

UNIVERSITY OF CAPE COAST



SOCIAL AND SOLIDARITY ECONOMY AND SOCIAL INCLUSION OF
ASSIN FOSU COOPERATIVES

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ASSIN FOSU COOPERATIVES

BY

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School for Development Studies, College of Humanities and Legal Studies,
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award of Master of Philosophy Degree in Development Studies.

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DECLARATION

Candidate's Declaration

I hereby declare that the thesis is the result of my own original research and that no part of it has been presented for another degree in this university or elsewhere.

Candidate's Signature..... Date.....

Name:

Supervisor's Declaration

I hereby declare that the preparation and presentation of the thesis were supervised in accordance with the guidelines on supervision of the thesis laid down at the University of Cape Coast.

Supervisor's Signature..... Date.....

Name:

ABSTRACT

The study explored Social and solidarity economy and social inclusion of the Assin Fosu Cooperatives. A mixed-method approach was adopted for the study. A sample of 175 members was sampled from six cooperatives. An interview schedule was used to collect data from the cooperative members. A focus group discussion guide was used for the leaders of cooperatives, and an interview guide was used to elicit information from the key informant. Analytical tools such as descriptive statistics, Chi-Square, and binary logistic regression were used to analyse the quantitative data, while the qualitative data were analysed thematically. It was found that members of cocoa-based cooperatives had high social inclusion, while access to formal education, household size, being divorced, and years of membership in the cooperatives explain low social inclusion. Collective resource mobilisation related directly to well-being, while years of membership in the cooperatives and collective resource utilisation led to low well-being. Being single, or divorced increased high collective resource mobilisation, while membership in Assin Akropong rice growers and marketing society increased collective resource mobilisation and utilisation. Based on the findings, it is recommended that cooperative members and their leadership as well as the Municipality should collaborate to intensify the positive gains from cooperation.

KEYWORDS

Cooperative

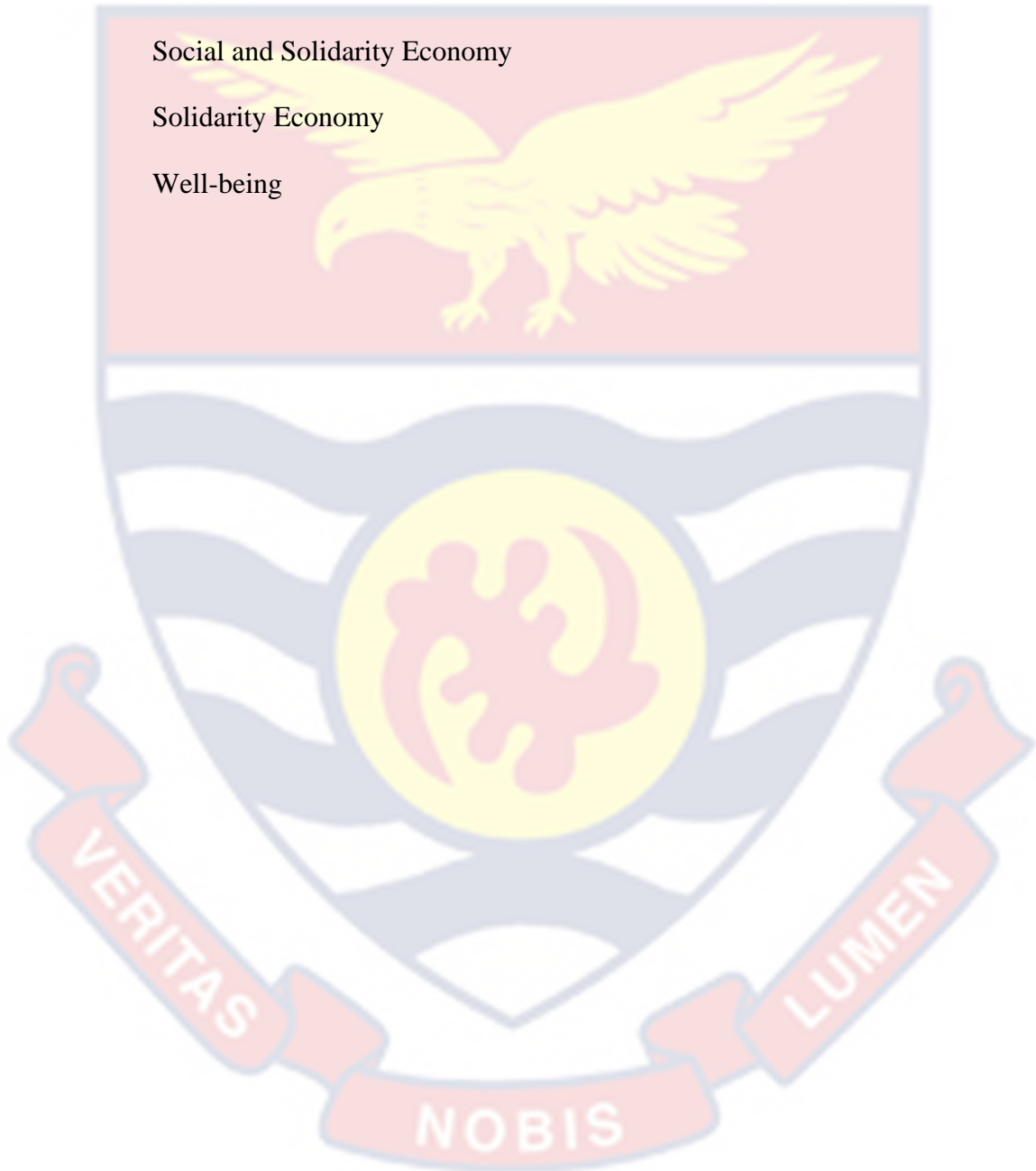
Social Inclusion

Social economy

Social and Solidarity Economy

Solidarity Economy

Well-being

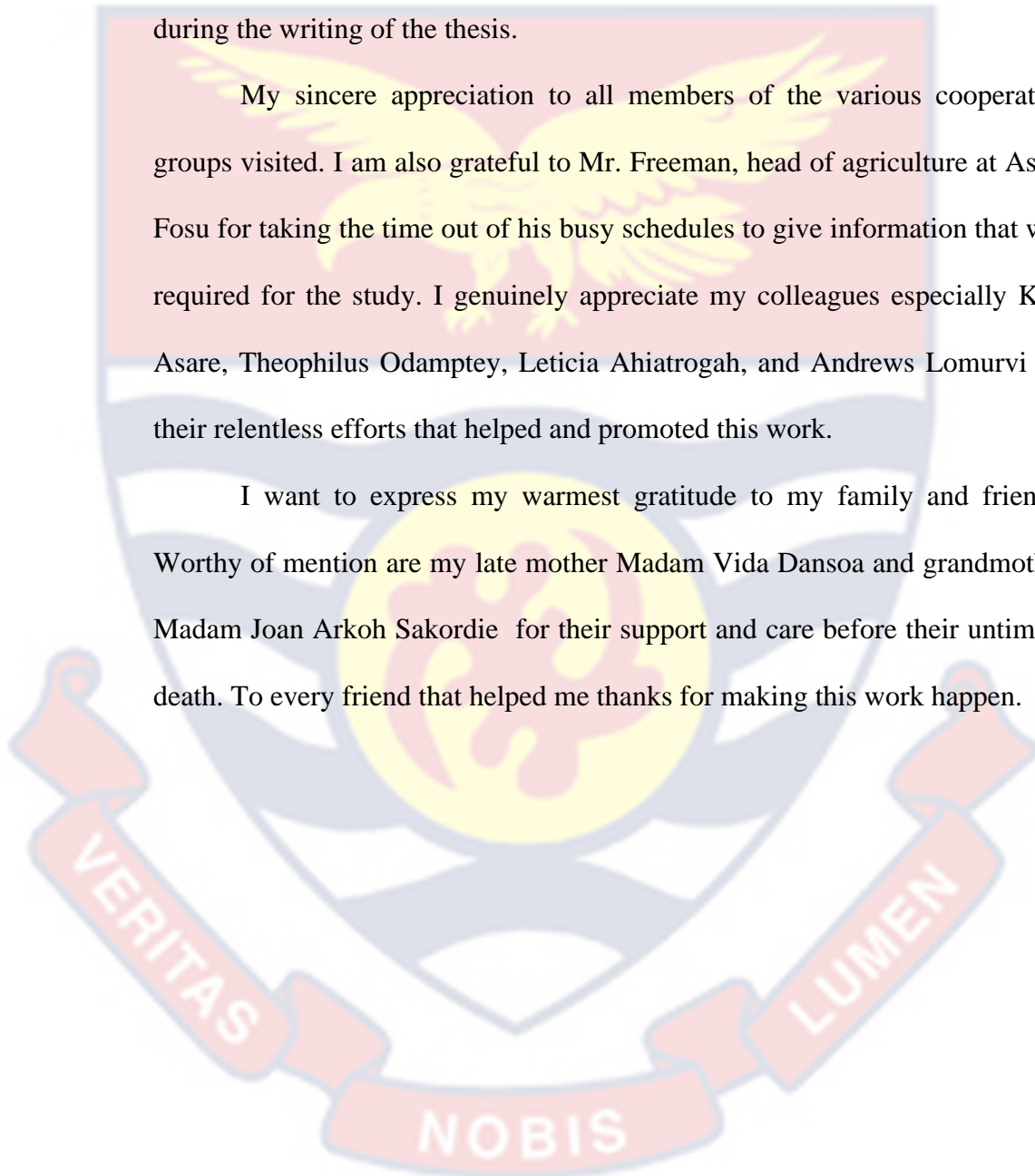


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DEDICATION

To the memories of my late Grandmother, Father, and Mother.



TABLE OF CONTENTS

	Page
DECLARATION	iii
ABSTRACT	iv
KEYWORDS	v
ACKNOWLEDGEMENTS	vi
DEDICATION	vii
TABLE OF CONTENTS	viii
LIST OF TABLES	xi
LIST OF FIGURES	xiii
CHAPTER ONE: INTRODUCTION	1
Background to the Study	2
Statement of the Problem	7
Objectives of the Study	9
Research Questions	10
Significance of the Study	10
Scope of Study	10
Operational Definition of Terms	11
Organisation of the Study	11
CHAPTER TWO: LITERATURE REVIEW	13
Introduction	13
Theoretical Review	13
Collective Action Theory	14
Social Capital Theory	17
Resource Mobilisation	21

Social Capital	22
Well-being	25
Social Inclusion	28
Solidarity Economy	31
Social Economy	34
Difference between Solidarity Economy and Social Economy	38
Social and Solidarity Economy (SSE)	39
Empirical Review	44
Lessons Learnt	49
Conceptual Framework	51
CHAPTER THREE: METHODOLOGY	54
Introduction	54
Research Design	54
Study Design	56
Study Area	57
Target Population	60
Sample Size and Sampling Procedures	60
Instruments Design	62
Pre-Testing	63
Ethical Considerations	64
Field Work	65
Data Analysis	65
Chapter Summary	66
CHAPTER FOUR: RESULTS AND DISCUSSION	67
Introduction	67

Socio-Economic Characteristics of the Respondents	67
Extent of Social Inclusion among Cooperative Members	78
Contributions of Cooperatives in Promoting the Well-being of Members	97
Collective Mobilisation and Utilisation of Resources by Cooperatives	106
Collective Resource Utilisation	113
CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS	
Introduction	122
Summary of key Findings	122
Conclusions	125
Recommendations	126
Limitations	129
Suggestions for Further Study	130
REFERENCES	131
APPENDICES	163
APPENDIX A: INTERVIEW SCHEDULE FOR SOCIAL AND SOLIDARITY ECONOMY AND SOCIAL INCLUSION OF ASSIN FOSU COOPERATIVES	163
APPENDIX B: INTERVIEW GUIDE FOR LEADERS OF THE COOPERATIVES	168
APPENDIX C: FOCUS GROUP DISCUSSION GUIDE FOR MEMBERS OF COOPERATIVES	169

LIST OF TABLES

Table	Page
1 Sample Distribution by Sub-Groups within Cooperatives	62
2 Distribution of Respondent's Type of Cooperative by Sex of Members	68
3 Type of Cooperative by marital status level	72
4 Type of Cooperative by Educational Level of Members	74
5 Respondents age by type of Members of the Cooperatives	76
6 Household Size of Members of the Cooperatives	78
7 Years of Membership of the Cooperatives	81
8 Cooperatives by Input Received by Members	83
9 Cooperatives by Training Received by Members	85
10 Cooperatives by Primary Occupation of Members	86
11 Type of Cooperatives by Extent of Social Inclusion	88
12 Test of Multi-Collinearity Assumption for Social Inclusion	89
13 Variables in Binary Logistics of the Extent of Social Inclusion among Cooperative Members	92
14 Well-being Classification by Type of Cooperatives Cross-Tabulation	101
15 Variables in Binary Logistics of Well-being of Cooperative Members	103
16 Collective Resource Mobilisation by Type of Cooperatives Cross- Tabulation	109
17 Variables in Binary Logistics of Collective Resource Mobilisation by Cooperative Members	111
18 Collective Resource Utilisation by Type of Cooperatives Cross- Tabulation	115

19	Variables in Binary Logistics of Collective Resource Utilisation by Cooperative Members	118
20	Collective Mobilisation and Utilisation of Resources Cross-Tabulation	121



LIST OF FIGURES

Figure	Page
1 Conceptual Framework for Social and Solidarity Economy and Social Inclusion	53
2 Map of the Study Area Showing the Sampling Communities	59



CHAPTER ONE

INTRODUCTION

The relevance of social inclusion in addressing social exclusion, inequalities in asset and income distribution for fair participation in the decision-making process, remunerated employment, work opportunities, and better living conditions cannot be overlooked (Barkin & Lemus 2014; ILO, 2014). This view challenges the ideology of neoliberalism as it results in structural disturbances and pressures for societal transformational change (United Nations, 2015). Hence, Social and Solidarity Economy (SSE) has emerged to address the adverse externalities arising from government failures and to bring about an inclusive transformative societal change through collective action (Filipenko, 2017; Quinones, 2017; United Nations Research Institute for Social Development (UNRISD), 2015).

