for attracting customers, investors, and maintaining positive relationships with employees and the community. Coop-member 4 elaborates,

> *"I have never been comfortable with cooperating with many people where there are huge sums of money involved, but the level of openness and transparency I have seen*

in this cooperative has changed my mind. Here (their cooperative), no one or a few
individuals have access to the cooperatives' finances, almost all of us are linked to the
cooperative account at the bank so that we see how the money is used. I have a
member of the trustees' committee made up of 16 persons in which we have the
authority to deny or approve access to the funds of the cooperative. I have so much
confidence that the cooperatives' monies will never be mismanaged or wasted"

Furthermore, the findings show that disclosing and not concealing information allows for early detection of issues, it enables cooperative members and other stakeholders to have access to relevant information on which they provide input and feedback, and support proactive decision making. It encourages collaboration, inclusivity and oneness, and a sense of shared ownership to all members of the cooperative. One cooperative member from the focus group (FGD group A) noted,

"...knowing all the necessary information about the dealings of our cooperative make
it easier for us to be on the same page as members and stakeholders. We know whom
spends how much on what and when, any major and middle-sized decisions are voted
for and approved based on the majority in favour, other than that, I feel like I am a
major shareholder in this cooperative although I know my proportion of finances into
the cooperative is a fraction of others that I know of. However, no one has stronger
word than others, the level of equity is on another level. I am sure we all feel we own
that cooperative and that is why we perform so well as a cooperative."

The findings also reveal that accountability and transparency are essential principles for any form of businesses including cooperatives. They promote trust, credibility, performance improvement, informed decision making, stakeholder engagement, risk management, legal compliance, and ethical behaviour. By embracing and implementing these principles, cooperatives can create a culture of integrity, responsibility, and sustainable success.

4.4 Challenges and Obstacles

It's important to note that the challenges faced by cooperatives vary depending on the industry, geographical location, size, and specific characteristics of the cooperative. However, the findings of this study reveal that there are challenges that cooperatives and cooperative members encounter regardless of their margin of difference of demographics or characteristics. In addition to that, these challenges pose a serious threat to the existence, success and the sustainability of cooperatives.

4.4.1 Governance and decision-making

Cooperatives are democratic organizations, owned and controlled by their members, which means that decision-making power is distributed among the members rather than being concentrated in the hands of a few individuals. However, ensuring effective governance and decision-making processes within cooperatives proofs be complex due to several factors.

4.4.1.1 Participation and engagement

The cooperative model relies on active member participation and engagement. However, in practice, ensuring widespread involvement in cooperatives is challenging. Some members revealed that others are less inclined to participate actively, leading to limited representation and uneven distribution of decision-making power. Lack of member engagement as one factor hinders effective governance and decision-making processes.

4.4.1.2 Diverse backgrounds

Cooperatives encompass members with diverse backgrounds, interests, and objectives. Balancing these varying perspectives and aligning them towards a common goal is difficult. Differences in priorities, values, and expectations leads to disagreements and conflicts, which may impede and slow-down the decision-making process.

4.4.1.3 Information Asymmetry

The findings on the study showed that access to accurate and timely information is vital for informed decision-making. However, for most of the interviewed cooperatives, there is information asymmetry, where certain members have more knowledge or access to information than others. This then undermine the decision-making process and hinder equitable participation, which in turn leads to the dominance of a select few in decision-making.

The data collected implicated mainly the three factors contribute to making governance and decision-making challenge for cooperatives. Coop-member 3 in the FGD B explains,

> *"I have learned that we as people differ in the way we view life, we have a common goal but have different values and perspectives to achieving that common objective. In our cooperative, some members do not want to get too involved in decision-making processes, they put their trust on some members to make decisions for them. During our quarterly and annual meetings, they never give their own verdicts or views, they are always supporting and seconding others' views and that makes decision making hard because we do not know how really feel about the decision taken."*

In addition to that, one management committee member (Mgm-Com-Member 2) notes,

"I know of members in my cooperative who have the believe that I have all the knowledge and information to make the right decision for us as a cooperative because of the academic qualification I possess. I do not like that because it is incorrect"

4.4.2 Financial Management

Sound financial management is vital for cooperative sustainability, but the findings of this study show cooperatives face challenges in this area. Accessing adequate funding, managing cash flow, balancing income and expenses, and addressing financial risks is not easy to do and is demanding. Limited access to financial resources coupled with poor resource management restrict cooperative growth and development.

