

# Ethical Concerns in Poverty Alleviation Strategies: Experience of Cooperative Communities in Tanzania

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**Abstract**—This article explores the ethical dimensions of cooperative societies in empowering smallholder farmers in Tanzania, with a particular focus on Agricultural and Marketing Cooperative Societies (AMCOS). It examines how cooperative ethics, rooted in principles such as solidarity, justice, transparency, and accountability, contribute to poverty alleviation and livelihood improvement in rural communities. Grounded in the theoretical framework of business ethics, particularly stakeholder theory, the study positions cooperatives as ethically driven business models that prioritize the well-being of all stakeholders, including farmers, local communities, and institutional partners. By integrating cooperative values with ethical imperatives of responsible governance, inclusive participation, and equitable value distribution, the research highlights cooperatives as a viable approach to socially sustainable development. The study employs a qualitative methodology, utilizing content analysis of documents, reports, and policy frameworks relevant to AMCOS and rural development. In addition, the Hermeneutic Perspective is applied to interpret the ethical meanings and values embedded in these texts, offering deeper insight into how ethical considerations influence the lived experiences of smallholder farmers. The findings suggest that cooperatives grounded in ethical business practices can serve as effective mechanisms for addressing structural poverty, enhancing community resilience, and promoting social justice. The study underscores the importance of embedding ethical principles within poverty alleviation strategies to achieve long-term, equitable development for marginalized rural populations.

**Keywords**—Poverty Alleviation, Ethical Concerns, Livelihood Improvement.

## I. INTRODUCTION

As the world continues to grapple with persistent poverty and widening inequality, the search for effective and sustainable strategies to uplift marginalized populations remains a central concern in global development discourse. Nowhere is this challenge more urgent than in developing countries, where vulnerable communities often bear the brunt of structural injustices, limited access to resources, and systemic exclusion. In this context, development initiatives, however well-intentioned, raise critical ethical questions concerning justice, equity, participation, and the actual impact on the well-being of those they aim to serve. This is because poverty is not merely an economic or political issue, but a profound moral responsibility, one that falls on those with the resources, influence, and capacity to effect change, who therefore bear an ethical duty to act. In that vein, it is vital to analyze whether poverty alleviation initiatives are designed to foster independence and empowerment or, conversely, to create patterns of dependency through aid. The first is the concern of this paper. This distinction is crucial in assessing the true effectiveness and ethical legitimacy of development efforts. This study assumes that the poverty alleviation program is ethically correct when it balances immediate relief with strategies that promote long-term empowerment and self-reliance.

Cooperative societies are often viewed as models of ethically sound poverty alleviation strategies because they are rooted in local cultures and traditions while driving meaningful change. They promote equitable distribution of resources, prioritize the needs of marginalized communities, and ensure that decision-making processes are inclusive, preserving the agency and dignity of those affected. Moreover, their goals are closely aligned with the real needs of the communities they

serve. This is precisely why cooperatives have become a preferred option for disadvantaged groups seeking to join efforts and collectively address their shared economic, social, and cultural needs (Karantininis & Nilsson, 2007a). Although the concept of cooperatives dates back to early human civilizations, such as communal farming systems in ancient Mesopotamia, collective irrigation schemes in Egypt, and mutual aid practices in African and Indigenous communities, many scholars trace the formal emergence of modern cooperatives to the 19th century in Greater Manchester, England (Caldwell, 2019; Zhou et al., 2023). In Tanzania, the movement started in the First Quarter of the 20<sup>th</sup> Century with the peasants who owned land and grew cash crops. Principally these peasants did not own land, hence they formed on a traditional line. However, the land in insecure tenure did not affect the decision of the members to cooperate or not. Peasants started cooperating in 1925, driven by free will to capture part of the trade profits of their crops. One of the most notable early cooperatives in Africa was the Kilimanjaro Native Cooperative Union (KNCU), established on January 1st, 1933. At its inception, KNCU brought together eleven affiliated primary cooperatives of coffee growers within the Moshi District of northern Tanzania. Its formation marked a turning point in the organization of smallholder farmers. Remarkably, the number of coffee growers rose from just 3,300 in 1924, who collectively sold 40 tons of parchment coffee, to over 15,000 by the end of 1933, producing and selling 1,709 tons of parchment coffee. This growth illustrates how cooperatives could empower local farmers, improve production, and enhance participation in the economy. The trend kept growing and by 1966, KNCU was marketing 16,730 tons of clean coffee per year valued at £308 per ton (Mhando 2014). In 1936 the Ngoni-Matengo Cooperative Market (what is now Ruvuma Region) and its three affiliated Primary Cooperatives were registered. These

cooperatives triggered the rise of tobacco output from 1 ton in 1930 to 120 tons in 1931. By the 1950s tobacco output reached four-figure numbers. Such an increase in tonnages of tobacco output was reported in several areas where cooperative efforts were in force (Sarris et al., 2006). Within a period between 1940 and 1950s, many other cooperatives were registered, including the Bugufi Coffee Cooperative Society in Ngara District, the Rungwe African Cooperative Union, the Mwakaleli Coffee Growers Association in Rungwe, the Bukoba Native Cooperative Union in Bukoba, District, the Victoria Federation of Cooperative Unions Limited (VFCU), the Moshi and District Consumer Cooperative Society; the Transport Cooperatives such as Co-Cabs and Coast Region Transport Cooperative (CORETCO); the Savings and Credit Union League of Tanganyika (SCCULT), and others. The evident activities of such cooperatives included: fighting for the low prices of agricultural inputs, processing the agricultural outputs, and loaning farming equipment to the members.

By the third quarter of the 20<sup>th</sup> Century Tanganyika had the largest cooperative movement in Africa and ranked third in the world in terms of percentage of the market share of agricultural exports. The number of Cooperatives kept increasing because they were getting steady support from the government. According to the Tanzania Federation of Cooperatives (TFC) of 2023, there are 8,358,325 registered cooperatives and 4,346,329 of them, equivalent to 52 per cent are AMCOS. Other sectors involved include Savings and Credit Cooperatives (SACCOS), livestock, industrial fisheries, mining, service, banks, agricultural processing, and consumers, to mention but a few. Given the escalating number of cooperatives in the country, the government enacted the Cooperative Society Act no 15 of 1991 (CSA), which provided for an autonomous status of the associations. As a concrete intention to de-link itself from controlling cooperatives, the Government promulgated the Cooperative Development Policy of 1997 to advocate the upholding of the International Co-operative Values and Principles as adopted by the International Cooperative Alliances.