In Ghana, some forms of SSE are cooperatives, non-governmental organisations, associations, and *susu*, with Assin Fosu having the dominant cooperatives (Department of cooperatives, 2018). Despite investments made by the government in the district, many rural farmers continue to face negative externalities. Hence, they have engaged in cooperative societies to reduce social exclusion and to bring about an enhancement in their well-being. On the other hand, studies on SSE and the inclusiveness of members in the Fosu cooperative economy are not only limited but there is also inadequate information on the mode and utilisation of resources by members. It is the deficit in the knowledge that instigate this research.

Background to the Study

Globally, development seeks to bring about quality improvement in the lives of the citizenry. The outcome of development is not merely growth in the economic sense but is closely related to the notion of quality of life (Romeiro, 2012). Piovesan (2014), in a similar vein, asserts that the right to development demands ethical globalisation and solidarity. Singh (2019) notes that development deals with the alleviation of poverty although the concept of poverty is relative and interrelated to other problems of society and underdevelopment. Neoliberalism has become the dominant ideology permeating the public policies of many governments in developed and developing countries (Karjanen, 2015; Navarro & Muntaner, 2016). Garrett-Peltier and Sharber (2008) and United Nations (UN, 2015) believe that the adoption of the ideology of neoliberalism has resulted in the reduction of state interventions in economic and social services, poverty, unemployment, a decline in living conditions of employees, the deregulation of labour and financial markets as well as of commerce and investments.

Critics have argued that neoliberal policies can be accountable for the considerable growth of social inequalities within countries where such policies have been applied as well as maintain that the major beneficiaries are the main classes of both the developing and the developed countries (Fernando, 2017; Grell-Brisk 2017). In response to the crises of neoliberalism, social actors have engaged in collective actions that seek inclusiveness to reduce social exclusion and poverty as well as to achieve social transformation and local community well-being (Filipenko, 2017; Quinones, 2017; United Nations Research Institute for Social Development (UNRISD), 2015). One such strategy that is gaining

popularity among particular groups such as producers and farmers in developing economies is the adoption of Social and Solidarity Economy (SSE).

Barkin and Lemus (2014) as well as Filipenko (2017) perceive the SSE to encompass a broad and diverse variety of enterprises and organisations with overtly social and frequent environmental goals. By the same token, Li (2019) illustrates that the SSE approach to development addresses the structural causes of poverty, social exclusion, and unsustainable development associated with market-centered growth strategies and skewed power relations. Although the SSE is similar in many ways to other conventional for-profit enterprises and informal economy, by definition, Utting (2016) and Filipenko (2017) observe that it is distinguishable by four key features. Foremost, the SSE puts social and environmental objectives before profit; it involves cooperative and associative relations and forms of democratic management; it espouses values of solidarity, caring, and sharing; and finally, it is inclusive and rooted in the community.

Accordingly, the UNRISD (2015) and Utting (2016) confirm that these economies operate in a variety of activities including cooperatives, mutual associations, fair trade organisations, and networks as well as various forms of solidarity finance. For instance, Ujamaa in Tanzania, Susu in West Africa, and cooperatives and associations in Ghana. The 2015 UNRISD report reveals that the adoption of the SSE in developing countries focuses on an ethical and value-based approach to economic development that prioritises the welfare of people and the planet over profits and blind growth. Furthermore, the United Nations Inter-Agency Task Force on the Social and Solidarity Economy (UNTFSSSE) argues that developing countries like Ghana require SSE due to recent global

economic and political instability. Such shortcomings jeopardized the current neoliberal development system, hence the necessity to adopt an alternate or complementary inclusive development paradigm.

Equally, evidence from around the world, as established by the UN (2015), International Monetary Fund (IMF, 2014), the World Trade Organisation (WTO 2015), and the World Health Organisation (WHO,2015) reports, shows that SSE is a viable solution to re-balancing environmental social and economic objectives. To further confirm the relevance of the SSE to social inclusion, Abdou, Fahmy, Greenwald and Nelson (2010) in their study found that SSE creates a medium that reduces vulnerable employment, where producers and farmers can establish cooperatives to mend working conditions, obtain better access to markets and expand income-generating activities.

The relevance of SSE to social inclusion is also highlighted by Cace & stanescus (2013), who indicate that SSE provides equitable growth, food security, and jobs to many workers and improves the quality of production by organizing a multitude of producers into cooperatives particularly in rural societies in ways that will improve and diversify the quality of production. For instance, the adoption of good living in Ecuador has led to increased production capacity in the economic development process of the Ecuadorian government (ILO, 2014).

In the view of Barkin and Lemus (2014), the SSE is relevant to social inclusion as it addresses inequalities in asset and income distribution, participation in the decision-making process, remunerated employment, and work opportunities. SSE contributes to equal access to environmental resources as well as plays sustainable development roles in local trade such as

associations, and cooperatives which offer different solutions to environmental complications through recycling. In support Utting (2016) posits that through SSE, local groups gain greater access to environmental resources, hence producing goods and services to benefit the groups. Fonteneau (2014) further elucidates that the active participation of marginalised people in SSE represents a major step in achieving a decent life and fighting social exclusion. The OCED (2019) posits that the UNTFSSSE additionally acts as a channel for civil society voices to engage with decision-making.

To further support the relevance of the SSE, Cvetanovic, Despotovic, and Filipovic (2015) make references to the causality between the concept of social capital theory and the objectives of the SSE. The social capital hypothesis contends that social connections are resources that can prompt the turn of events and collection of human resources. This implies that social capital is any component of a social relationship that yields conceptive advantages (Larrabure, 2019; Portes, 1998). The bases of the theory rest on the notion that people have evolved implicit tendencies for suggestions that signal higher amounts of social capital as well as explicit tendencies for friendship.

Furthermore, just like the SSE, Samson (2019) avers that social capital theory takes into consideration socioeconomic status in a division of labour. This implies that people can be anticipated to high esteem that they get profound fulfillment from participation in little interpersonal organisations containing close private connections and developed areas of strength from the ties they share. However, Smith (2016) cautions that, since the SSE advocates for the formation of groups that put their resources together for the benefit of members

of the group, challenges are bound to arise from personal differences, compliance with rules and regulations, trust, ego, and political behaviour.

In confirmation of the assertion of Smith (2016), Huq's (2014) anxiety about the principles of collective action is echoed as he makes known the problems which are associated with the situation that may arise where all people would be in an ideal situation cooperating but neglect to do so because of clashing interests between people that put joint activity down. Likewise, collective action theory clarifies that institutional methodology for the arrangement of cultural issues and worries with the circumstances under which gatherings with an interest will see that interest and follow up on it (Clague, 1997). Irrespective of all these challenges, Filipenko (2017) distinguishes that the benefits of adoption of the SSE have transcended all the aforementioned challenges and have empowered people in rural communities to gain sustainable livelihood in farming, particularly in Africa where Ghana is not exceptional.

In Ghana, some forms of SSE are cooperatives, non-governmental organisations, associations and susu. However, cooperatives are the most dominant and have become potent for poverty intervention and mass empowerment of people as they exist to promote welfare of their members (Salifu & Funk, 2009). Furthermore, they are important carriers of agricultural and industrial development for poverty alleviation (Aref, 2011). By the same token, cooperatives promote development that leads to poverty reduction, social inclusion and job creations according to Woldu, Tadesse and Waller (2013). Many cooperative societies are found among farming communities in Ghana where the Assin Fosu Cooperatives stand tall among them. The Assin Fosu has about 1200 cooperatives. The cooperatives are structured along the main

livelihood activities (Koomson, Buadu and Ntiri, 2023). These cooperatives were established with the aim of improving crops quality and yields and reducing indebtedness of farmers, providing financial assistance, farm input on top of provision of employment and linking cooperative to markets (Department of Cooperatives, 2021).

Assin Fosu is one of the municipalities in Ghana where farming is a major source of livelihood for the people, with cash crop farming being the most dominant farming activity in the area. It is one of the districts with the highest number of cooperatives base on high incidences of agriculture and its related activities, especially cash crop farmers in the district (Department of Cooperatives, 2021). Yet, due to the challenges that the individual farmers are faced with, the formation of farmer-based cooperatives are sprang for the farmers to pool their resources together in attempts to overcome such challenges. Thus, the Assin Fosu Municipality has become a home to many cooperative societies in the arena of productions, savings, lending and commercialization of handicrafts, ecotourism services, seafood and honey (District Composite Budget, 2019).

Statement of the Problem

Over the years, the approaches to development have largely evolved with focus around suitable methods for development (Monks, 2017; Horner, 2019). While this advancement mirrors a basic quest for answers for development issues, it has been a significant basic necessity in making a shift from state predominance to a fairly everyone ready and available management of development (Dugle, 2015). Hence, there is the need for an economic system that should be inclusive (Burch & McInory, 2018). Ghana as a developing

country operates as an economy based on the neoliberal approach as such the economy experiences all the challenges accredited to capitalism. According to Navarro (2019), some challenges include rising unemployment, poverty, strangulation of small business by multinational corporations, over reliance on imported goods and services.

However, with barely any state interventions in terms of incentives, bailouts and subsidue, most social actors are unable to grow their businesses and they are still stack in labour intensive practices (Ghana Statistical Service, 2018). The lack of support for social actors have been attributed to the neoliberal practices adopted by successive governments (Navarro & Mutaner, 2016). Failures of neoliberal policies have reflected in cooperatives to mount strategies against pandemic of exclusion (Bergeron, 2015; UNRISD, 2015). Studies have focused on the importance of the Social and Solidarity Economy and proof of the concept to local development (Sahakan, 2016; Lee, 2019). SSE have been found to aid in local development by empowering members to take control of their economic activities (Deller, Hoyt, Hueth & Sundaram-Stukel, 2009; Smith, 2018).

Cooperatives are often lauded for their principles of inclusivity of members (Hulgard & Spear, 2016). Studies have reveal persistent inadequacies in member inclusiveness within cooperatives (Smith & Robinson 2019; Mook, Quarter & Ryan, 2017). However, there is limited studies on inclusiveness of members in the cooperative economy (Smith, Johnson & Martinez, 2020). Therefore, this had the tendency to increase to the information on the extent to which members are socially included.

Some studies have highlighted different mechanism through which cooperatives contributes to well-being (Nembhard,2014) but empirical evidence on it is complementary (Borzaga & Tortia,2006). For instance,Cooperatives increase the efficiency and productivity of processes on farm by procuring input and shared machinery in Canada, was reported by (Abate, Francesconi & Getnet, 2014 ; Ji et al,2021), in Nigera (Ufoaroh,2017)complementing earlier studies found that members live in good health and posses buildings and land after joining cooperatives. Hence, the need to find out of contrading or similar results in Assin Fosu. The modes of mobilisation and utilisation of resources of the cooperative societies in Ghana, specifically Assin Fosu are not sufficient (Koomson et al, 2023). Thus, this study intends to investigate these gaps identified and make contribution to the area of study.