The findings reveal that cooperatives lack competent leadership and effective management of resources to thrive. However, finding capable members who know and align with cooperative values and have the necessary skills is very challenging. Additionally, ensuring smooth succession of financial planning, providing training and support to book keepers and treasurers, and maintaining cohesive management is a significant hurdle for us as a cooperative. The participants of the study expressed that this is a major problem in their respective cooperative organisations. Coop-member 1 in the focus group discussion clarifies,

"...there are so many problems in our cooperative but management of financial resources is the biggest, there is always something concerning our finances that is wrong, and these problems keep on coming. When you think you have solved this one issue, tomorrow there is a new one. I wish we could hire a credible external accountant to manage our book-keeping duties. I say this because the is always a query when we submit our financial books to the ministerial offices."

4.4.3 Conflict and dispute resolution

Poor conflict resolution is a significant challenge that hinders the success and functioning of cooperatives. Conflicts are inevitable in any organization, including cooperatives, where members may have differing opinions, interests, or priorities. However, ineffective conflict resolution is creating long-lasting disputes, decreased member satisfaction, and even the potential collapse of the cooperative. The study finds that this problem is driven by a number of reasons:

4.4.3.1 Lack of Communication

Communication breakdown is a common reason for poor conflict resolution. When members fail to openly express their concerns, misunderstandings arise, and conflicts escalate. Inadequate communication channels, ineffective listening skills, or fear of confrontation contributes to unresolved conflicts.

4.4.3.2 Power Imbalances

Power imbalances within cooperatives hinder conflict resolution. If certain individuals or members hold disproportionate decision-making authority or have greater influence, their interests often prevail, leaving other members feeling marginalized in the cooperative. Such power imbalances

4.4.3.3 Inadequate Conflict Management Skills

Resolving conflicts requires effective conflict management skills. The findings of the study reveal that cooperative members and leaders in cooperatives lack the necessary skills to address conflicts in a constructive manner. Without training or guidance in conflict resolution techniques, members often resort to harmful behaviours such as avoidance, aggression, or manipulation which often leads to the emergence of more conflicts.

Cooperatives in this study seem to lack the resources or structures to provide mediation or facilitation services for conflict resolution. Without trained mediators or facilitators, disputes can linger unresolved, intensifying tensions and hindering cooperation among members. Participants in this study share the idea that indeed conflict management is a major concern in their cooperatives. Mgm-Com-member 2 explains,

> *"...in our cooperative we have a major problem of not being able to effectively resolve disputes, for those that we think are resolved, we find out later that they had really not been resolved. Again, we have a problem of people who are unwilling to accept that they made mistakes and make peace with others. we have a panel that is tasked with resolving conflict in the cooperative but its seems as though it is not present because there is no change that shows that the conflict resolution panel is working."*

Furthermore, one cooperative member sets out,

> *"...we have a policy that guides us as a cooperative. It even addresses how we can resolve particular conflicts in the cooperative, we have all agreed that it has many practical biases and is not always fair at times and that keeps members unsatisfied*

and end up holding grudges on one another. I say this because I remember we had a squabble with other 2 members in the cooperative, we tried to resolve it but I received the harshest fine as punishment but we were equally responsible for the squabble and incident we had of exchange of words"

These findings support Yercan & Göçer (2016) that conflict is inherent in any organization, including cooperatives. In a cooperative setting, conflicts may arise due to differences in goals, values, interests, or interpersonal issues among members. Effective conflict resolution is essential for fostering collaboration, maintaining member satisfaction, and ensuring the overall success of the cooperative. This aligns with the participatory theory's assumption that unified collaboration is needed to see progression of organisations where people work together for a common cause.