Cooperatives attracted more people, especially from vulnerable communities, because they embodied principles of justice, fairness, and inclusivity, offering a promising pathway for social and economic upliftment. These communities, often marginalized and disempowered, found in cooperatives a platform where their needs were not only recognized but actively addressed. The cooperative model resonated with their sense of identity, as it emphasized collective action, equitable resource distribution, and decision-making that prioritized their well-being. This alignment with the values of fairness and mutual support made cooperatives a beacon of hope, providing an ethical alternative to traditional economic systems that often left the vulnerable at a disadvantage. In this way, cooperatives became not just economic entities, but symbols of empowerment and a more just society (Kurosaki, 2007; Mhando et al., 2013; Sarris et al., 2006).

While throughout history, cooperatives have served as a viable option for peasants seeking empowerment and economic upliftment, current trends indicate a troubling decline in their effectiveness and impact. Despite their foundational role in

fostering collective action and community-driven development, we have seen a shift toward diminishing participation, weakened organizational structures, and increased vulnerability to external market forces. AMCOS in Tanzania, where around 80% of the population depends on subsistence farming, play a crucial role in supporting smallholder farmers. However, despite their potential, AMCOS face significant challenges that hinder their effectiveness and negatively impact the economy.

One major issue is limited access to capital, which restricts their ability to invest in infrastructure, technology, and operations. A study by the International Monetary Fund (IMF) found that cooperatives across Sub-Saharan Africa, including Tanzania, often struggle to secure funding, leading to poor service delivery and weakened financial stability (Sacerdoti, 2005). Additionally, poor management and governance issues, such as corruption and lack of accountability, further undermine the success of AMCOS. According to the International Labor Organization (ILO), these inefficiencies not only discourage farmer participation but also misallocate resources that could improve cooperative operations (International Labor Organization 2024). The lack of effective marketing strategies and fair pricing mechanisms compounds these problems. Some studies have highlighted that smallholder farmers often sell their produce through informal channels due to limited access to formal markets, which can result in lower prices and reduced income (Israel et al., 2022). This situation underscores the need for strengthening AMCOS to improve market access and pricing for farmers. Logistical challenges, such as poor roads and inadequate storage facilities, prevent AMCOS from accessing larger markets, limiting their potential for economic development. Finally, climate change and political interference have added further complications. Irregular weather patterns and extreme conditions, as reported by the Intergovernmental Panel on Climate Change (IPCC), make it difficult for AMCOS to maintain stable agricultural output, deepening farmers' vulnerability (Hall & Ram, 2016). As noted by Shannon Sutton political pressures, often lead to inefficiencies in cooperative management and resource allocation (Sutton & Mary, 2014). To enhance the effectiveness of AMCOS, addressing these issues through better governance, improved access to finance, and investments in infrastructure and training is essential for fostering sustainable development in Tanzania's agricultural sector. However, these efforts must also confront the underlying ethical challenges that have diverted cooperative initiatives from their original mission of promoting collective welfare and equity.

Practices such as corruption, *amoral familism* (Banfield, 2017), lack of transparency, and political interference not only weaken the operational capacity of AMCOS but also betray the cooperative principles of honesty, fairness, and member empowerment. Restoring the ethical foundation of AMCOS is therefore not just a matter of efficiency, it is a moral imperative to realign these institutions with their core purpose: to serve the needs and rights of smallholder farmers and contribute meaningfully to the common good. This study aims to critically examine the ethical foundations of cooperative societies in Tanzania, with a focus on how these principles have influenced poverty alleviation strategies among smallholder farmers. In

addition, it will assess the extent to which ethical challenges, such as corruption, mismanagement, and political interference, have undermined the effectiveness and integrity of AMCOS. Finally, the study shall explore practical and ethically sound strategies for revitalizing AMCOS, ensuring they balance immediate economic support with long-term empowerment, self-reliance, and sustainable development.

Given the historical importance and ethical promise of cooperatives in Tanzania, particularly AMCOS, understanding the gap between their foundational principles and present-day realities is essential. This study is therefore motivated by the need to re-evaluate the ethical dimensions of cooperative societies as instruments of poverty alleviation. By identifying the factors that have compromised their integrity and effectiveness, the research seeks to contribute to the development of more just, accountable, and community-centered models. Ultimately, this study aims to offer insights that can inform both policy and practice, ensuring that cooperatives truly serve as catalysts for sustainable development and social empowerment in Tanzania

## II. METHODOLOGICAL FRAMEWORK

This study employs a qualitative research design, anchored in a robust conceptual framework that underscores the pivotal role of ethical principles in shaping the performance of cooperatives as effective vehicles for poverty alleviation. The investigation is premised on the assertion that ethical dimensions, specifically justice, equity, transparency, participation, and sustainability, constitute not only normative ideals but also functional determinants of cooperative success. These principles serve as operational pillars that foster trust, inclusivity, and institutional accountability, thereby facilitating equitable and sustainable development outcomes. In this context, ethics are treated not as peripheral considerations but as central analytical categories and practical benchmarks for cooperative performance.