Objectives of the Study

The general objective of the study was to explore Social and solidarity economy and social inclusion of the Assin Fosu Cooperatives. Specifically, the study sought to:

1. Discuss the extent to which cooperatives ensure social inclusion among members.
2. Examine the contribution of cooperatives to the promotion of well-being of their members.
3. Examine the mobilisation and utilisation of resources of the cooperative societies.
4. Make recommendations to inform policy and practice.

Research Questions

These objectives informed the following research questions:

1. How do cooperatives ensure social inclusion of members?
2. How do the cooperatives promote the well-being of their members?
3. How do the cooperatives mobilise and utilise resource for the members?

Significance of the Study

It is expected that the results of the study will help policy makers and members of the cooperatives to develop strategies that ensure social inclusion among members of the cooperatives as well as promote their well being. It is also reasoned that the outcomes of the research would help members of the cooperatives to develop mechanism for mobilising resources by demonstrating how members are motivated to pool their resource and utilize the resource for the benefits of the cooperative members. This will subsequently improve the well being of the members.

The findings would provide knowledge to all stakeholders on how to SSE operate and ensure inclusive economic system among members cooperatives. The study will further identify the contributions of the cooperatives in promoting the well being of the members. This will in effect help policy makers and members of the cooperatives to improve upon their resource mobilisation and utilization service delivery. Finally, the findings of the study will provide policy guidance to the Cooperative department Unit.

Scope of Study

The study was confined to members of the selected cooperatives in the Assin Fosu District in the Central Region of Ghana. Thus, the respondents were also limited to farmers who were members of the selected cooperatives. The

study acknowledged financial and time limitations that imposed the utilisation of sample to represent the members of the cooperatives as well as the limitation of cooperative activities to access to farm input, access to market and risk management as well as access to information.

Operational Definition of Terms

The accompanying operational definitions, as utilised in the research, were inferred after a deliberate survey of literature.

Social and Solidarity Economy: A system characterizing economic activities and market relation that prioritize social and environmental objectives over profit motives

Cooperative: An independent relationship of individuals joined willfully to meet their normal social, monetary and social necessities and desires through a mutually claimed and fairly controlled venture.

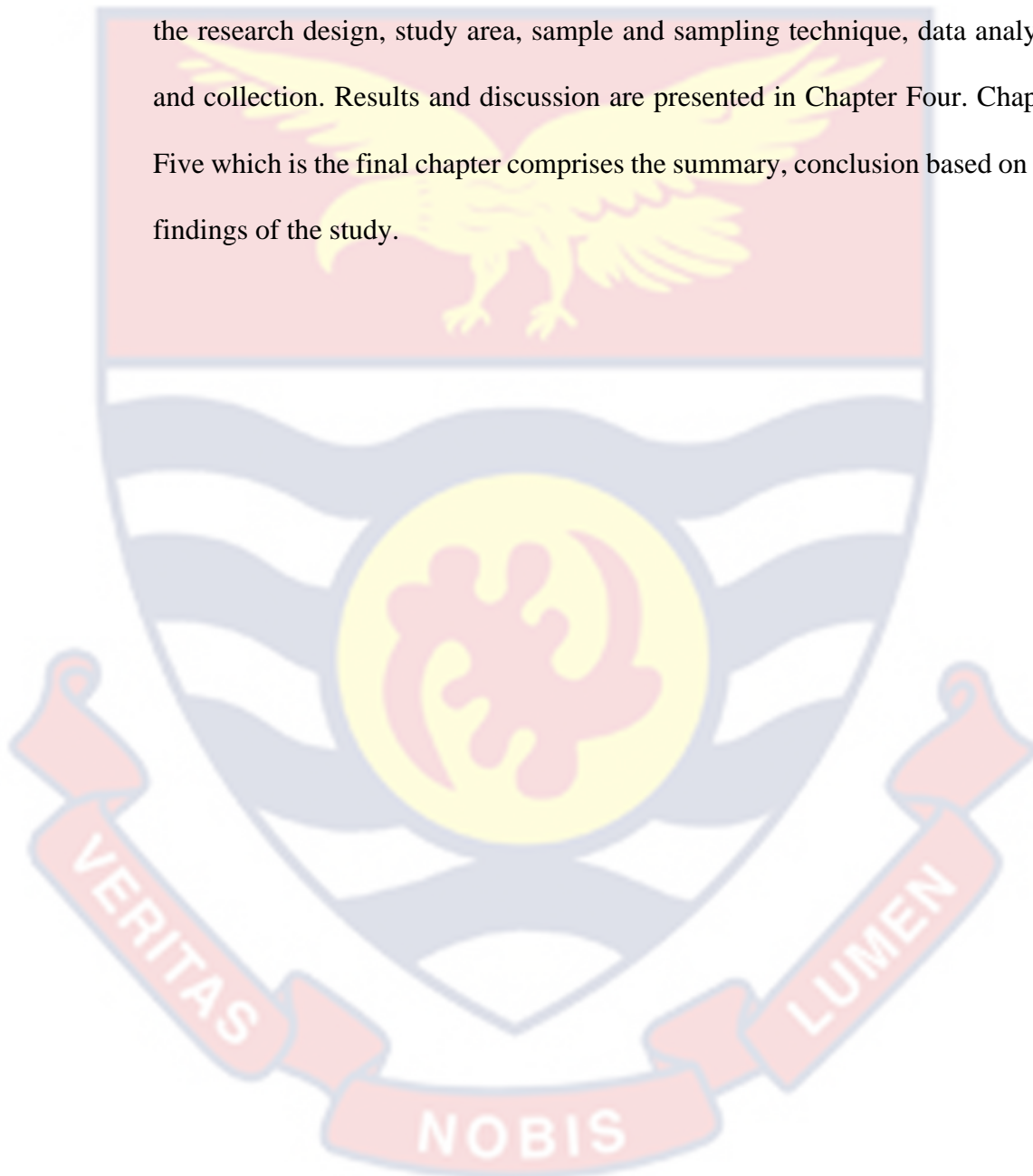
Social Inclusion: Socially coordinated strong connections in a community that further economic and social investment by having access to public goods and services, trusted and recognized as competent to perform community valued social role, and belonging to social network within which one receives and contributes supports.

Well-being: Aggregation of social indicators related to education, health, work, and social protection, happiness, networks as abundance of positive effect over negative effects.

Organisation of the Study

The thesis is organised into five chapters. Chapter One provides introduction to the study and covers the background to the study, the statement of the problem, objectives and research questions, scope of study significance

and definition of terms and organisation. Chapter Two highlights both theoretical and empirical frameworks as well as conceptual review of existing related relevant literature. A conceptual framework is also provided as a guide to the entire study. Chapter Three entails the research methodology and presents the research design, study area, sample and sampling technique, data analysis and collection. Results and discussion are presented in Chapter Four. Chapter Five which is the final chapter comprises the summary, conclusion based on the findings of the study.



CHAPTER TWO

LITERATURE REVIEW

Introduction

The chapter presents the theoretical frameworks, conceptual underpinnings, and related empirical studies that serve as a guide in examining SSE and Social inclusion of Assin Fosu Cooperatives. The review was started with the discussion of the theoretical Social and Solidarity economy. Collection Action Theory and Social Capital Theory were reviewed to understand how Social and solidarity economy operate under cooperatives. This was followed by discussion of concepts such as social capital, well-being, social inclusion, cooperatives, as well as social and solidarity economy which emanated from the theoretical reviews. Finally, the lessons learnt from empirical reviews informed a conceptual framework that guided the entire study.

Theoretical Review

Theoretical review helped with setting up what premises as of now exist, the relationship between them, how much subside and stream theories have been researched and growing new hypotheses to be tried (Whetten, 1989). This development is utilised to help set up a setback of suitable speculations that uncover missing issues for clarifying new arising issues (Reay & Whetten, 2011). The Collective Action Theory was originally reviewed to explain social and solidarity economy on the assumption that, the main purpose of forming the cooperatives is to work together to achieve the goals of the cooperatives. The theory of social capital was reviewed to remedy the weakness of the Collective action theory as it could not adequately address social inclusion. The Social

capital theory suggest that the network between the cooperative members serves as resources for promoting the goals of the cooperative.

Collective Action Theory

Collective action theory is based on the view that groups of individuals with common interests usually attempt to work together to achieve the goals of the group. Collective action has been a subject of concern to several disciplines such as economics, sociology, psychology, history and political science (Oslon, 1965). The commencing point of many strategies to collective action begin with the presumption that they are a response to an actual situation of disadvantage (McAdam, 1982). According to Tarrow (1998), this implies that the group identifies precise material condition as concealed “causes” of collective strife. However, in view of Postmes, Branscombe, Spears & Young (1999), the beginning assumption of this approach is that people often turn to a subjective perception of disadvantage, which can or may appear to differ from, and so is not always related to, the objective physical condition.

The collective action theory was first introduced by Oslon (1965), in which the author contends that any gathering of people endeavoring to provide a public good has challenges to do so effectively. Similarly, Clague (1997) asserts that, the institutional approach to resolving social issues is the foundation of the theory of collective action, which is concerned with the circumstances in which a group of individuals with a shared interest will recognize that interest and pursue it. McAdam (1982) had suggested that from one perspective, people have motivating forces to “free-ride” on the endeavors of others in specific groups and then again, the size of a group is of high significance and hard to ideally decide. Thus, Tarrow (1998) had revealed that the assumption of this

tenet is that the provision of a public good can be done through collaboration of people. Another assumption of the collective action theory is that, collective goods once produced, is available to all members of the group, irrespective of the degree of the individual efforts of the group members (Gillion, 2004).

In respect to this, Moulaert (2013) revealed that the huge associations cannot uphold themselves altogether without pressuring their individuals to pay for the aggregate good that accommodate them or without some motivator that will inspire the individuals to add to the foundation and endurance of the association. Miller (2013) added that a singular individual from such huge group is too small as an element to fundamentally affect their association by giving or not giving support to the association. However, Holahan and Lubell (2016) maintain that free ride would happen if the individual can derive the advantages of the association regardless of contribution or non-contribution. Thus, Oslon affirms that the group ought to be small so that activities of the individuals are recognizable to other members (DeMarrais & Earle, 2017).

Nonetheless, Kantner (2018) has demonstrated that irrespective of the size of the group, individuals regulate their interest in groups with other people based on a self-interest investigation of the perceived benefits and cost of interactions in such a group. Escobar and Alvarez (2018) have argued that while forming a group with other people most people try to maximize their benefits and minimize their costs. These benefits in view of McCubbins and Turner (2020) can be intangible or tangible since most people engage in interest groups and society with expectation of reciprocity and selective incentives. The theoretical reviews have suggested so far that collective action theory is an

individual interest imbedded in the goals of a group for a common action to be taken in that regard.

The collective action theory is relevant to this thesis on social and solidarity economy and social inclusion of a Cooperatives. Cooperatives may be formed by group of individuals with similar interest. The common perceived interest becomes a collective good .This means that group will together to sustain the good for the benefit of all. Kumbamu (2018) has demonstrated that collective action forms the basis of work groups that have a common goal of fighting for the interest of themselves as employees. In this respect, Ahluwalia (2019) has added that work groups have common goals of standards necessary for making income distribution more equitable, fighting poverty and spreading the earnings of economic engagements more extensively. It offers insights and strategies that can enhance the effectiveness and impact of cooperatives in achieving their economic, social, and inclusive objectives.

By pooling their work, capital and different assets, individuals from the cooperatives can get access to specific assets or complete beneficial exercises, which whenever attempted by individual alone, would imply more serious gamble and exertion. This suggests that a bunch of individuals have a typical goal and means to accomplish those targets. Rombouts (2019) has uncovered labour unionisation guarantees labour rights, a fundamental piece of monetary dealings determined to make the work interaction more pleasant by expanding its advantages. This economic interest integration can only be achieved with the collective action of members.

Relatedly, as explained that collective action is imbedded with individual interest, Tenfelde (2017) has revealed that most union members who

are power conscious mostly form new unions when they lose out of a former union leadership election. Crisp (2017) has suggested the dynamics of collective action theory often come to play in union strike actions whereby while some unions are on strike, some members of such unions may not go on the strike due to their individual interest. Twumasi, Jiang, Danquah, Chandio and Agbenyo (2019) have also suggested the tenet of collective action is relevant in explaining why people come together to pull their resources together for a presumed common goal. However, collective action theory has some weaknesses, which do not make it a robust theory for studying issues related to social and solidarity economy.