4.4.4 Lack of government support

Almost all participants share a common view that lack of government support for cooperatives is a significant challenge that limits and impedes the growth, development, and sustainability of cooperative enterprises. Governments play a crucial role in creating an enabling environment for cooperatives to thrive by establishing supportive policies, providing financial resources, and promoting awareness about the cooperative model. However, in this case, cooperatives are faced with limited or inadequate support from government. These factors according to the findings of this study contribute to lack of government support for cooperatives.

4.4.4.1 Lack of Financial Support

Cooperatives often require financial support to initiate and expand their operations. However, the government of Lesotho seems allocate limited resources to cooperative development programs or prioritizes other sectors, resulting in inadequate financial support. The findings of the study point out that limited access to funding, grants, loans, or subsidies constrain the growth and capitalization of cooperative within the Maseru city council. Coop-member 4 states,

"I have been in this cooperative for 4 years and so far I have not heard of any financial support available from the government. For those that I have heard, none of those plans have come to pass. In 2020 we were promised subsidies and we were told that there are monetary grants available but to this day I have no idea what happened because were promised some additional funds by an agency working with the government."

4.4.4.2 Insufficient Training and Technical Assistance

Cooperatives benefit from training programs and technical assistance to enhance their capacity in various areas such as governance, management, marketing, and financial management. However, this study gathered that the government does not allocate sufficient resources for providing training and technical support tailored specifically for cooperatives. This limits the knowledge and skills of cooperative members and leaders, affecting their ability to operate successfully and eventually improve their livelihoods. Ext-officer 2 comments,

> *"it has been more than a year since the government hired an extension officer for our office, but the number of cooperatives that need provision of extension service from our office is increasing. We now offer training racing against time in attempt do deal with other cooperatives and do not cover all of the content we must cover when hosting a training session for a cooperative."*

4.4.4.3 Lack of Advocacy and Promotion

The government plays a vital role in advocating for the cooperative model and promoting its benefits to the public, policymakers, and other stakeholders. On the other hand, the study found that there are insufficient efforts to raise awareness about cooperatives result in a lack of understanding and recognition of their economic and social contributions to their members and communities. This then limits the opportunities for cooperative development, collaboration, and market penetration for cooperatives. The participants pointed out that, there is a Cooperatives' Day, in which they themselves attempt to raise awareness to the public. Apart from that youths in cooperatives have an annual BOLESWA meeting where they raise awareness and promote cooperative through games. How they feel that, those efforts are still not enough, the Ext-officer 2 notes,

> *"we often hold a symposium within Maseru but the main surprise is that we see old and familiar faces every time. And that should tell us that we are not promoting cooperation and cooperatives to the outside and encouraging people to form and join cooperative enterprises"*

These findings from the study support a claim put forth by Sorenson, Bierman, (2019) in that lack of capital is that it can limit a cooperative's ability to compete effectively in the marketplace. In addition to that the findings also support that marketing and advocacy as cited by ICA (2018) are hindering the progression and sustenance of cooperatives. This also aligns with the participation theory in that lack of capabilities such as community/public engagement is a major factor obstructing growth of cooperatives in terms of finances, size and membership.

This also agrees with sustainable livelihoods approach in that social capital deficiencies such as networking, marketing and outreach constrains the growth and development of cooperative enterprises.

4.5 Summary

This chapter presented the data collected together with its analysis from both the interviews and the focus group discussion. The chapter reported the findings and analysed them using the thematic analysis. The findings of the study are set up in themes and subthemes. The findings are supported by the participants quotes that were transcribed by the researcher from audio into text. The three objectives of the study are met by the findings. The next chapter delivers the summary, conclusions and recommendations.

Chapter Five

Summary, Conclusions and Recommendations

5.0 Introduction

This chapter embarks of the summary of the findings of the research. It also provides a summary of the chapters in this study. In addition to that, this chapter draws and reports conclusions made from the data presentation and analysis done in chapter four. The recommendations and the limitations of the study conclude the chapter.