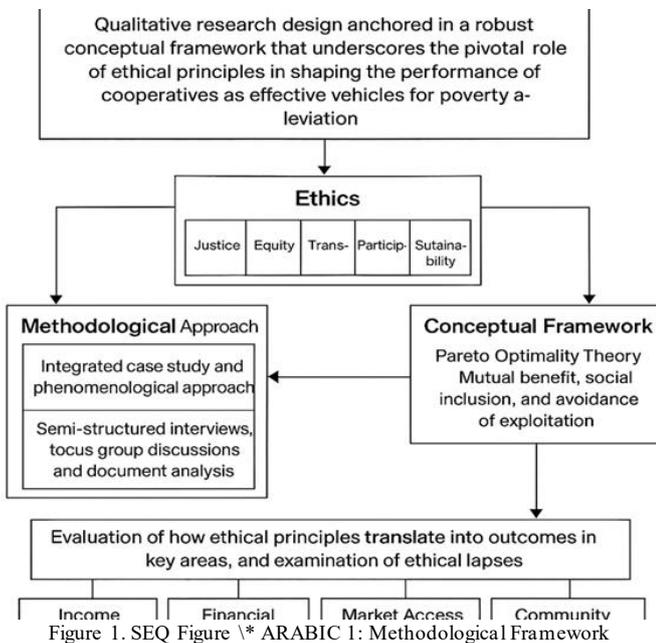


Figure 1. SEQ Figure \\* ARABIC 1: Methodological Framework

Methodologically, the study adopts an integrated case study and phenomenological approach. This dual strategy enables a context-sensitive and experience-oriented exploration of how ethical values are embedded in the structures, decisions, and everyday practices of cooperatives, particularly those serving smallholder farmers. The conceptual orientation of the study is further informed by Pareto Optimality Theory (Nagaballi & Kale, 2020) which posits that a strategy is optimal if it improves at least one individual's well-being without worsening that of others. This theoretical lens aligns with the cooperative model, where mutual benefit, social inclusion, and the avoidance of exploitation are central tenets. Within this framework, ethically grounded cooperatives are not only seen as economic enterprises but also as moral institutions capable of delivering socially just, inclusive, and economically sustainable development. The integration of this conceptual and methodological framework enables a critical interrogation of the interdependence between ethical governance and cooperative effectiveness. It guides the evaluation of how ethical principles translate into tangible outcomes in income generation, financial inclusion, market access, and community empowerment, key indicators of a cooperative's contribution to poverty alleviation. Conversely, the framework facilitates an examination of how ethical lapses, such as mismanagement, opacity, and exclusion, can undermine cooperative performance and entrench socio-economic disparities.

## III. RESULTS AND DISCUSSION

This study adopts Amartya Sen's seminal understanding of poverty as "...not just a lack of income but a deprivation of basic capabilities," and interprets poverty alleviation as the process of "expanding people's capabilities to live lives they have reason to value" (Sen 1976). As highlighted earlier on, the emergence of cooperatives is often rooted in a shared sense of vulnerability and marginalization, arising precisely where traditional agents of development have failed to inspire hope or provide sustainable pathways out of poverty. In similar vein Pope Francis has often denounced poverty as a "scandal", highlighting not only its tragic prevalence in a world of abundance but also the moral failure it represents in our global systems and priorities (Pope Francis, 2013). He challenges societies to move beyond apathy and indifference, reminding the world that poverty is not inevitable, but the result of unjust structures, greed, and a lack of solidarity. For him, the care for the poor is not optional, but integral to our common human responsibility.

This moral framing echoes Amartya Sen's capabilities approach by affirming that poverty is not just about material lack, but about human deprivation and exclusion from meaningful participation in life. Thus, the persistence of poverty, particularly in the presence of institutional actors and resources, reflects a deep ethical crisis, where development becomes a matter not just of policy, but of conscience, solidarity, and justice. Within this context, the role of development agencies and actors in poverty alleviation programs carries an essential ethical dimension. It is grounded in the promotion of human rights, specifically, through the prevention of deprivation, the protection of individuals from

falling into deprivation, and the active assistance of those already deprived (Mukherji & Gosselin, 2023). However, significant empirical studies suggest that poverty continues to persist not simply due to resource constraints, but because many agents of change lack the genuine intention or ethical commitment to eradicate it (Leng et al., 2018; P. K. Singh & Chudasama, 2020; Widianoro et al., 2021).

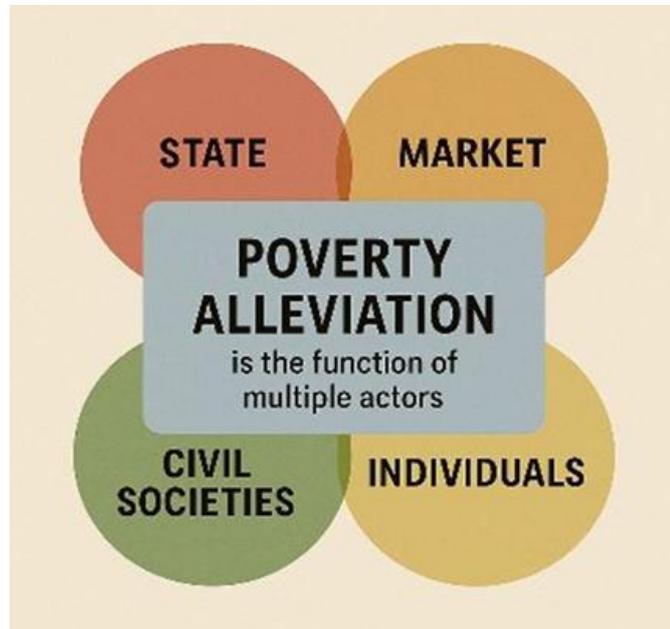


Figure 2: Cooperation for Poverty Alleviation

Guided by the ethical insights of Amartya Sen and Pope Francis, this study conceives poverty not merely as a lack of material resources, but as a profound deprivation of human dignity, the inability of individuals to access the fundamental conditions necessary for a life of value and purpose. Amartya Sen, emphasizing the importance of human freedom, agency, and the conditions that enable individuals to live lives they have reason to value (Sen, 1999). Similarly, Pope Francis asserts that “the dignity of the human person and the common good rank higher than the comfort of those who refuse to renounce their privileges (Pope Francis, 2015). In confronting such a moral and structural injustice, no single actor can suffice. It calls for the collaborative engagement of all principal agents of change: the market, the state, civil society, and individuals themselves. The market, as an agent of economic transformation, bears the responsibility of promoting inclusive and equitable growth. By generating decent work, enabling entrepreneurship, and ensuring just access to goods and services, it can serve as a powerful driver of dignity-restoring opportunities. The state, as the steward of the common good, must craft and uphold just policies, redistribute resources fairly, and provide accessible public services. Through strong legal frameworks and accountable institutions, it protects the rights of the most vulnerable and ensures that no one is left behind (Huck, 2023). Civil society, comprising faith-based organizations, non-governmental institutions, and grassroots movements, functions as the ethical conscience of society. As agents of solidarity and compassion, these groups amplify the voices of

the marginalized, promote social justice, and fill critical gaps in both advocacy and service delivery. Likewise, the individuals; far from being passive victims, are essential agents of their own liberation. Their participation, resilience, and capacity for mutual care are foundational to sustainable change and community renewal.