Holahan and Lubell (2016) have pointed out that collective action is not a simple function of group size and that the rational or individual self-interest component of the theory calls into question our willingness to cooperate. DeMarrais and Earle (2017) have added that though Olson dwelled much on free-ride, the collective action is tied in with empowering people to embrace collaboration, aggregate exertion and obligation, and complementary help in view of shared interests and the assumption for common advantages. Related, as pointed out by Kantner (2018), the collective action theory could not demonstrate how to create a non-exploitative group for managing its own affairs and lead itself to self-reliance. Overcoming the tension of free ride and incentive issues between individual members and collective best interests are addressed by the social capital theory.

Social Capital Theory

Social capital theory maintains that social relations are resources that can bring about the accumulation and development of economic value for the

individuals in the relationship. This idea has evolved from the work by Hanifan (1916), and through the works of several scholars including Bourdieu (1986), Coleman (1988), Putnam (1993), Fukuyama (1995), Lin (2001), OECD (2001) and World Bank (2007). Butler and Robson (2007) revealed that it is assumed that the benefits of belonging to a group and association are due to the trust, reciprocity, networking, and connection that are ingrained in the group's methods of operation. Relatedly, Patulny and Svendsen (2007) revealed that social bonding forms the basis of the social capital theory.

Christoforou (2017) referred to the social bonding as the foundation of a relationship with group members dependent on shared sentiments, interests, or encounters. Claridge (2019) explained that bonding social capital is a kind of social capital that portrays associations in a group or local area described by significant degrees of likeness in segment attributes, mentalities, and accessible data and assets. Social capital that bonds describes a socially strong tie among individuals within a specific group like cooperatives.(Bukari,Bukari& Ametefe,2021). Zhao, Su, Chen, Liu, Zheng and Yan (2019) added that it is the network of ties between people who reside in a culture and carry out employment there, enabling that society to function well. Habes, Alghizzawi, Salloum and Mhamdi (2021) maintained that it includes a social group's ability to function effectively through interpersonal connections, shared values, shared standards, shared traits, trust, and participation.

Basically, there are three forms of bonding that form the bases of the theory. As explained by Woolcock (1998), this includes: bonding social capital, which alludes to relations inside or between moderately homogenous groups; bridging social capital, which alludes to connections inside or between

generally homogenous gatherings; and linking social capital, which alludes to connections between individuals or groups at various progressive levels. However, social support, aid crises development of local reciprocity are instance of many roles of bonding social capital of which bring social and solidarity among members in a group like cooperatives (Bukari et al,2021).

Similarly, Ostrom (2000) explained that the fundamental tenet of the social capital theory is that groups of people contribute common knowledge, understandings, conventions, regulations, and expectations about patterns of interactions to the regular activity, which in turn creates values. Lin (2001) added that though the social capital has to do with resources embedded in the social relations rather than the individual, the access to and usage of such resources are imbedded in the individual actors of the group.

Social capital theory can contribute immensely to this thesis on social and solidarity economy and social inclusion of cooperatives. Members in SSE like cooperatives are able to build relations in group and effectively use the social capital in the form interpersonal relations, trade relations to enhance their method of operation. Grootaert and Bastelaer (2002), explained that social economy would generate the maximum economic and social development if social capital is generated from the social economic transactions. In respect to this, Bowles and Gintis (2002) pointed out that the rules of these social economic interactions include trust, care for one's companions, a willingness to uphold community norms, and the ability to punish who do not conform to them. Dercon and Gollin (2014) suggest even if a person incurs loss in the social economy, his or her associates are more likely to help him or her than to compete him or her out of business. This implies that perfect competition is unlikely to

occur in this social economy because the economic actors exist to support one another through their interactions.

Barkin and Lemus (2014) have suggested that the social capital theory has explained the social and solidarity economy approach to development, which encompass a broad and diverse range of organisations and enterprises that have explicit social and often environmental objectives. Filipenko (2017) added that having been underpinned by the tenet of social capital theory, the social and solidarity economy approach to development espouses values of solidarity, sharing and caring that is rooted in the cooperatives. Relatedly Li (2019) has suggested that the social capital theory has also explained why the social and solidarity economy approach to development aims to uproot causes of poverty and unsustainable development associated with market-centered growth strategies and skewed power relations. The major weakness of social capital theory has been issues of inclusion (Horner, 2019), and this had been addressed early by the collective action theory.

In summary, collective action theory has explained that people pull their resources and efforts together as cooperatives to achieve the purpose of providing public good, which may lead to free ride in large groups if compliance to the collective goals is not enforced. However, critics argued that this tenet of the collective action theory has undermined the willingness of humans to form a non-exploitative group. In this respect, the social capital theory has demonstrated that members of social groups interact with one another based on the principles of trust, reciprocity networking and connectedness, which create charitable values to the members. Thus, while the collective action theory suggests that compliance to the goals of social groups is a function of the size

of the group, social capital theory suggests that compliance to the aims of the social group depends on the embedded values on which the group is formed. The subsequent sections explained the concepts that were gathered from the theoretical review.

Resource Mobilisation

The concept of resource mobilisation was defined as the processes and mechanisms by which individuals and groups mobilise resources, both material and symbolic, to pursue collective goals (McCarthy & Zald, 1977). Resource mobilisation has been a pivotal concept in the field of social movements and political sociology. Similarly, resource mobilisation takes issue with the proposition that collective action is a response to perceived deprivation (Hoyt & Pinder, 2015). Zald & McCarthy (2002) argue that grievance is necessary to stimulate the rise of social movement. Fuchs (2006), considers it as a voluntary effort to mobilise individuals to act collaboratively to amass group influence that will enable them to block or make change. Fuchs (2006) further added that, social movement, a group aims to serve a group's larger goal not individual members for instance cooperatives. Social movement like cooperative operates resources for the benefits of all their members. Golhasani and Hosseinirad (2017), assert that by actively involving members in decision-making processes and resource allocation can foster a sense of ownership and commitment. Chaim (2011) added that economic growth in society needs an increase in material and non-material resources that might be available to social movement. Cooperative requires mobilisation of resources such as money, knowledge and technical tools. Understanding the ideologies of resource mobilisation can help cooperatives engage their members

more effectively. Resource mobilisation in view (Edwards & Kane, 2014) show that cooperatives are successful when they effectively mobilise and utilise resources. Manky (2018) added that social movement can mobilise both material and non material resources

Chaim (2011) indicated that organisation should make preparation for resource mobilisation to be effective and ensure they maximize all opportunities. However, Edwards and Kane (2014) maintain that resource mobilisation is more than fund raising and involves enlisting of all necessary resources, be they human, material, services ready for action to achieve specific goods. Proponents like as Zald and McCarthy, emphasised the importance of resources, including organizational human and financial resources, in shaping the success and impact of social movements like cooperatives. The theory highlights the role of strategic decision-making within social movements. Movements Like cooperatives must make choices about how to allocate limited resources, whether to invest in protest activities, organisational development or framing efforts (Oliver & Myers, 1999). Edwards and Kane (2014) maintain that, cooperatives can succeed through the effective mobilisation of resources and development of opportunities for members. However, Tarrow (1998) advance that new and existing networks, affiliation and partnership to effective organization that advance mobilisation of resource are critical for social movement like cooperative to thrive.

Social Capital

The concept of social capital was first defined by Hanifan (1916) as those immaterial substances in particular generosity compassion, association, and social connection among families and persons who consist of a social unit,

which generate social possibility adequate for a considerable improvement of daily environments in the entire network of human life. Relatedly, Bourdieu (1986) defined social capital as the total of potentials or resources connected to the presence of a long-lasting network of relationships that are more or less institutionalized. In addition, Coleman (1988) defined Social capital as the collective functions of different social entities that encompass particular aspects of social structures and support particular live character behaviors, whether they be individuals or corporate entertainment. Subsequently, Coleman (1990) vehemently contended that social organisation is social capital, enabling the accomplishment of objectives that, in the absence of it, would be impossible to attain or would only be possible at a greater expense. Putnam (1993) also viewed social capital as aspects of social organization including norms, trust, and networks that can increase societal productivity. Nahapiet and Ghoshal (1996) added that social capital could be explained the total amount of present and future resources that are part of and generated from the network of relationships that are within the control of a social group or an individual. In view of the numerous definitions of social capital, Pattison (2001) suggested that no definition of social capital could withstand the test of time because the concept simply means, it is not what you know, but who you know.

Thus, Castle (2003) has argued that the social capital notion will become of limited use as an analytical concept unless it is used with some degree of accuracy and in a comparable way. Similarly, Lin (2005), added that social capital is a theory that outlines how capital is collected and replicated for returns, as well as a concept that symbolizes investment in specific sorts of resources valued in a society hence social capital is both theory and concept.

Due to the critic that the definition social capital is too political in literature, Dasgupta (2005) has referred the concept of social capital as the pool of social networks, while Dufhues et al (2006) added associational life to the social networks. Therefore, the most common feature among the various definitions expatiated from the above indicate that social capital hovers on social relationships that have social benefits.

However, social capital evolves via relationships between individuals and organisations. Li (2019) suggested that social capital is found at level of individual, organisations, community and even at the state level. However, Horner (2019) classified social capital function as bridging and bonding. Groups such as cooperatives are joined together to promote collaboration and group action, whereas bridging enhances group members' connections to other organisations, such as government incentives and markets as well as assist to get things done. Some researchers have suggested these function needs are needed in abundance to increase the benefits of the poor. More so, the presence of social capital in an organisation or for an individual may lead to positive outcomes. One of such outcomes is the facilitation of collective action (Koomson, 2015). If an individual is more likely to take part in group activities within the organization to which he or she belongs if they trust other individuals. Hence, the coming together of people to purse or achieve a common outcome.

Furthermore, Filipenko (2017) concedes that with a strong social capital, groups or organisations can easily help pull other more tangible forms of capital. For instance, groups can set to determine how to set and what it wants to do getting access to raw material, water (natural) access to money (financial),

access to education, skills and knowledge (human) and access to machinery, buildings (physical) for well-being.

Well-being

Well-being is a developing zone of research, yet the subject of how it ought to be defined stays unanswered. From the Hedonic point of view, Bradburn (1969) defined well-being as the blend of bliss, positive effect, low negative effect and fulfillment with life. The author maintained person's well-being depends on how much positive influence outweighs negative influence and how low it depends on how much negative impact outweighs positive influence. On the other hand, Waterman (1993) shared an eudemonic idea that well-being is about featuring positive mental working and human development. Relatedly, Reber (1995) defined well-being as a state of a framework wherein the fundamental characteristics are moderately stable.

Pollard and Lee (2003) and WHO (2009) viewed well-being as a complex, multi-faceted build that has kept on evading specialists' endeavors to characterise and gauge, which is resulting into confusions and contradictions in research. The authors have further suggested that well-being constitutes satisfaction and happiness. However, Ryan and Deci (2001) argued that well-being is something more than feeling satisfied and happy, rather well-being implies developing as an individual, being satisfied as well as making contributions to the advancement of one's community. Beaumont (2011) added that well-being is a territory which every national discussion indicates to be imperative to people. Dodge, Daly, Huyton and Sanders (2012) suggested that well-being is at the core of any national development frameworks. Hence,

though there is inconsistency in the definitions of well-being, there is a consensus that the concept is relevant for societal growth.

An emerging issue is subjective well-being, which Dolan (2014) has defined as far as the emotions, encounters and opinions emerging from what individuals do and how they think. Subsequently, it was revealed that subjective well-being is not distinct of well-being in general because as suggested by Dolan and Galizzi (2015) our practices, and the setting in which these practices happen, determines our subjective well-being, which at the same time influence how we subsequently behave. Similarly, Caravini, Adinolfi and Capasso, (2016) have viewed well-being as an aggregation of social indicators related to education, health, work, and social protection. Dooris, Farrier and Froggett (2018) viewed well-being as an overall chance to rise above clinical originations of well-being and resound with people, networks and neighborhood specialists.

Researchers such as Myers and Diener (1995) concurred that both individual qualities such as family, income, age, experience, and outer factors like the work fulfillment, values, governance of a society are connected to well-being. Yet, linking causation between those individual and external factors to well-being has remained an unending task among scholars. Easterlin (1995) explained that while at a specific time, richer people are likely to be happier than the poor ones, after some time societies may not get happier as they become richer. Along these lines, Diener and Seligman (2004) have contended that an increase in income helps the poor to meet their essential material needs, but as societies develop and become richer, rising goals and relative income gaps are relied upon to turn out to be more significant in determining subjective well-being than absolute income.