5.1 Summary

Chapter one addressed the background to the study. Furthermore, the chapter presented the statement of the problem describing the main issue that requires studying, the statement of purpose, which was then be dissected into several specific objectives, also have been, translated into the corresponding research questions. Apart from that, this chapter has also looked at the significance of undertaking the study, the main assumptions of the study, and the delimitation of the study outlining key players and stakeholders of the study. And lastly, the chapter provided the limitations of the study citing the anticipated challenges the researcher might encounter while undertaking the study, the key terms and concepts frequently used in the study. Next chapter discussed related literature.

Chapter two presented the reviewed related literature on cooperatives and livelihoods improvement. The chapter provided the reviewed literature on the training and development of cooperative members, the strategies and interventions utilised by cooperatives to foster and enhance chances of success and also the challenges facing cooperatives and cooperatives' members in their attempts to lead a cooperative to success. Next chapter discussed research methodology for the study.

Chapter three described the researcher's processes and methods for data collection and analysis. In other words, it covered the research paradigm, methodology, research design, target audience, sample, and sampling methods. It also addressed the gathering of data, its tools and methodologies, research tools, and data analysis techniques. There was also discussion on the ethical issues. The next chapter presented the discussion of the findings

Chapter four presented the data collected together with its analysis from both the interviews and the focus group discussion. The chapter reported the findings and analysed them using the thematic analysis. The findings of the study are set up in themes and subthemes. The findings

are supported by the participants quotes that were transcribed by the researcher from audio into text. The three objectives of the study are met by the findings. The next chapter delivered the summary, conclusions and recommendations of the study.

Chapter five, which is the current and last chapter of the dissertation, presents the summary of the whole thesis. It presents the summary of the chapters reveals the contents of each chapter. It also embarks on reporting the conclusions drawn from the previous chapter, which is the data analysis and presentation chapter. In addition to that, this chapter further provides the recommendations to the results and presented findings from the study. That is, it provides possible solutions or improvement areas based on the findings of the study. The chapter also presents the limitations of the study which reveal the hindrances and the obstacles and challenges encountered by the researcher when conducting the study.

5.2 Conclusions

This section of Chapter 5 provides a discussion the findings and mainly the drawn conclusions from the data collected and analysed. It is categorized into themes, which are discussed in comparing and in contrast with the previously reviewed literature. Furthermore, the chapter this section embarks on comparing the findings of the study with those addressed in the related reviewed literature, and it provides conclusions to the study and further discusses them with reference to the reviewed literature.

5.2.1 Training

The findings in this study highlighted the importance of training cooperative members as a way of improving, nurturing and stimulating their skills and knowledge, which are used to run, operate and manage cooperatives in an effective and efficient manner to ensure success, which will in turn help them improve their livelihoods. Training, as aforementioned by Gregory (2016) is indeed a crucial factor that contributes huge to the success and the failure of the cooperative. That is to say, the findings of the study are in support and correlate with the idea proposed by Samuel (2016) when he argued that training is a prerequisite for success of a cooperative in today's world.

That implies that the findings of the study are in line and agree with the reviewed related literature. In terms of the need for draining, which is important for cooperative success, the findings of this study also agree as proposed by the International Labour Organisation (2007:12), that education and training is an essential component that contributes overall success of every organisation. Cooperatives are not an exception to this. It is concluded that capacity

building for members of cooperatives, especially those in the management committees, clerks, or other specialized skills such as bookkeepers, auditors, and marketing personnel must be a more specialised type of training. The findings of the study also agree with John (1984) that training development and capacity building stimulates the capacity for judgment, assessment and analysis as well as the conception of ideas and problem-solving strategies, which are mainly a need in every cooperative for it to achieve success.

In spite of all that, the findings of the study detect that the nature of training provided and the manner in which it is delivered to cooperative members is rather unsatisfactory. The study invests and places more emphasis on the delivery of training and development. That is to say, cooperative members acknowledge the need and the importance of training. However, the methodology employed in the deliverance of training to cooperative members and cooperatives is not yielding desirable outcomes. The study discovered that there is a lag, a lag between accumulation of new cooperative members and employees of the cooperative and the offering of training to the cooperative's added members.