Evidently, the violation of human dignity is, inherently, a violation of fundamental human rights. It occurs not only through active harm but also through the failure to establish or maintain institutions that could shield individuals from deprivation. Moreover, when individuals or authorities neglect to assist those in need or fail to create an enabling environment for the poor to exercise resilience, especially when they possess the means and awareness to do so, they become complicit in perpetuating poverty. Poverty, therefore, must be understood as a human rights violation, because it denies the poor the opportunity to develop the capabilities necessary for a dignified life within their socio-economic context, capabilities to which every human being is entitled by virtue of their inherent dignity (Braveman & Gruskin, 2003; Haule, 2006; Mukherji & Gosselin, 2023). Within this ethical framework, the duty of human rights is twofold: to protect and to provide. Correspondingly, governing elites and decision-makers are morally and legally obligated to respect, protect, and fulfill human rights. Their commitment must go beyond rhetoric to actionable policies and structures that empower the poor and uphold human dignity at all levels of society. The absence of deliberate intention to alleviate poverty reflects a moral evil, as it disregards our ethical obligation to uphold the well-being and dignity of all human beings. The primary aim of poverty alleviation strategies is to enhance livelihoods, raising ethical concerns about their fairness and long-term impact. Such an approach ensures that poverty alleviation is not merely a matter of charity, but a process rooted in dignity, agency, and social justice. The ethical principle of justice focuses on ensuring that everyone has equal access to resources and opportunities. This approach reframes poverty alleviation not merely as an act of charity, but as a moral, just, and empowering process grounded in dignity, agency, and long-term social transformation. Robert Chambers and Gordon Conway associate livelihood improvement with aspects of economic opportunity, access to resources, skills development, health and well-being, which must be consistent with moral principles of fairness, transparency, respect for local cultures and values, and avoidance of vulnerability (Chambers, Robert. & Gordon, 1991; Conway, 2022). Other scholars add that Livelihood programmes need to be aligned with environmental responsibility to ensure the sustainability of programmes and protect human dignity (Kedharehwari, 2023; Salomon, 2011). Chambers and Conway define livelihoods as “the skills, assets and activities required for a means of subsistence”(Chambers, Robert. & Gordon, 1991). In the literature, poverty appears to be a key obstacle to improving livelihoods. Undoubtedly, development partners are placing these two concepts at the center of sustainable development and global well-being. As noted above, livelihood programmes are said to be ethical if they are based on alleviating poverty by empowering the poor. For Nyerere, such an approach emphasizes that the creation of

valuable wealth should be reflected in equitable differences in personal income, ensuring that everyone has access to basic necessities such as quality food, clothing, and shelter (Fouéré, 2014; Nyerere, 1987). Such things promote human equality and dignity, which are fundamental to his doctrine of the Arusha Declaration of 1967. In addition to ensuring basic needs, Nyerere emphasized that a significant step toward poverty alleviation would be achieved through equal access to essential services such as education, healthcare, clean water, agricultural extension, and transportation. For him, these were critical conditions for enabling the poor to improve their lives. These perspectives directly inform this study, which views cooperative communities, as a form of wealth creation, as a foundation for livelihood improvement due to their embedded ethical principles of equity, participation, and empowerment. In the quest to address poverty in a meaningful and sustainable way, it is imperative for key players in development to go beyond short-term relief efforts and commit to strategies that are fundamentally linked to livelihood improvement. Poverty alleviation must not be treated as an isolated intervention but as a transformative process that equips individuals and communities with the means to secure long-term well-being. This involves ensuring access not only to better basic needs, such as food, shelter, and clothing, but also to essential services like education, healthcare, clean water, agricultural extension, and transportation.

Cooperative governance, when underpinned by robust moral principles such as justice, transparency, solidarity, and accountability, serves as a strategic and ethical mechanism for advancing the human dignity of vulnerable and marginalized communities. Unlike conventional profit-driven models- *the Market*, ethically grounded cooperatives emphasize collective ownership, democratic participation, and equitable benefit-sharing, fostering inclusive and participatory socio-economic structures that uphold the intrinsic worth of every individual. At the heart of human dignity, as articulated by Immanuel Kant (Horn & Schönecker, 2008), lies the fundamental and non-negotiable conviction that all persons possess inherent, equal, and inalienable worth. Kant argues that this dignity stems from the human capacity for rational thought and moral agency, which demands that individuals be treated always as ends in themselves, never merely as means to an end. This philosophical foundation finds practical expression in cooperative movements, which not only espouse this conviction but actively operationalize it through their values, principles, and inclusive governance structures. By fostering equity, participation, and shared responsibility, cooperatives embody a living ethic of human dignity in action

A notable example is AMCOS (Agricultural Marketing Cooperative Societies), widely recognized as a prototype of cooperative models in Tanzania. With a long-standing history of preserving the foundational ethos of cooperatives, AMCOS has developed extensive operations across the country, particularly among rural farming communities. It continues to serve as a viable and trusted mechanism through which smallholder farmers can access markets, secure fair prices, and build economic resilience. AMCOS was taken with the assumption that cooperative governance, based on ethical

principles, could mitigate vulnerabilities by offering a model that ensures economic fairness, equitable access to resources, and dignity for its members. For many, especially in vulnerable rural settings, AMCOS is increasingly seen not only as an economic instrument but as a lifeline, an organized path to empowerment, self-reliance, and dignity.