Chalmers (2008) suggested that well-being and income are connected among individuals at low-income levels, but there is a limit or satiation point beyond which further income is irrelevant to well-being. Nevertheless, while recognizing that the connection can be less intense at more significant levels of income, Deaton (2008) has contended that there is no satiation point where an increase in income does not make a difference more for well-being. In relation to this, a consensus has been established in the economic literature that income grows at diminishing returns concerning the individual's well-being (Easterlin, McVey, Switek, Sawangfa, & Zweig, 2010; Stevenson & Wolfers 2008). This suggests that absolute money should matter more for the subjective well-being of those at low-income levels, according to Camfield, Choudhary, and Devine (2010).

Well-being is an integral part of social policymakers' aim to advance social change and improvement of individuals and structures to address life difficulties. Relatedly, Reyes-García *et al* (2016) have suggested that a growing economy that aims to sustain the well-being of the citizens should focus on social factors that have a direct and indirect effect on economic well-being. Jorgenson and Schreyer (2017) have added that this would be easier if development experts are able to merge individual economic well-being and social welfare within the holistic national development framework. This suggests that the measurement of overall well-being would have to look at human elements, material endowment, and social inclusion.

Concerning the measurement of well-being, Champo, Mwangi and Oloo (2012) opines that the real depth of well-being is evolving and continue to surface. However, the future depth of well-being will be more confounded than

at any time in recent memory thought because individuals are longing for materials and more monetary power. Well-being purpose can be classified into personal satisfaction which incorporates a balance between fun and serious activities, well-being status training and skills, social connections, service and commitment, and subjective well-being and individual security. Whereas future well-being, which includes natural capital, human capital, economic capital, and social capital, will be viewed as the well-being that is sustained over time through preservation. The components of material well-being are wealth, employment, and living conditions.

Only quality of life among all categories offers optimism for other well-being indicators. Hence, subjective assessments are recommended to capture all facets of well-being. Onyeze, Onyeze, and Uzoka (2014) acknowledge that even while most economists favor adopting objective metrics when examining overall well-being, this is not always the case. To properly measure overall well-being, however, all aspects of life should be considered, such as life satisfaction and contentment, optimism, others will also perceive someone as joyful if they frequently laugh, are sociable, and report being happy (Easterlin *et al.*, 2010), which suggests that well-being should also include the feeling of sociability. Objective measurements are inadequate since they do not include social and emotional well-being.

Social Inclusion

Social inclusion is defined as a character, language, social investment, network, and common society that is derived from peoples' interactions (Castells 1997). Forrester-Jones, Carpenter, and Coolen-Schrijner (2006) referred to social as supportive relationships that are socially integrated and

promote economic and social engagement. Relatedly, Social inclusion according to the UNDP report (2020) is the process of ensuring that individuals and communities from all social and economic backgrounds have equal access to resources, opportunities, and participation in society (United Nations Development Programme, 2020). The United Nations report (2020) indicates that social inclusion encompasses the idea that everyone should have equal opportunities to participate in economic, political, and social life, regardless of their background.

Similarly, McConkey, Dowling, Hassan, and Menke (2013) viewed social inclusion as interaction with people and access to community facilities. Clement and Bigby (2009) opined that it includes extending individuals' informal organisations by encouraging associations with individuals who are not workers, family members, and or scholarly handicaps. According to sharan (2010), social inclusion is a means of enhancing the conditions under which individuals and groups engage in public life while also enhancing the capacity, opportunity, and respect of those who are hindered due to their character. Cobigo *et al* (2012) captured social inclusion as having access to public goods and services, being trusted to carry out one's community social role, being recognized for one's social competence, and belonging to a social network where one both gets and provides support.

The above views suggest that social inclusion as a concept has gained more attention in recent years as societies become more diverse and unequal (World Health Organisation,2019). Organisation for Economic Cooperation and Development (2017) suggests that, the growing recognition of the importance of promoting social inclusion as an approach to address poverty,

reduce social exclusion and promote social cohesion. Thus, social inclusion is the basic mechanism that link individuals and communities together to coexist as social rational beings. In this respect, Simplican, Leader, Kosciulek and Leahy (2015) opined that, social inclusion is a connection between two significant life spaces concerning relational connections and network support at the individual and community level.

Therefore, Silver (2015) characterized social inclusion as a way toward improving the terms for people and associations to participate in society through business sectors such as work, or credit, administrations in relation to access to training, and spaces in terms of political, physical acquisition. Svoen, Dobson and Bjorge (2019) added that social inclusion is fundamental human right of people. Social inclusion can be promoted through a range of means, including access to employment, education, housing, and healthcare (European Commission, 2020). Governments, cooperatives, associations and non-governmental organisations can also implement programs and policies that promote social inclusion, like affirmative action and anti-discrimination laws (UN, (2020): UNDP,2020). However, Council of Europe (2020) in opinion, addressing structural barriers to social inclusion and promoting diversity and tolerance can help create a more inclusive society.

Laing and Mair (2015) argued that social inclusion plays a role as a significant determinant of well-being, but individuals are bound to encounter unexpected frailty including counting poor emotional wellness, depression, separation and poor confidence. Atkinson, Guio and Marlier (2017) explain that inclusion is built on access to resources related to how willing individuals are to grasp incorporation and assorted variety and to make vital decision for

structural growth, correspondence, policy and opportunities. Thus, Juvonen, Lessard, Rastogi, Schacter and Smith (2019), suggest that social inclusion necessitates that all people have the opportunity to thrive and contribute to the well being of their communities. Thus, secure work, access services, cooperate with family, friends, coworkers, and the local communal, deal with personal crises, and have their views heard. All these enhance social and economic well-being of individuals or participants of an organisation or a community.

The study conceptualise wellbeing and social inclusion as means of creating environment where everyone has the opportunity to actively engage in economy like cooperative and lead a fulfilling life. It involves addressing the social determinants of wellbeing like access to education, employment healthcare. By promoting social inclusion, cooperatives can enhance the overallwell being of their members. Wellbeing and social inclusion are interconnected concepts that focus on creating a society where members have the opportunity to thrive, be healthy and fully participate in social life (UNDP,2020).

Solidarity Economy

Solidarity Economy is broadly used in several contexts with varied meanings centred around the idea of solidarity. Solidarity economy is an economic model that emphasizes the values of cooperation, mutual aid and self-management (Laville, 2017). According to Jorgenson and Schreyer (2017), solidarity economy is generally associated with radical ideas that developed within the context of social movements. UNIDO (2017), describes the term "solidarity economy" as a political concept that encompasses social enterprises that uphold the solidarity tenets of seeking environmental, social, and

distributive justice through associations, cooperatives, and solidarity partnerships.

The solidarity economy in the view of Alkon (2014) is rooted in the idea that economic systems should serve the needs of people and societies, rather than the other way around. Utting (2016) had indicated that solidarity economy is a way to survive exclusion and poverty, incorporating native values, practices and fostering a sense of community. Utting further added that, it embraces concerns about the environment, sustainable development, citizen rights and obligations, gender equality, and respect for individuals and cultures. According to RIPESS (2015), solidarity economy seeks to transform the entire economic and social system, giving primacy to economic growth, profit maximization and transformative in nature. It aims to replace the neoliberal capitalist economic system, which prioritizes heedless expansion and maximizing individual wealth, with one that prioritizes people and the environment. The solidarity economy thus encompasses all three sectors (public, private and third sector).as an alternative economic structure.

In support, Stage (2014) asserts the development of an alternative to the capitalist norms of consumption, production and finances gives rise to the transformational role of a solidarity economy. Solidarity Economy is characterized by equality, solidarity and the collective ownership of work. It is founded on the idea that people without money aren't always less capable, and as a result, they have the right to perform harder and more unpleasant tasks. (Onyeze et al., 2014). Most participants in the solidarity economy think they are on a mission to transform society in order to advance democracy and to seek out benefits for everyone rather than just for themselves (Atkinson, Guio &

Marlier, 2017). Laville,(2017) and Gonzalez and O’Hara, (2013) attest that, in order to serve the needs of people and the environment, strategies, production, commerce, distribution, consumption, asset, money and finance, and ownership organizations are all sought to be reoriented and harnessed by the solidarity economy.

Carrasco (2017) further added that, solidarity economy seeks to create a more equitable and sustainable economic system by promoting economic democracy, fair distribution of wealth, and community control over economic resources). Gonzalez and O’Hara (2013) opine that the solidarity economy is focused on creating an economy that is more responsive to the needs of people and communities, and that is more in line with values of social and environmental justice. According to Gibson-Graham (2006), a main feature of the solidarity economy is the use of cooperatives and other forms of worker-owned enterprises as a means of creating more equitable and sustainable economic systems. Cooperatives in Alkon (2014) view, are businesses that are owned and controlled by their individuals and they have been shown to be effective at promoting economic democracy, reducing wealth inequality and increasing the resilience of communities.

A solidarity economy relies on three main tenets namely market principles, redistribution and reciprocity, which historically have accompanied exchange and the development of market relations (Deaton, 2008). Dooris, Farrier and Froggett (2018) cited that market principles relate to the balanced of demand for goods by prices, while redistribution is a power to allocate resources, and reciprocity correlates with relations between groups and

individuals who respond in kind to social connection of participants in the social process.

Kawano (2010) and RIPESS (2015) found that the benefit of the solidarity economy approach stems from the way that it opens up against the need for social change. Change by solidarity economy addresses relations of production and relations of circulation and social needs, which are in turn vital for social economic growth.

Social Economy

The European Economic and Social Committee by the International Centre of Research and Information on the Public, Social and Co-operative Economy [CIRIEC] (2000) as cited by Monzon and Chaves (2016) defined social economy as a set of organisations with shared characteristics, which are historically grouped into co-operatives, mutuals, associations and, more recently, foundations which remunerate work. Social economy, in Defourny and Nyssens (2017) opinion refer to a range of economic activities and societies that prioritize environmental and social goals alongside financial ones. These organisations in (UN 2018) views are cooperatives, mutuals, social enterprises and nonprofit organisations. Defourny and Nyssens (2017) added that these organisations are independent of the public sector and primarily have social purposes based on democratic values.

Similarly, in Nicholls (2006) opinion, the social economy is the emergence of organisations with democratic structures, not-for-profit private enterprises with social goals, and entities with charitable goals. These organisations emphasize the essence of the social mission that their initiatives feature and how these entities can realize economic democracy. Per Monzon

and Chaves (2008), social economy sprang out of the difficulties of market economies in finding satisfactory solutions to problems of social exclusion, significant long-term joblessness, wellbeing in rural and decaying urban area, education, health, sustainable growth and quality of life of pensioners. These social requirements were not being adequately met by either the public sector or private capitalist players, and there was no easy solution to be discovered via market self-adjustment mechanisms. (Monzon & Chaves, 2008). Thus, in social economy, the economic and social activities are conducted mainly in cooperatives, associations or similar bodies, Activities undertaken within the social economy have the good of their members or the public good as their driving force, but not the private interest of the individual members.

The concept of social economy has evolved and changed around the world, which required an economic movement that is becoming more dynamic and increasingly recognized. According to Koomson (2015), initiatives in the social economy emerge out of a desire to support a type of local development that values solidarity as a fundamental component of such economic activity. This indicates that in a social economy, addressing members' needs through the creation of goods and the delivery of services, finance and insurance rather than simply relating the distribution of profits among members to the capital or fee contributed by each member. Thus, Ripess (2015) indicate that the main concern of these entities as organisations of individuals, is not to maximize profits, but rather to achieve social goals which does not exclude making a normal profit, which is necessary for reinvestment.

UNIDO (2017) report views social economy as cooperatives, basics, mutual associations, voluntary and community organisations, NGOs and

registered charity, which are oriented around social aims that are prioritised above profits for integration of the needs of the economic agents. Yet, Spear, Defourny and Laville (2018) revealed that the inadequate tools and strategy for fostering the aim of ensuring integration, pure monetary growth products an imbalance, which becomes unsustainable in time and have made many economists to label economic growth as the economic development process. For these reasons, numerous forms of intervention, from charity to the public welfare system, have resulted from numerous attempts at finding a solution (Stukalo & Simakhova, 2018).

The aforementioned challenges have caused the globalization process to affect the global partition of labor especially in prospects for trade and the mobility of people (Sun, Zhang & Niu, 2018). This means that pure market economy does not make it possible to reach goals of generalized, lasting stability as such some populations benefit more than others. On the contrary, some economists have argued that geographic location, professional expertise, technology, management of international exchange channels and the degree of cultural development are the main reasons of inequalities in the economic benefit across the globe (Duflo, 2017; Whalen, 2019). Accordingly, Fazel and Betancourt (2018) noted that there is the need for national states, driven by the lack of resources to decrease intervention in the social field and more generally in welfare.