Members and the training of new members into cooperatives. This implies that old members of cooperatives are in an advantage of being equipped with skills and knowledge while the new members receive insufficient or training which would accustoms them and bring them to the same level of knowledge and information to the old members of the cooperative. This in turn implies that as cooperatives grow in size membership and numbers it accumulates a new pool of untrained human resource or members who would contribute just moderately to the success or failure of the cooperative.

This is the case for majority of the cooperatives in the study, that employ members rather than recruiting trained and skilled professionals into the cooperative as new members or employees of the organisation. This in turn is in contrast to a methodology proposed by Greenguard (2000), when he postulated that cooperatives must create and maintain an inductive learning environment for new employees and members to accumulate knowledge in the organization to foster success and eventually turn around their lives and improve their living standards. It is concluded from the findings that is there is a lag between the accumulation of new members and employees for cooperatives, and orientating the members through draining into the cooperative.

5.2.2 Strategies and interventions

5.2.2.1 Governance

Effective governance is vital for the smooth functioning and long-term success of a cooperative. Ineffective strategies have led to power imbalances, lack of accountability, and mismanagement of resources. The findings show that decision-making processes are centralised, with limited participation from members, and creates disengagement and dissatisfaction among the cooperative's stakeholders. Inadequate training and support for cooperative leaders also seem to result in weak governance structures, hindering transparency and hindering decision-making.

5.2.2.2 Financial Management

Sound financial management is essential for the financial viability and sustainability of a cooperative. Poor implementation of this strategy has proven to lead to financial instability, debt, and even bankruptcy. Mismanagement of funds, inadequate bookkeeping, or a lack of financial planning jeopardises the cooperative's ability to meet its financial obligations, invest in growth, and distribute profits to members. Insufficient access to financial resources and limited knowledge of financial management exacerbates these challenges.

5.2.2.3 Member Engagement and Participation

Active member engagement and participation are fundamental for the success of a cooperative. Application of this intervention in cooperatives in the Maseru city council has failed to foster a sense of ownership, value member input, and provide meaningful opportunities for participation and have resulted in disengagement and a loss of cooperative spirit. Lack of communication, limited training and capacity-building programs, and exclusion of members from decision-making processes appears to have eroded trust and commitment within cooperatives. Ineffective member engagement proved to hinder the cooperative's ability to mobilize resources, implement innovative ideas, and adapt to changing circumstances. This therefore leads to unfruitful cooperation and efforts to change living standards and livelihoods of cooperative members.

5.2.2.4 Implications

The consequences of ineffective strategies and interventions in a cooperative are far-reaching. They can lead to internal conflicts, reduced productivity, financial instability, diminished reputation, and ultimately the failure of the cooperative. In contrast, effective strategies and interventions aligned with the cooperative principles can drive success by fostering member satisfaction, ensuring financial sustainability, enhancing market competitiveness, and nurturing a strong cooperative identity.

Poor application of strategies and interventions significantly affected the success of cooperative negatively. Governance, financial management, market positioning, and member engagement are key areas where the consequences of ineffective approaches are most evident. To ensure the long-term viability and success of a cooperative, it is essential to implement effective strategies and interventions that prioritize transparency, accountability, member participation. By addressing these areas and adopting best practices, cooperatives can overcome challenges, realize their potential, and make positive contributions to their members and communities.

5.3.1 Challenges
5.3.1.1 Limited Access to Capital and Resources
One of the primary challenges faced by cooperatives is the limited access to capital and resources. Cooperatives seem to have struggled to secure adequate funding, loans, or investments required for business expansion, infrastructure development, or technology upgrades. This insufficiency of financial resources proves to have impeded cooperative's growth, limited productivity, and hindered members' ability to improve their livelihoods.