As such, cooperatives like AMCOS are regarded as prototypes of human dignity-centered development, institutionalizing ethical principles that promote agency, community empowerment, and sustainable livelihoods. By aligning economic activities with moral imperatives, cooperatives offer a pragmatic and contextually responsive approach to poverty alleviation, one that moves beyond short-term aid or charity and toward transformative participation and inclusive development. Ultimately, any poverty alleviation strategy that fails to promote human dignity may reduce material deprivation but remains ethically deficient, for true wealth is not merely the accumulation of resources, but the elevation of the human person in their full social and moral standing

As demonstrated in this study, livelihood improvement must be embedded within poverty alleviation efforts as a core ethical principle, emphasizing justice, equity, and human dignity. Cooperative communities offer a compelling model for this integration, serving as grassroots mechanisms for inclusive wealth creation and sustainable empowerment. Therefore, development practitioners, policy-makers, and stakeholders must design and implement poverty alleviation strategies that prioritize the empowerment of the poor, enabling them to overcome systemic barriers and actively participate in shaping their own futures. Only through such ethically informed and livelihood-centered approaches can poverty be addressed in a way that is both, just and lasting

#### A. AMCOS and Smallholder Farmer Empowerment

In the ongoing discourse on poverty alleviation and sustainable livelihood enhancement, particular attention must be given to the transformative role of cooperative societies in shaping the empowerment of smallholder farmers in Tanzania. Agriculture constitutes the backbone of the Tanzanian economy, engaging approximately 65% to 70% of the population as their principal source of livelihood. (NBST, 2012). Within this sector, smallholder farmers dominate, accounting for over 90% of all agricultural producers, a testament to their centrality in national development, food security, and rural well-being. Amidst the challenges faced by this demographic, the cooperative model emerges not merely as a technical solution, but as an ethically grounded mechanism rooted in values of equity, solidarity, democratic participation, and mutual responsibility. By institutionalizing these principles, cooperatives offer a sustainable framework that fosters agency, collective strength, and socio-economic resilience among smallholder farmers. In this way, cooperatives do not only serve as instruments of economic coordination, but as living embodiments of human dignity and shared prosperity in action. Agriculture contributes approximately 25% to 30% of Tanzania's GDP and accounts for around 65% of employment (NBST, 2022)

This high proportion underscores the sector's importance, especially in rural areas where agriculture is the mainstay of household incomes and local economies. However, smallholder farmers often face challenges such as limited access to markets, inputs, credit, and modern technology. As previously noted, the ethical foundation of poverty alleviation strategies rests not merely on addressing immediate material needs, but also on promoting dignity, justice, and sustainability in economic and social development. Within this framework, AMCOS have emerged as grassroots institutions capable of translating these ethical ideals into practical, community-based solutions. Cooperative societies are, by design, structured to embody core ethical values. These principles closely align with the broader ethical imperative of poverty alleviation, as articulated by thinkers such as Julius Nyerere (Nyerere, 1987) and Amartya Sen (Sen, 1999) who emphasized the importance of systems that empower the poor rather than merely serve them. In the Tanzanian context, where smallholder farmers represent a substantial segment of the population and face enduring structural barriers, cooperatives have long been positioned as instruments of rural economic transformation.

The hybrid governance model of cooperatives rests on universally accepted principles, including voluntary and open membership, democratic control, member economic participation, autonomy, education, and concern for community (Karantininis & Nilsson, 2007a). These principles promote a development model that prioritizes collective welfare while fostering individual responsibility. For smallholder farmers, empowerment is grounded in equitable access to agricultural inputs, credit, market information, and infrastructure. When operating ethically, cooperative societies function as intermediaries that shield farmers from exploitative middlemen, ensure fair pricing, and facilitate access to extension services. These roles uphold the ethical principle of justice by safeguarding farmers' rights and return.

Moreover, democratic participation within cooperatives enhances agency and self-determination among smallholders. When members are meaningfully engaged in decision-making, they gain not only economic benefits but also a voice in shaping their development trajectory. When cooperatives operate ethically, they promote education and capacity-building, vital elements of long-term empowerment. Training in areas such as financial literacy, governance, and sustainable farming practices enables farmers to participate more effectively in both economic markets and local governance.

However, the transformative potential of cooperatives is contingent on the consistent application of these ethical principles. In reality, a pronounced disconnect persists between the theoretical ideals and the operational practices of many AMCOS in Tanzania. Numerous studies (e.g., (Ally, 2024; RWELA, 2023) have revealed that many cooperatives suffer from inadequate leadership, internal corruption, elite capture, and political interference. These challenges erode democratic norms and undermine transparency and fairness, thereby compromising the empowerment process. Rather than serving as engines of rural development, such cooperatives risk becoming tools of exclusion, reinforcing the very inequalities they were established to dismantle.

The ethical drift observed in many AMCOS weakens their structural integrity and ultimately hampers their ability to alleviate rural poverty. Smallholder farmers, who should be central actors within cooperative structures, are frequently reduced to passive participants, denied equitable access to resources and excluded from meaningful participation in governance. This marginalization not only diminishes the social and economic benefits of cooperatives but also raises critical ethical questions about justice, representation, and accountability.

Addressing these challenges requires more than technical governance reforms; it calls for a broader cultural shift within the cooperative movement. Cultivating a sense of shared responsibility among members, institutionalizing internal accountability mechanisms, and fostering leadership that is transparent and responsive to grassroots needs are crucial to restoring trust and legitimacy. Moreover, external actors, such as government bodies, civil society organizations, and international development partners, have a vital role to play in supporting cooperatives without undermining their autonomy. This includes enacting policies that deter political manipulation, establishing robust oversight frameworks to curb corruption, and creating incentive structures that reward ethical conduct and best practices.