Conversely, Jonung (2019), the state's lack of involvement in this area is not solely due to a lack of funding because the state's political and cultural philosophies also have an impact on its provision of services to the general public and marginalised groups. On the other hand, Choi & Luo (2019)

recommends that national governments must play an progressively lesser role to equip the local market with more efficient mechanisms to compete for the supply of services at lower costs than those the state itself would have. The problem with the state led social economy approach according to Porter and Kramer (2019), is that, it causes gaps between the services provided by the public sector and those provided by the market. Yet, gaps in services are frequently developed within the neighborhood if the market does not consider the creation and delivery of services worthwhile (Porter & Kramer, 2019). The outcome of such situation is that the state ceases to deal with providing certain services that the market does not provide because they are not profitable and residents can no longer benefit from them (Amankwah-Amoah & Egbetokun, 2018).

On the other hand, technologies have taken on labor organisation and has grown considerably influencing products and service resulting in increasingly capital intensive and less labour intensive (Ghebrihiwet, 2019). However, it does not mean that in the developed West services with a high labour content no longer exist. The challenges, according to Hall and De Souza-Luz (2020), is that jobs of this nature are increasingly costly and it is becoming more and more difficult to find people to perform these services. It is for these reasons that that the third system is created to ensure regular provision of goods or services having a high labor content (Elsner, 2017). This is to increase the competitiveness and attractiveness of local businesses and improve the standard of living of a local populace.

Relatedly, it was suggested that the success of social economy depends largely on the degree of integration and belonging of the socially deprived

populace (Wessendorf & Phillimore, 2019). The difficulty of creating such a complex economic system further underscores the importance of the third system and non-profit enterprises. According to Bretos and Marcuello (2017), non-profit enterprise involves the establishment of flexible work, engaged citizenship, community service, decentralized welfare, protection of human rights, effective local development plans, and social collaboration. This forms the bases of a social economy as it aims at establishing an economy with a wide range of participants, including cooperatives, mutual assistance, organizations, voluntary organizations, foundations and other organizations with a non-profit mission (Bretos & Marcuello, 2017).

Difference between Solidarity Economy and Social Economy

Solidarity economy and social economy are both economic models that prioritize social and environmental goals over financial. Both thrive on social connections among economic and social players. However, the difference between the two concepts is that the social economy refers to economic activities that are driven by social goals, such as provision of social services, promotion of community development and job creations. This can include a range of organisations such mutual, cooperatives and social enterprises. Benevene, Lucchesi & Cortini (2019) further added that, social economy is a complex economic structure and a system of relationships which governs the life of the solidarity and non-profit enterprises. Solidarity economy, on the other hand, is an economic model that emphasizes the values of cooperation, self-management and mutual aid (Alkon,2014).

In Laville (2017) view, it seeks to create an economy that is based on principles of sustainability, equity and democracy other than profit motive.

Solidarity economy includes wide range of organisations, outside the traditional public and commercial sectors, like co-ops, mutuals, associations, foundations, charities, and nonprofit and volunteer groups (Granados, Mohamed & Hlupic, 2017). Another difference is that social economy tends to focus on addressing specific social and economic issues such as poverty, access to health care unemployment while Solidarity economy aims to create a more sustainable and equitable economic system as whole. In addition, the social economy tends to be more inclusive meaning that it welcomes all members of a community to participate regardless of their level of economic resources or their background while solidarity tends to be more exclusive focusing on specific groups such farmers, workers or marginalised communities.

However, the two major hindrances to both social and solidarity economies are high unemployment, bad employment and unfavorable contracts (Borowiak, Safri, Healy & Pavlovskaya, 2018). Thus, the international development community emphasizes the need to rethink development not just in terms of social or solidarity economic development but both social and solidarity economy. The argument is that business-as-usual will not prevent economic inequality, financial crises, food shortage, persistent poverty and climate change (Hudson, 2018). Thus, it will be key to consider Social and Solidarity Economy (SSE) as a conduit to sustainable development thinking.

Social and Solidarity Economy (SSE)

The social and solidarity economy as a concept (SSE) has roots in the labor movements and cooperative of the nineteenth and twentieth centuries (Moulaert & Ailenei, 2005; Veltmeyer, 2017). Utting (2016) defined SSE as “economic activities and market relations prioritising social and often

environmental objectives over profit motives which are guided by principles and practices of cooperation, solidarity and democratic self-management". The concept of SSE is suggested as an alternative to the modern social ideal, which is more people and eco-oriented, comprising recognised values and focus on issues of cooperation, autonomy of the state, democratic governance, business and market institutions and solidarity (Utting, 2018). Solidarity, equality, collective ownership of the labor, and non-alienation of the work are characteristics of SSEs (Laville & Cattani,2015). It essentially comes down to the association of people with a shared goal for themselves and the society they live in, where new ideas are created in opposition to what is viewed as predatory activities of the capitalist world.

Guided by the principles and practices mentioned by Caravini et al (2016) and Utting (2018), they can take the form of social enterprises, associations, cooperatives, self-help groups, and fair trade. These organisations operate on principles of cooperation, mutual aid, and fairness, and aim to address social and economic exclusion (Bauwens, Kostakis, & Tran, 2015).

In view of Filipenko (2017) unlike capitalism, SSE is a sharing economy with associated practices such as hybrids within the intersection of market, community, and state practice, which are the underlying operating principles of redistribution, exchange, and reciprocity. The SSE is used to help recalibrate economies toward more sustainable and inclusive patterns by increasing the chances of poverty eradication, promotion of decent work and food security, gender equality and healthcare, and sustainable production and consumption. It provides alternatives to the dominant neoliberal economic model, which prioritizes profit and competition (Esteva & Prakash, 1998). These principles

align with the idea that a thriving SSE contributes to enhanced well-being addressing societal needs and fostering a sense of community development.

According to McAdam (2018), the goal of the social and solidarity economy as a transformative initiative is not simply to revive economic action and add employment, but also to disprove the fundamental principle that production should be done for social needs rather than for profit. By highlighting collective possession of the means of creation and democratic decision-making processes, SSE's transformative mission also involves a change in the relations of production. Similarly to this, the horizontal level, in accordance with Borowiak et al. (2018), represents the activity of micro-enterprises, cooperatives, and other structures of a similar nature that enable their members to address issues like overcoming poverty and unemployment, ensuring access to material and financial resources, participating in training, and empowering members.

Lee (2020) added that the possibility and necessity for SSE business entities to operate effectively based on a well-known input-output formula, as well as their participation in high-quality value-added chains in the manufacturing sector, as well as their involvement in export, distribution, sales, new products, and technological advancements, is represented by the vertical level. As Eynard, Avelvino, and Hulgard (2019) documented, the SSE is made up of businesses and other organised efforts to meet human needs beyond survival through democratic and associative actions of individuals. Normally, it includes educational efforts and recreational opportunities, these economic units endeavor to overcome the alienation produced by waged labor and/or

social exclusion (Borowiak, et al., 2018). Thus, SSE aims to eliminate inequities that impact all social classes as well as the impoverished.

The idea of the SSE promotes community thinking and opposed the fatalism that neoliberalism perpetuates (Chaves-Avila & Gallego-Bono, 2020).

Pereira Morais and Bacic (2020) argued that the mode of operation of the SSE enables individuals and movements to be assured in their capacity as collective entrepreneurs while allowing actions that directly challenge economic plans centered primarily on the financial components of the economy. According to this, Hossein (2019) observed that SSE shows significant promise for tackling sustainable development in circles that include economic, social and environmental factors. SSE has been recognized as a potential avenue for promoting more equitable and sustainable economic development (UNRISD, 2010). SSE has been found to have positive impacts on local communities, including creating jobs, improving livelihoods, and fostering social cohesion (Utting, 2018).

SSE has developed into a discipline of study and research that focuses on economic activity that takes social and environmental considerations into account. As a result, it frequently adheres to ideals and concepts that prioritize social welfare, such as solidarity, cooperation, transparency, and others (Ahenkan, 2018). Witoszek (2018), on the other hand, issued a warning that SSE broadens the discourse beyond a one-dimensional, market-centered perspective of the economy by illuminating the variety of activities in production, consumption, and distribution. Hence, it is possible to observe SSE in action all over the world, frequently with amazing outcomes in terms of community development, the provision of decent work, empowerment, and

environmental preservation (Oteng-Ababio&Grant,2019). SSE, according to Odoom, Fosu, and Amofa (2019), is a crucial step towards sustainable development, which is similar to the United Nations World

Similarly, Chygryn, Petrushenko and Vorontsova (2018) note that for Africa, SSE institutions have offered an important source of employment in the face of global unemployment and underemployment problem. Jomo (2019) noted that, as economic crises worsen across the continent, global debates on the meaning and course of development are sparked by growing inequality and climate change, and social and solidarity economies are receiving more attention as a unique strategy for sustainable and rights-based development. Further, the UN noted that SSE institutions and organisations play an vital role in promoting job creation and livelihoods in the fight against poverty (Bennett & Payne, 2019). Echoing these assertion, Bauhardt (2014) noted that currently, in sub-Sahara Africa, some hundred million worker-owners of manufacturing and service cooperatives, as well as non-member employees and other cooperative enterprises, are reportedly directly supported in their productive self-employment by the global cooperative movement. Agriculture cooperatives in Ghana create work in the food production, lending, marketing, transportation and insurance sectors (Idowu, 2019).

Further, cooperatives across rural areas of Ghana also provide more job opportunities for women, local peoples, youth, persons with disabilities and other marginalised groups. For similar reasons, Abyre, Ouali and Kandili (2018) argued that Cooperatives contribute to poverty reduction by typically prioritizing job security for employee-members and employee family members, pay competitive wages, encourage additional income through profit-sharing,

distribution of dividends, and other benefits, and support community facilities like health clinics and schools that compete with for-profit enterprises. Incooperating well being in SSE not only improve the quality of life for the members of the cooperatives but also to a broader goal of creating a more just sustainable economy. The subsequent section presents some empirical works related to social solidarity economy and social inclusion.

Empirical Review

Golsteijn (2013) investigated how cooperative membership impacts on the well-being of the individuals in Bolivia. Subjective measures of life satisfaction and family health were used as measures of well-being. The study was supported by the Collective Action theory and the Social Capital Theory, while a quantitative approach that followed a descriptive survey on 137 members in El Ceibo cooperative was used. Face to face interviews were used to obtain the data, which were analysed with ordinary least square linear regression. The results showed that was a small, positive relation exist between membership period and life satisfaction. The researcher reported that though it appears that cooperative membership does impact positively on overall well-being, it appears to be related to some indicators of well-being.

It was conceived that the connection is brought about by switched causality, since early joiners may have certain financial qualities that make them happier with life. The study also found that long run individuals do not have better midpoints of instruction or friendliness than others, and likewise appear to be less fulfilled than mid-term individuals, while as opposed to life satisfaction, membership of cooperatives seems to affect adversely on family health. It was concluded that cooperatives are more ready to further develop

part's life satisfaction than health. On the other hand, a qualitative research design was used by Tadele and Tesfay (2013) to study the role of cooperatives in promoting socio-economic empowerment of women in Ethiopia. The researchers developed their argument with the use of Collective Action Theory and a total of 75 multipurpose cooperatives that were purposively selected.

The data were collected using interview guides, questionnaires and focus group discussions guides, while the data were analyzed using descriptive and thematic manual analysis methods. The results of the study indicated that participation of women in cooperatives is very limited, but the a small number of women members had enhanced their income, livestock holdings, autonomous decision-making and spending power after joining their cooperatives. The conclusion was that participation in vital affairs and management positions of their cooperatives level and access to training of the women members is still limited, which demand gender equality in the capacity building programs of cooperative members.

Subsequently, Muhammad (2014) studied the effects of participating in social and solidarity economy on members' economic actualization in Nigeria. Collective Action and Social Capital theories underpinned the study and quantitative research design was used. Data were collected from 397 randomly selected members across four agricultural zones around the state using a structured questionnaire. Interview schedules were used to obtain the data, while chi-Square descriptive statistics and one-way anova were used to analyse them. The paper reported that majority of members of cooperative in in the study area were self-engaged, fairly educated, married and active. Study found insignificant differences in the level of commitment of respondents irrespective

of their types of job and level of education, while there as a slightly influence of education on participation and benefits to members. The study also established that cooperative organisations serve as an effective rural community development vehicle, where majority of members were able to build economic civil society and self-reliance.