5.3.1.2 Capacity and Skills Gaps
Cooperative members faced capacity and skills gaps that impeded their ability to effectively manage and operate the cooperative. Limited knowledge in areas such as business management, financial literacy, marketing, and quality control seem to have undermined the cooperative's overall performance. Lack of training and capacity-building opportunities has limited members' potential for personal and professional growth, hindering their ability to enhance their livelihoods through the cooperative.

5.3.1.3 Governance and Decision-Making Issues
Challenges in governance and decision-making also hindered cooperative success and limited members' livelihood improvement. Power imbalances, lack of transparency, and inadequate member participation in decision-making processes resulted in conflicts, disenchantment, and a loss of trust. Ineffective governance structures and practices caused mismanagement of resources, limited accountability, and reduced cooperative performance, ultimately influencing the livelihoods of members negatively.

5.3.1.4 Implications
They limited growth and sustainability of cooperatives. The challenges hindered cooperative growth, limited market competitiveness, and hindered the ability to generate sustainable incomes for members. This restricted the cooperative's potential to create viable employment opportunities and improve the livelihoods of its members.

They decreased member engagement and empowerment within cooperatives. These challenges in governance, decision-making, and skills development resulted in reduced member engagement and empowerment. Members became disillusioned and disengaged, affecting their motivation, commitment, and participation in cooperative activities. This, in turn, hampered the cooperatives' overall success and its ability to drive positive change in members' livelihoods.

5.4 Recommendations

A cooperative management training program should be established by the cooperative movement to prepare elected cooperative leaders and staff for their management roles. This program ought to be incorporated into the curricula of colleges and other academic institutions. All participants should be included in cooperative trainings so that they are equipped to hold their leaders accountable. Business acumen, bookkeeping, and strategies for obtaining additional investment capital from internal and member sources rather than relying solely on external sources should all be included in training. The membership will need to affirm all present managers again.

Training provided by extension officers will be more effective if it emphasizes enhancing member services and business efficiency and if trainees have a voice in deciding the program's content and the trainers' performance. Traditional non-formal educational approaches, which encourage participation, are more efficient at spreading the information than formal ones, which are more difficult for illiterate participants to understand.

Cooperatives should be marketed as self-help groups rather than opportunistic cooperatives that disintegrate the moment outside financing stops coming in. By supplying seed money and a suggesting that it is created by its members independently of any outside intervention or assistance, donors can aid in the development of cooperatives. The study has shown that some of the cooperatives have been started through external funding should be phased out over a specific period. It is advised that donors create a business advisory section for cooperative groups that offers technical assistance without having an influence and meddling in decision-making. The service should put a strong emphasis on developing human resources and improving capacities.

Credit policy should focus on mobilizing savings with little to no reliance on outside sources. As a result, cooperatives should urge their members to join savings and credit unions, whereby they contribute a specific amount of their income and the resources that are subsequently

mobilized are used to fund loans to their cooperatives. This can offer them an affordable source of funding.

Using a revamped voting system that grants voting rights in proportion to investment and patronage, classic models need to be adjusted to fit a new mind-set. Full benefits should be provided to members in line with their investment. Members can control their funds and base capital by actively managing their balance sheets.

The government must improve the planning and evaluation of cooperative development. They should design new policies determined by the members, such as economic ones that favour domestic goods over imports and guarantee high-quality outputs to assist us improve our reputation on the international markets.

As a result of a public research policy, the government should fund research efforts. The themes of the research point out critical components that need be established for a successful development policy. A follow-up program needs to be established so that it offers more extensive support for the policies.

In order to fight for economic survival, cooperatives must create new models of democratic administration that need ongoing user training and knowledge acquisition so they will not need outside support. Members that have a good outlook might start working seriously on their improvement. Ensuring economic viability ties social success inevitably.

5.5 Limitations of the Study
The study was limited by time. The researcher believes that the study could have drawn conclusions that are more precise if it was conducted over a lengthy period. The phenomenon under study requires more time, energy and resources spent on it. The researcher believes that the study frame could have been extended to at least a year and a half. However, the study had to be completed within 10 months of which limited the number of findings that could have been drawn from the study.