#### *B. Co-Governance and Cooperatives Performance*

The crucial question is whether cooperatives derive greater effectiveness from governance or leadership. Governance refers to the structural arrangements that facilitate both internal coordination and external adaptation within the cooperative. It encompasses the processes, rules, relationships, and power dynamics that determine how decisions are made and who holds decision-making authority. Leadership, by contrast, is about the intentionality of actors in taking initiative, setting direction, and motivating others to cooperate toward shared objectives. While governance leans toward structured hierarchy, leadership is rooted in autonomy and agency. Cooperatives, as inherently hybrid entities, require both: governance to ensure a stable framework for accountability and decision-making, and leadership to ignite the voluntary, purpose-driven spirit that compels individuals to pool resources and pursue common goals. In this vein, the study recommends co-governance as an appropriate and ethically grounded approach to mitigating governance challenges in cooperatives. The concept shall be used to imply a collaborative model of cooperatives management in which decision-making authority and responsibility are shared among multiple stakeholders, particularly the members themselves, rather than centralized in governing elites.

This approach can easily bridge the structured processes of formal governance with the participatory energy of leadership, ensuring that both, institutional framework and the agents function in harmony as the approach emphasizes inclusivity, accountability, and mutual responsibility, allowing members not only to influence but also to own the direction of their cooperative.



Figure 3: Co-governance for Effective Cooperatives

For hybrid entities like AMCOS, co-governance is particularly crucial, as it counters tendencies toward power centralization and elite capture by embedding ethical values such as transparency, reciprocity, and democratic participation at the core of cooperative operations. In theory, co-governance allows cooperative members to retain control over the decision-making processes that directly affect their livelihoods. This is a stark contrast to the problematic top-down governance models, which often lead to power centralization, corruption, and inefficiencies within AMCOS. The cooperative ethos, centered on equity, democratic participation, and transparency, positions the members as the ultimate decision-makers, ensuring that the cooperative works in their best interests. However, despite the potential of this model, many AMCOS have faced challenges in fully implementing co-governance structures, especially when leadership becomes either politicized or self-serving. This is where Karantininis hybrid model of governance (Karantininis & Nilsson, 2007a) provides critical insight into how cooperatives can balance autonomy and control, creating a more effective and equitable framework for decision-making. According to Karantininis, cooperatives do not simply operate as standalone entities; instead, they exist at the intersection of market forces and collective governance. The goal is to ensure that members retain significant decision-making power, while still adhering to governance frameworks that prevent the system from devolving into self-serving behavior or unchecked centralization of power. To Promote co-governance in cooperatives the study recommends the following:

#### 1) Nurturing People-Centrism

It is worth noting that although cooperatives were originally conceived as institutions emerging from the shared vulnerability and mutual dependence of their members, many AMCOS in Tanzania have, in practice, been established through top-down structural arrangements guided by governing elites. Rather than forming organically from grassroots solidarity, these cooperatives are frequently introduced as

streamlined instruments for delivering aid and facilitating rural development among marginalized populations. This dynamic is not inherently problematic. External actors, such as governments, NGOs, or development agencies, can play a valuable role in enabling the formation of cooperatives, particularly in environments where community organization is difficult due to poverty, lack of infrastructure, or limited institutional capacity. However, the critical concern lies in ensuring that such externally facilitated cooperatives remain firmly rooted in member agency. That is, the cooperative must belong to its members, not merely in form, but in function. The moment external facilitators overstep and assume the roles of decision-makers rather than supporters, the cooperative risks becoming detached from its original purpose and ethical foundation. Therefore, any support provided in the establishment or governance of AMCOS should be carefully designed to empower rather than override. This means building systems that prioritize transparency, foster local leadership, and gradually shift ownership and governance capacity to the members themselves. Such a balance is essential in preserving the cooperative identity while enabling effective co-governance structures that align with ethical development and smallholder empowerment.

#### 2) Member Participation And Empowerment

Co-governance requires mechanisms that actively involve members in shaping decisions, not merely through periodic voting, but through continuous engagement such as consultations, functional committees, participatory budgeting, and transparent communication channels. This deeper level of participation fosters a culture of ownership and agency, both of which are central to cooperative ethics. To achieve this, pro-cooperative actors must go beyond symbolic inclusion and work toward embedding deliberative processes into the very structure of the cooperative. This includes establishing standing member committees on areas such as finance, procurement, and strategic planning, where ordinary members can contribute meaningfully to the cooperative's direction. Moreover, capacity-building efforts should be prioritized. Many cooperative members, particularly in rural areas, may lack the technical or governance skills needed to fully participate. Training programs in leadership, governance, cooperative values, and participatory planning can empower members to confidently assert their role in shaping decisions. Governments and NGOs can support by designing policies and funding schemes that incentivize genuine participatory governance, for example, by linking financial or technical support to the establishment of inclusive governance mechanisms and periodic member audits. Digital tools can also play a crucial role in modernizing and democratizing decision-making. Mobile platforms and SMS-based feedback systems can be used to gather member input between AGMs (Annual General Meetings), while digital noticeboards and financial dashboards increase transparency by making cooperative finances accessible to all members in real time. Ultimately, the transformation toward meaningful co-governance requires a shift in mindset, from viewing members as passive beneficiaries to recognizing them as co-owners and co-decision-makers. This cultural transformation is imperative for ensuring that

cooperatives continue to function as ethical, democratic, and genuinely empowering institutions for smallholder farmers—entities that are not merely shaped by external interventions, but fundamentally sustained by the active engagement, ownership, and ethical commitment of their own members

### 3) *Accountability And Transparency*

A robust co-governance structure embeds effective checks and balances that prevent misuse of power and safeguard cooperative integrity. In this system, leaders are accountable to the members, not as figureheads, but as stewards of a shared mission. Mechanisms such as regular reporting, transparent financial disclosures, and independent audits are critical for reinforcing this accountability. To ensure these mechanisms function effectively, cooperatives must establish internal oversight bodies like supervisory boards or ethics committees. These entities should have the mandate to monitor leadership performance, evaluate financial decisions, and report regularly to the general membership. Importantly, information must flow freely: members should have access to budgets, meeting minutes, and audit results through clear, accessible platforms, whether digital or physical. Accountability also requires enforceable rules. Cooperative bylaws should clearly define consequences for mismanagement or corruption, and these must be applied fairly to all members, including leaders. As noted by scholars (Ally, 2024; Joullié et al., 2021; Karantininis & Nilsson, 2007b; Rwela, 2023), such enforcement fosters a culture where rules are respected and trust is preserved hence, perpetuating ideal performance of cooperatives (Mfugale, 2023). Trust is the glue that holds co-governance together. When members are confident that leaders are acting in the collective interest, and that misconduct is neither tolerated nor hidden, they are more likely to engage actively and contribute resources. In this way, accountability is not just a governance tool but a catalyst for deeper cooperation and collective ownership. Ultimately, effective accountability transforms cooperatives from passive service providers into dynamic, member-led institutions grounded in transparency, fairness, and mutual respect.