The researchers argued that improvement in members' economic status was as a result of credit facilities from their respective cooperative and concluded that being a member of cooperative empower people through social inclusion. In light of the fact that cooperatives are increasingly favoured by extension services as a means of innovation promotion, Kolade and Harpham (2014a) examined the impact of cooperatives membership on farmer's uptake of technological innovation in Southwest Nigeria. The researchers fall on the propositions from Social Capital Theory and the Data were collected using semi and structure interview schedules from 326 selected farmers. Six innovations examined in the study: tractor combines, high-yield maize, high-yield cassava, pesticides, fertilizers and irrigation technology.

Cross-tabulation studies of the variables and the frequency distributions of the variables were obtained using descriptive statistics, which also looked into certain associations between the variables. However, the logic of the stages involved in the adoption process suggests that it is more likely, at least with regard to early awareness and technical information about innovation, that cooperative membership influences or encourages adoption and greater use intensity of technological innovations. This was made clear by the findings, which also showed that adoption of technological innovations can motivate and encourage some farmers to join cooperatives. The study concluded that

cooperatives provide social and solidarity economy for members, which is important for strengthening and expanding the use of innovations as social capital with extension agencies, banks, agricultural value chains and markets enlarge.

A study carried out in Nigeria by Tawio, Agbasi, Olawala and Okafor (2015) evaluated the effects of cooperative societies on members' output with a total of 126 questionnaires administered. Collective Action Theory and Social Capital Theory were used to support the study and quantitative design was employed. The analysis was done using descriptive statistics (percentage, mean) Likert rating, t-test regression analysis and chi-square. Findings indicated that the various services rendered by farmers' cooperative to their members include; agricultural credit, improved seedlings, fertilizer and market access. The paper also reported that non-cooperative farmers disagreed that they received extension services, whereas the cooperative farmers agreed that after joining cooperatives, they had access to the following agricultural services such as agricultural credit, improved seedlings, and fertilizer.

Relatedly, the researchers found that the non-cooperative farmers disagreed that they had access to new markets whereas cooperative farmers had access to markets and thus the paper concluded that cooperative formation serves as platform for improving farmers' productivity and output through the social and solidarity economic atmosphere that is created. Similar results were reported by Mhembwe and Dube (2017) that social and solidarity economy built on cooperative ideas in Shurugwi District in Zimbabwe helped rural societies to generate employment, empower the marginalised, especially women, increase

food production and promote social integration and cohesion, thereby reducing poverty and improving their livelihoods .

Furthermore, Hassan and Garandi (2018) used subjective measures, such as income and expenditure, training and educational status, housing and shelter and health status, feeding status, nutrition ,materials and household needs as well as household utilities to determine the respective status of members before and after joining cooperative societies. Theories of Collective Action and Social Capital underpinned the argument of the paper. The study also applied the quantitative research design and data were collected with questionnaires from 397 who were randomly selected members from four agricultural zones of the state. The data were analysed with descriptive statistics and pairwise t-test analysis. Findings of the paper showed that there was a significant improvement in the well-being of members after joining cooperative in measures of income and expenditure, educational and training status, housing and shelter status, nutrition and feeding status, health status, materials and household in exception of household utilities.

The major conclusion from the study was that cooperatives positively influence well-being among members for poverty alleviation mostly in the rural communities. Yet, the study failed to explore the extent to which cooperatives ensure social inclusion among members. Esteves, Genus, Henfrey, Penha-Lopes and East (2021) contended that a social solidarity economy is a way to deal with the creation and utilisation of merchandise, administrations and data that vows to address contemporary monetary, social and natural emergencies more successfully than the same old thing. In this way the researchers based their arguments on Collective Action Theory as well as Social Capital Theory and

used the idea of house ecologies to inspect the practices, connections and cooperation among actors and unions in the social solidarity economy coupled with the standard economy that shape the field and its level of self-rule corresponding to free enterprise, through a process characterized as limit communing.

The paper adopted a context-based strategy to distinguish practices, connections and communications of lodge ecologies corresponding to local area in UK, Portugal, Brazil and Senegal. The paper reported that each contextual investigation enlightened various characteristics of neighborhood/territorial center ecologies and their types of commitment with more extensive organisations, which exhibited how social solidarity economy may work with the conveyance of the Sustainable Development Goals in an unmistakable manner. It was accounted for that for each situation, SSE served as a vehicle for expressing members' qualities and standards predictable with those fundamental to the SDGs and subsequently neighborhood execution of SDGs for in-assembled highlight of these hall ecologies. The paper concluded that social inclusion in international and global organisations offered freedoms to gain from nearby level encounters and triumphs, possibly fortifying SDG execution all the more by and large.

Lessons Learnt

The rise in social and solidarity economy is as a result of failures in national economies to offer fair opportunities for people in the small-scale industries. This has caused small business to form cooperative with the aim of promoting the concerns and well-being of members. Such association have grown into a global movement due to its success in caving out and economy for

member's products and services as well as identifying niche in the national and global economy. For these reasons, there have been a growing interest in research into social and solidarity economy. The reviews draw important lessons with respect to SSE and social inclusion in cooperatives.

The Collective Action Theory explained social solidarity economy on the assumption that the main purpose of forming the cooperatives is to work together to attain the objectives of the cooperatives. Yet, the Collective Action Theory could not help explain social inclusion and thus social capital theory was reviewed, which suggested that the network between the cooperative members serves as resources for promoting the goals of the cooperative. Majority of the studies reviewed used a quantitative approach (Holmgren, 2012; Kolade & Harpham, 2014a; Muhammad, 2014; Tawio, Agbasi, Olawala & Okafor, 2015; Hassan & Garandi 2018; Esteves, Genus, Henfrey, Penha-Lopes & East, 2021), while the rest used mixed method approach (Tadele & Tesfay, 2013; Mhembwe & Dube, 2017). The procedures for sampling conformed to the use of a multistage approach.

The empirical review indicates the dominant use of purposive and simple random sampling techniques to capture respondents from whom primary data were sought for analysis, while some studies employed secondary data. Some analytical tools used for the analysis included Chi-square test and descriptive statistics, whereas qualitative themes and narratives were used to support the quantitative analysis. Cooperatives were used as a proxy for social and solidarity economy, while membership of such cooperatives were considered as a social inclusion. The empirical studies establish that impacts of cooperatives were both direct and indirect or positive and negative depending

on the nature of the social capital or network among the cooperative members. For instance, it was found that cooperatives play important roles in enhancing household well-being in terms of income and employment opportunities.

Conceptual Framework

The lessons learnt from the literature reviewed informed the conceptual framework (Figure 1) for the study, which generates an interaction among the main variables behind the study. The interactions were generated among Social and Solidarity Economy and social inclusion of Cooperatives. Figure 1 illustrates that Social and solidarity economy consist of the social component, the environment and the economy. The interconnected components contain key features that creates and operationalize the SSE. The social component is where the social relations set the conditions necessary for groups and organisation to form networks and links based on solidarity. By the collective action theory benefits that may emanate from the networks in the form of cooperation and collective actions is a result of being socially included in the group.

This strengthens the trust and dependency in the association which brings forth the economic aspects of the association whereby members identify niche in the national and international markets. The outcome of this process is internal dissemination of wealth and profit among members. The process will be sustained by the internal connectedness on which each of the three sectors such as the social, solidarity, and economic relied upon to empower the members through social cohesion.

It further explains that in order to ensure collective resource mobilisation and utilisation, there should be social inclusion built on membership of cooperatives, reciprocal support via collective action. The framework shows

that collective resource mobilisation is vital in social and solidarity economy to improve well-being of cooperative members via the resources that are brought together based on the networks/connections, solidarity and trust. This will in turn improve the well-being of the cooperative members via information and resource sharing, employment and financial support for a holistic empowerment. The subsequent chapter presents the methodology that was used to undertake the study.



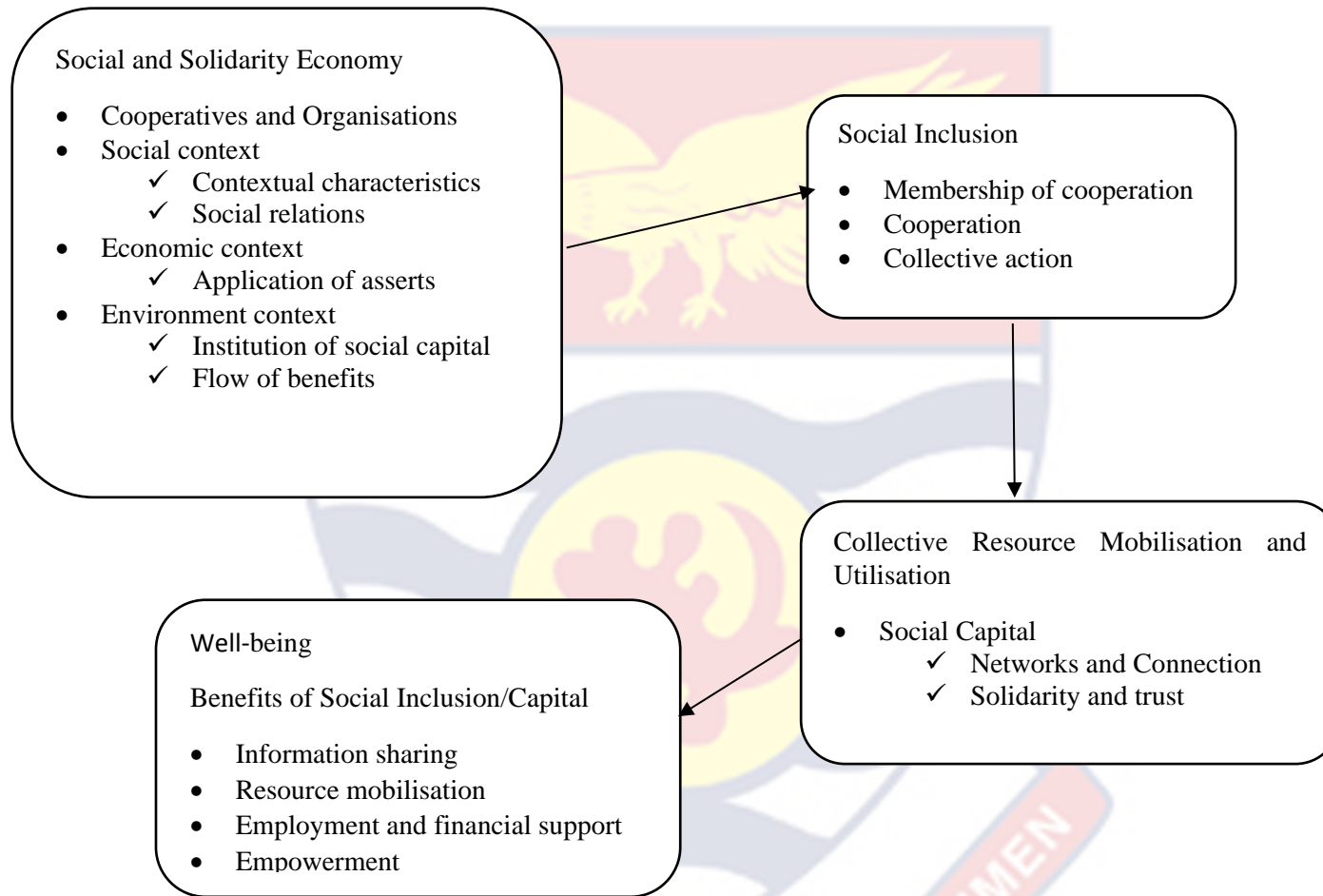


Figure 1: Conceptual Framework for Social and Solidarity Economy and Social Inclusion

Source: Author's own construct

CHAPTER THREE

METHODOLOGY

Introduction

Research methodology is the precise measures used to differentiate, first-rate, process, examine extant information about a topic (Humphries, 2017). Kumar (2019) has opined that in a research, the methodology chapter allows readers to fundamentally evaluate the worldwide cogency and consistency of the study. Willmott (2020) added that research methodology offers the theoretical bases for the entitlements that are made for the logical construction of evidence and the employment of specific methods. Owing to the views shared, this chapter covers the research methodology used in the study, which include the research design and profile of the study area. Also discussed in the chapter are the target population, data requirements, sampling procedures, data collection instruments, field work, sources of data and how the data were processed and analysed.

Research Design

Research design provides philosophical viewpoints to a study, and it is instrumental in social sciences research (Sarantakos, 1998). Creswell (2014) demonstrated that the principal philosophical perspectives affecting social research are interpretivism, positivism and mixed method. These ideal models fill in as the reason for managing the philosophy, epistemology, technique and strategies for the scientist in the exploration cycle and thus, filling in as the structures impacting research in the social sciences (Chilisa & Kawulich, 2015).