Apart from that, the researcher believes that the tight schedules of government officials such as extension officers and the head commissioner of cooperatives is a major limitation to the research, that is, if they were available to be interviewed by their researcher within the time given. The content of this study would have been richer because they are at the apex of the knowledge ladder regarding cooperatives, cooperative development and related policies which the study intended to gather. However, the study failed to gather information from the

commissioner of cooperatives and so relied on the information provided by the subordinates of the commissioner of cooperatives.

Furthermore, the researcher believes that the study was constrained by area and region where the study was conducted. The study could have provided a richer content if it was permitted to conduct the study over a large area covering a vast total population to understand the full picture of cooperatives throughout. However, the concentration on the case of Maseru city council limits the content gathered. Because what is the case in Maseru might not be the case in the nearby neighbouring region or council.

5.6 Conclusion

The chapter began with an overview of the research findings. It also included an overview and a synopsis of the study's chapters. Furthermore, this chapter supplied and reported results derived from the data presentation and analysis performed in chapter four. The chapter concludes with recommendations and limits of the study.

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THE NATIONAL UNIVERSITY OF LESOTHO

## DEPARTMENT OF DEVELOPMENT STUDIES

17 / 05 / 2023

TO WHOM IT MAY CONCERM

RE: PERMISSION TO CONDUCT RESEARCH

This letter serves to confirm that Mr./Mrs./Ms. _THAPELO MONYAKE_ is a student with the university reading for a _M.A IN DEVELOPMENT STUDIES_ Degree Programme. In this degree, research is a compulsory component of the programme. Please help her / him in this research endeavour.

Thank you in anticipation of your support.

Yours Sincerely
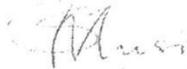
Prof. Maxwell Musingafi

LETTER OF INTRODUCTION (above)

APPEDIX A
INTERVIEW GUIDE FOR THE EXTENSION WORKERS

I am Thapelo Monyake, a Masters student in the faculty Humanities at National University of Lesotho and I am conducting research on cooperatives and livelihoods improvement for members in Lesotho. The purpose of the interview guide is to collect data on the nature of training cooperative members receive, the strategies and interventions adopted by members of cooperatives and the challenges members of cooperatives encounter while operating cooperatives in order that they improve their livelihoods.

You are assured that your identity shall not be revealed to anyone and your information will be treated with confidentiality.

Please be honest when answering the questions.

Section A

1. What content/ topic is covered in training of cooperative members?

2. Explain how you think the content/topics provided to cooperative members address the specific needs and challenges.

3. In your opinion, what skills do cooperative members need to acquire in order to effectively use cooperatives to improve their livelihoods?

4. Describe mechanisms in place to track the impact of the training on the livelihoods of cooperative members?

5. As an **extension officer**, share any Lesotho success stories where whereby cooperative training have significantly improved cooperative members' livelihoods.

Section B

1. Explain strategies used by your office to help cooperative members to manage and operate their cooperatives effectively.

2. Explain how each strategy contributes to the enhancement of the performance of cooperative members.

3. Which platforms and networks does your office use to facilitate knowledge exchange among cooperatives?

4. Describe how your office support different cooperative sectors in terms of: technical assistance, mentorship and financial aid in order to help them implement their strategies.

5. In your view, state the key factors that contribute to the sustainability and long-term success of cooperatives in Lesotho and how the strategies implemented by cooperative members align with these factors.

Section C

1. In your observation, what do you see as challenges or obstacles that members of cooperatives in Lesotho face and how these challenges impacted their ability to improve their livelihoods?

2. In your opinion, explain how governance, decision-making processes, or conflicts within cooperatives tend to hinder the overall performance of the cooperatives?

3. In your experience, explain how each of the external factors, such as government policies, market conditions and access to resources impacted on operations of cooperatives and the livelihoods cooperative members.

4. In your opinion, state the possible solutions for alleviating of challenges faced by cooperatives in Lesotho and ensuring improved livelihoods and sustainability of cooperative operations in the long run.