### 4) *Deliberative Dialogue*

Co-governance encourages inclusive and structured dialogue where all members, including marginalized voices, can contribute meaningfully to decision-making. For AMCOS, deliberate dialogue is not just a democratic ideal but a practical necessity for ethical legitimacy and goal attainment. Pro-cooperative actors can promote this by institutionalizing regular forums such as general meetings, working committees, and consultative sessions where issues are openly discussed. Ensuring these spaces are accessible, in language, format, and timing, allows even the most disadvantaged members to participate. Facilitated discussions can help balance power dynamics and avoid domination by a few voices. Additionally, building members' capacity in communication, negotiation, and cooperative literacy empowers broader participation. As we have mentioned it in other studies, when members see their ideas valued and reflected in decisions, they develop a stronger sense of ownership and commitment (Mfugale, 2023). Deliberate dialogue aligns cooperative activities with members' real needs and builds consensus around goals. This strengthens

unity, enhances implementation of cooperative plans, and reinforces accountability. In this way, dialogue becomes a tool for both empowerment and effectiveness, transforming AMCOS into genuinely member-led institutions.

### 5) *Autonomy Within Boundaries*

While respecting member autonomy, co-governance recognizes the necessity of collective discipline, especially in strategic areas such as resource allocation, pricing, and long-term planning. This balance is often framed within the concept of an “autonomy framework,” where individual freedom is preserved but bounded by collectively agreed rules that safeguard the cooperative's shared interests. Unlike hierarchical governance systems, where autonomy is often determined by positional power or resource endowment cooperatives present a unique model wherein autonomy is regulated by the collective will of the members themselves. Philosophically, this reflects the thought of thinkers like Amartya Sen (Sen, 1999), who emphasized the role of agency and participatory freedom in development. In cooperatives, power is not imposed from above but is voluntarily pooled and exercised through mutual agreement. This mitigates the paradox of power and authority (Joullié et al., 2021): authority exists, but it is derived from consent, not control. Such an arrangement allows cooperatives, particularly AMCOS, to maintain internal cohesion and strategic direction without compromising the dignity and initiative of individual members. By embedding discipline within a participatory framework, cooperatives operationalize ethical governance where autonomy and responsibility are not contradictory but co-constitutive. In doing so, they offer a morally grounded alternative to top-down development models.

### 6) *Reciprocity And Mutual Accountability*

Co-governance depends fundamentally on reciprocal trust, where cooperation is sustained not merely by formal rules but by mutual expectations and shared responsibilities. In the cooperative context, reciprocity extends beyond vertical relationships between leaders and members, it thrives in horizontal relationships, where members hold each other accountable through peer engagement and shared values (Kwapong & Korugyendo, 2010; Sexton, 1990). This peer-to-peer dimension is especially crucial in fostering social cohesion and ethical integrity. Implementing reciprocity in cooperatives begins with cultivating a strong sense of community ownership. This can be achieved through inclusive participation in meetings, rotating leadership roles, mentorship programs among members, and collective problem-solving platforms. When members feel heard and responsible not only for their individual benefit but also for the success of others, a culture of mutual support is cultivated. Moreover, mechanisms such as peer evaluations, cooperative-based savings and loan groups, and performance-linked group incentives can strengthen reciprocal accountability. These approaches build internal motivation and trust, reducing reliance on top-down enforcement. In terms of performance, reciprocity fosters a stable internal environment, improves conflict resolution, and enhances commitment to shared goals. It minimizes free-riding and builds resilience, as members are more likely to support one another in times of crisis. Ultimately, reciprocity transforms

cooperatives into value-driven communities, capable of sustained collective action and adaptive growth.

#### 7) Co-Governance and Empowerment

The shift towards co-governance in AMCOS would allow members to reclaim the decision-making power that has often been lost to political elites or corrupt leadership. By decentralizing authority and ensuring that key decisions are made collectively, cooperatives empower farmers to take ownership of their futures. This fosters mutual trust, accountability, and ethical responsibility, cornerstones of a thriving cooperative. Empowerment, in this sense, is not merely about participation, it is about expanding capabilities, as Amartya Sen puts it. Co-governance creates conditions in which smallholder farmers gain the freedom and agency to shape the lives they value. When farmers determine how resources are used, how profits are distributed, or how markets are approached, they don't just survive, they begin to thrive. This transformation enhances their economic stability, strengthens their resilience, and contributes to long-term livelihood improvement. Adding to this, Muhammad Yunus emphasizes that the poor are not helpless, they are entrepreneurs denied opportunity (Muhammad Yunus, 2001). He advocates for inclusive models that allow the marginalized to unleash their potential through social business and solidarity-based systems. Co-governance in AMCOS mirrors this philosophy: it offers a participatory framework where farmers are not passive recipients of aid but active architects of economic change. By nurturing this agency, AMCOS can become a vehicle for both empowerment and rural development, turning cooperative values into tangible socio-economic outcomes.

#### 8) Cooperatives And Livelihood Improvement

The analysis of poverty alleviation strategies has shown that some strategies directly relate to the phenomenon, while others are indirectly connected. As previously noted, cooperatives are hybrid entities that, when properly managed, can effectively perpetuate these strategies and contribute meaningfully to economic development and livelihood improvement. Several studies have highlighted the various ways cooperatives are associated with poverty alleviation, directly and indirectly: First, cooperatives facilitate increased income balance, enhanced social welfare, and the reduction of unemployment, which are key components of sustainable economic development (Conway, 2022). Second, cooperatives provide a livelihood to their members, whose participation in the economic activities they enable significantly guarantees a decent income, thus improving their standard of living (Spijkers, 2018). Third, cooperatives also create indirect employment opportunities through the spillover effects of their activities on non-members (Feisali & Niknami, 2021).