APPENDIX B
FOCUS GROUP GUIDE TO MEMBERS IN TO COOPERATIVES

Training

1. (a) As a cooperative members have you ever been exposed to any sort of cooperative training? If yes, how long was the training? Can you provide an overview of the training programs or initiatives you have participated in as a cooperative member? If no, how did you manage to run your cooperative without skills and knowledge?

    Suggest the knowledge and skills you would want to be provided with to help you in running a successful cooperative.

    (b) In your opinion, how has the training you received as a cooperative member impacted your knowledge, skills, and abilities related to cooperative management, governance, and operations? Can you provide any specific examples that illustrate the practical application of the training in your cooperative activities?

    (c) How often are training sessions provided? What recommendations or suggestions would you have for enhancing the training programs for cooperative members? Are there any specific topics or skills that you believe should be prioritized or expanded upon in future training initiatives?

INTERVENTION STRATEGIES

2. (a) Which intervention strategies are put in place to effectively and efficiently promote successful implementation and growth of cooperatives in Lesotho?

b) Explain how each of the intervention strategies contributes to the overall development and prosperity of the cooperative?

c) Suggest additional intervention strategies or approaches you believe could further contribute to the growth and success of your cooperative.

d) Are there any challenges you as cooperative members faced in implementing some intervention strategies? Yes/ No. comment

e) In your opinion, how do you think the challenges cooperatives have could be overcome?

CHALLENGES OF COOPERATIVES

3. (a) What are some of the main challenges you have experienced in operating your cooperative?

(b) What kind of support would be most helpful in addressing these challenges?

(c) Have you received any support from government agencies or other organizations to help address the challenges your cooperative has faced?

APPENDIX C
INTERVIEW FOR THE MANAGEMENT COMMITTEE MEMBER

SECTION A

1. Have you ever been involved in any training concerning cooperatives? Can you provide an overview of the training programs or initiatives provided to the cooperative members? What is the primary objective of these training programs?

2. How is the training curriculum designed and tailored to the specific needs and challenges of the cooperative members? Are there any assessments or surveys conducted to identify their training requirements?

3. how often and how long do these training sessions take ? What are the key topics or skills covered during the training sessions? How do these training sessions aim to empower cooperative members to enhance their livelihoods through cooperative practices?

4. How do you ensure the effectiveness and positive impact of the training programs on members' livelihoods? Are there any evaluation processes or feedback mechanisms in place to assess the outcomes of the training?

5. In your experience, what are the potential areas for improvement or expansion of the training programs? Are there any specific training needs that you believe require additional focus or resources?

SECTION B

1. As a management committee member, what are some of the strategies and interventions adopted by cooperative members to effectively run and manage the cooperative? How have these strategies contributed to improving members' livelihoods?

2. Can you provide examples of successful initiatives implemented by cooperative members to enhance their livelihoods through the cooperative? What were the key factors that contributed to their success?

3. How does the cooperative facilitate collaboration and decision-making among its members to ensure the successful implementation of strategies and interventions? Are there any specific structures or mechanisms in place?

4. What resources or support systems are provided to cooperative members to assist them in implementing these strategies and interventions? How does the cooperative ensure that members have access to the necessary resources?

5. In your experience, what are the main challenges or barriers that cooperative members face when implementing strategies in cooperatives to improve their livelihoods? How does the cooperative support members in overcoming these challenges?

SECTION C

1. Based on your experience as a cooperative management committee member, what are some of the key challenges that cooperative members commonly encounter while operating the cooperative?

2. How does the cooperative identify and address these challenges? Are there any specific processes or mechanisms in place to support cooperative members in overcoming these challenges?

3. Can you provide examples of specific challenges faced by cooperative members and how they have been addressed? What strategies or interventions have been employed to mitigate these challenges?

4. What kind of support systems or resources are available to cooperative members when they encounter challenges in their cooperative operations? How does the cooperative ensure that members can access the necessary assistance?

5. In your opinion, what are some of the systemic or external factors that contribute to the challenges faced by the cooperative and cooperative members? How does the cooperative collaborate with other stakeholders or organizations to address these challenges and improve members' livelihoods?