These individuals benefit from income-generating opportunities that are only viable through transactions with and the opportunities created by cooperative ventures.

Studies have shown that cooperatives are an ideal approach to complement the broader strategies for poverty alleviation, particularly in rural areas. This is because:

- i. Cooperatives' values and principles inherently support poverty alleviation, ensuring long-term economic growth.
- ii. The history of cooperatives in developing countries demonstrates substantial success in driving economic development and improving livelihoods.
- iii. Even though some rural cooperatives have faced challenges, these instances do not undermine the effectiveness of the cooperative governance model in fostering sustainable development.
- iv. The SDGs and World Bank-endorsed poverty alleviation strategies can harness the cooperative model to foster inclusive economic growth and sustainable livelihood improvement.

While there are recognized barriers to using cooperatives as tools for poverty alleviation, such as the lack of organizational capacity in rural cooperatives to respond to the opportunities available to rural residents, these challenges highlight areas for improvement rather than indicating the failure of the cooperative model. Other barriers, such as the insufficient recognition of rural cooperatives' potential by aid agencies and their lack of essential market knowledge, also need addressing. Nonetheless, the literature suggests that cooperatives offer substantial advantages as a means of economic development and poverty alleviation, especially in developing countries. Cooperatives are seen as integral to effective micro-financing, value chain management, good governance, and the enhancement of individual and community capabilities, all of which are crucial for sustainable livelihood improvement and economic empowerment.

#### IV. CONCLUSION AND RECOMMENDATION

At the intersection of ethics and development, this paper has illuminated the transformative potential of cooperative communities in addressing poverty, provided that ethical principles are meaningfully embedded in their design and operation. By centering the discussion on ethical concerns, such as equity, participation, and sustainability, the study has repositioned cooperatives not simply as economic mechanisms, but as moral enterprises capable of reshaping the structures of rural marginalization. The paper's conceptual framework reveals that cooperative performance cannot be divorced from ethical governance. Where ethics are sidelined, cooperatives risk replicating the very inequalities they seek to resolve. Conversely, where ethics guide leadership, inclusivity, and accountability, cooperatives become not only vehicles of economic empowerment but also agents of structural transformation. Moreover, the engagement with Pareto Optimality Theory sharpens the analysis, underscoring the need for development strategies that are not only efficient but just, enhancing collective welfare without sacrificing the dignity of the vulnerable. Ultimately, this study invites a rethinking of poverty alleviation beyond technical fixes toward ethically informed, community-centered solutions. Future discourse and policy must, therefore, confront the ethical foundations of development practice, recognizing that without ethics, even the most innovative strategies will fall short of delivering sustainable and equitable change.

To effectively empower smallholder farmers and foster sustainable poverty alleviation, both pro-cooperatives and development partners must adopt a holistic, multi-faceted approach that transcends traditional agricultural strategies. At the core of this approach is ethical leadership within cooperatives, which should prioritize transparency, accountability, and a commitment to fairness. This requires development partners to invest in capacity-building initiatives that equip cooperative leaders with the skills necessary to navigate complex governance challenges and uphold the principles of ethical conduct. Such leadership ensures the cooperative remains a trustworthy institution, capable of advancing collective goals.

Equally important is the need for comprehensive capacity-building for smallholder farmers. By focusing on sustainable agricultural practices, financial literacy, and cooperative management, both cooperatives and development partners can empower farmers to increase productivity and gain access to lucrative markets. This is particularly critical as cooperatives facilitate stronger market linkages, enabling smallholders to overcome barriers imposed by intermediaries and secure fair-trade opportunities. In tandem, development partners must invest in infrastructure that enhances market access and strengthens supply chains, thereby facilitating long-term growth. Inclusivity must also be a cornerstone of these efforts. By promoting the active participation of marginalized groups, particularly women and youth, cooperatives can create more equitable opportunities for all community members. This inclusiveness is not only a moral imperative but also an economic one, as diverse participation enhances decision-making and broadens the cooperative's reach. Furthermore, promoting financial inclusion through affordable credit options is essential. Development partners can play a crucial role by providing tailored financial services that meet the specific needs of smallholder farmers, enabling them to invest in productivity-enhancing tools and technologies.

Alongside this, fostering collaboration between cooperatives, local governments, and other stakeholders will allow for a more coordinated approach to addressing challenges and leveraging available resources. Sustainability, both in environmental and economic terms, must be integrated into every aspect of cooperative development. By adopting climate-smart practices and encouraging sustainable farming, cooperatives can help mitigate the adverse effects of climate change while ensuring long-term viability. Development partners should incentivize such practices and provide the necessary support to ensure these approaches are both feasible and scalable. Finally, policy advocacy is a critical tool for creating an enabling environment that supports cooperative growth and smallholder empowerment. Cooperatives must engage with policymakers to advocate for favorable policies that enhance cooperative rights, market access, and land security. Development partners can amplify these efforts by conducting research, providing evidence-based recommendations, and facilitating dialogues between cooperatives and governments to foster policy reforms that benefit rural communities. In sum, a strategic, integrated approach that combines ethical leadership, capacity building,

inclusivity, market access, financial inclusion, collaboration, sustainability, and policy advocacy can significantly enhance the impact of cooperatives in empowering smallholder farmers, promoting socio-economic development, and achieving sustainable poverty alleviation.

#### Compliance With Ethical Standards

The study strictly complies with ethical standards by ensuring informed consent, confidentiality, voluntary participation, and cultural sensitivity throughout the research process

#### Disclosure Of Potential Conflicts Of Interest

The author declares no financial, personal, or institutional relationships that could have influenced the integrity or outcome of this research

#### Informed Consent

Informed consent was obtained from all participants, where required. This paper is submitted with the consent of co-publisher Rev. Dr. Francis Tegete, who made significant contributions to its content and structure

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