Considering the nature and purpose of the research problem of this study, the mixed research design was used on the basis of the pragmatic

philosophical stance of validating the nexus between theory and practice of a specific phenomenon (Davies & Hughes,2014). Researchers with a pragmatic approach are allowed to use a variety of methods, procedures, and strategies of inquiry to adequately address the study's main concerns (Creswell, 2014).

Hence, the pragmatic viewpoint supports methodological diversity. Its hypothetical attitude, facilitates the employment of non-statistical methodologies and statistical procedures that support the generalization of findings in data analysis (Johnson & Onwuegbuzie,2004). Even though, the mixed research design was employed, the study was tilted towards the quantitative approach. The quantitative aspect dominated over the qualitative aspect, yet much of the analysis in respect to the extent to which the cooperatives were ensuring social inclusion of its members were analysed qualitatively.

Quantitative research, according to Babbie (2010) emphasizes on gathering statistical data and generalising it across groups of people or to clarify a specific phenomenon, while Creswell (2014), on the other hand, indicated that qualitative research focuses on depth of explorations and descriptions. Qualitative research approach has the benefit of considering greater diversity in responses and the ability to adjust to new developments or issues during the research process itself. However, Leavy (2017) posits that by using the two methods in an integrated way, the researcher can focus on the context, prevalence and experience of a study population.

In addition, the choice of the mixed method research design is justified by the nature of the objectives, which require integration of both qualitative and

quantitative data for a holistic overview of social and solidarity economy and inclusive economy of the cooperatives in Assin Fosu.

Study Design

The study design employed was cross-sectional survey, which enabled the researcher to study Social and solidarity economy and social inclusion among cooperatives at one point in time from a cross-section of some cooperatives in Assin Fosu. Also, the cross-sectional survey allowed for comparison of different groups in a population as posited by Creswell (2013). The design was considered appropriate for the study because the survey is concerned analyzing, reporting and describing conditions that exist or existed in the activities of the cooperatives in Assin Fosu. As explained by Neuman (2014), the cross-sectional survey require a systematic presentation and collection of data on various issues of the cooperatives in order to give a vivid picture of the previous and prevailing situation in the study area. Besides, Creswell and Clark (2017) have suggested that the appropriateness of the cross-sectional survey is as a result of its non-manipulation of variables in order to reach credible findings. Amedahe (2002) opines that cross-sectional survey determines the nature of prevailing conditions, attitudes, practices, and opinions of persons, which is relevant for exploring the trends that are developed.

According to Babbie (2010), cross-sectional survey is concerned with finding out what exists to be investigated, which is suitable for the study owing to the relatively limited time period. Neuman (2005) viewed descriptive design as helpful to provide information accurately about groups as well as information about issues for documenting ideas that either support/counteract prior knowledge about a particular issue. It affords the researcher the opportunity to

describe social systems, social events or relations as well as simulate explanations (Sarantakos, 2005). The cross-sectional survey was selected because the study involved gathering of primary data. Again, the selection of the cross-sectional survey was influenced by the fact that the research problem under investigation already existed and there was the need to produce precise picture of the reality. Hence, the study obtained data concerning the current state of social and solidarity economy and social inclusion of the cooperatives in Assin Fosu Municipality.

Study Area

The study area is Assin Fosu Municipality. The municipality is one of the 22 administrative Metropolitan, Municipal and District Assemblies (MMDAs) in the Central Region of the Republic of Ghana. The municipality was carved out of the then Assin North Municipal Assembly, which was split into Assin Fosu Municipal Assembly and Assin North District Assembly. The administrative capital is Assin Fosu. Geographically, the municipality is located between latitudes 6° 05' North and 6° 04' South and longitudes 10° 05' East and 10° 25' West. Twifo Atti Morkwa, Assin South District, Asikuma Odoben-Brakwa, Birim South, Upper Denkyira East, and Assin North District are all neighbors to the municipality's western, southern, eastern, and northern borders (District Composite Budget, 2019).

The municipal has a total land area of 374.85 square kilometers. The population of the Assin Fosu at an annual growth rate of 3.2 percent is projected to be 113,084 as in 2021. Males constitute 49.7 percent and females represent 50.3 percent. The total age dependency ratio for the municipal is 92.04 (population aged under 15 and above 60 years). The age dependency ratio for

males is 96.27 and that of females is 87.84. The secretariat of the district forms the central administration. The Assembly has three zonal councils (Assin Fosu, Assin Akropong and Assin Awisem) and seventy-five-unit committees. These substructures are responsible for grassroot support and ensure that governance is brought closer to the people. The Municipal is cosmopolitan with a cross section of many ethnic groups including foreigners with Akan being major ethnic group in the district.

However, despite the population's ethnic and religious diversity, there is peace and harmony among them, which has aided in the region's socioeconomic development in the Fosu district. (District Composite Budget, 2019). With respect to occupation, about 59.4 percent of the employed population in the municipal are engaged as skilled agricultural, fishery and forestry workers, 6.3 percent in service and sales, 31 percent in agro based industries (craft and related trade) and 3.5 percent are engaged as managers and technicians. As a dominant occupation, about 74.4 percent of household in the district are engaged in agriculture activity. Ninety-five percent of the communities are engaged in farming at a subsistence level (MoFA, 2017). Most households in the district are involved in crop farming whereas many more others are into livestock production with just a few in fish farming. Major crops cultivated in the municipal include plantation crops like oil palm, cocoa, citrus and rubber and food crops are rice, maize, plantain and cassava.

Hence, the formation of cooperatives is promoted to improve wellbeing of the farmers by assisting in the access of low income people to capital, market and jobs creation (District composite Budget, 2019). Even though government over years have made some interventions in Assin Fosu, including free supply

of fertilizers to cocoa farmers (Koomson et al,2023). Many farmers continue to face negative externalities despite these interventions. (MoFA, 2017). Figure 2 shows the map of the Municipality.

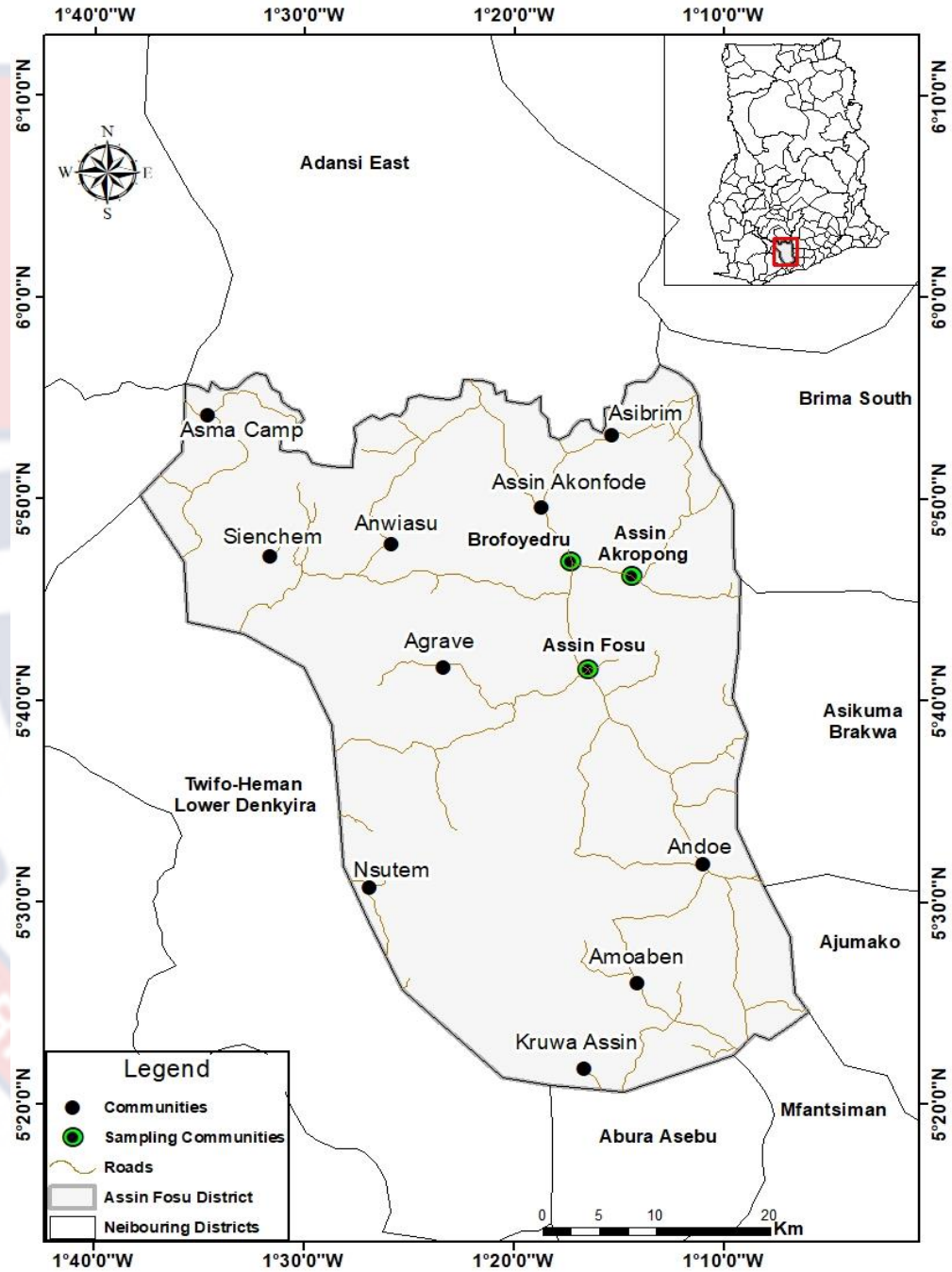


Figure 2: Map of the Study Area Showing the Sampling Communities
 Source: Geographical Information System at Department of Geography and regional Planning, University of Cape Coast.

Target Population

The population for the study was members of cooperatives in the Assin Fosu District in the Central Region of Ghana. The target population was made up of group members who had registered under the three major cooperatives—Cocoa farmers (Assin United Cocoa farmers' association limited and Assin Akropong Cocoa farmers and marketing society), Rice farmers (Assin Fosu rice growers and marketing society and Assin Akropong cooperative rice growers and marketing society limited) and Oil-palm processors (NyameNhyira women oil-palm farmers cooperatives and marketing, Brofoyedru oil processes farmers and marketing society). The target population from the selected cooperatives was estimated to be 331.

Sample Size and Sampling Procedures

The study employed a multistage sampling technique to select the research respondents for the study. A combination of proportional, purposive and simple random sampling technique was applied to select the specific cooperatives and to sample members of the cooperatives. First, the three-main cooperatives, cocoa, rice and oil-palm were purposively selected because they were the registered cooperatives at the time of study. Next, proportionate sampling technique was employed to select members from each of the selected cooperatives. It was used to determine the sample size for each stratum. Due to the homogeneity of members in each of the cooperatives, a representative sample portion was assigned in order to give fairness to all cooperatives members under study. The three main cooperatives were base on these sub groups: Assin United Cocoa farmers' association limited and Assin Akropong Cocoa farmers and marketing society, Assin Fosu rice growers and marketing

society and Assin Akropong cooperative rice growers and marketing society limited, Nyame Nhyira women oil-palm farmers cooperatives and marketing, Brofotedru oil processes farmers and marketing society.

Krejcie and Morgan's (1970) table for the determination of sample size was used to determine the sample size of 180 respondents for the study based on a target of 331. Based on the sample frame, a proportion was allocated to the six groups selected depending on the population of the members (Table 1). Also, proportions were assigned to the members within each group base on their population in the sample frame. Finally, a simple random sampling (lottery method) technique was then used to select the exact respondents from each group of study.

The researcher assigned a unique number to each member of the population. A manually number generator was used to select random numbers from hat. This was done to ensure that each member had an equal chance of being selected. The participants were then selected by contacting them on phone. Again, 6 persons leaders of the cooperatives were also used for focus group discussions (FGD) at Assin Fosu cooperative department while the District Cooperative Officer was purposively selected as key informant. The qualitative data was used to triangulate the data collected from the other sources (quantitative data).

Table 1: Sample Distribution by Sub-Groups within Cooperatives

Types of Cooperatives	Population	Sample Size
Assin Akropong Cocoa Farmers and Marketing Society	69	38
Assin United Cocoa Farmers Association Limited	81	44
Assin Fosu Rice Growers Cooperative and Marketing Society Limited	28	15
Assin Akrong Rice Growers Cooperative and Marketing Society Limited	57	31
Brofoyedu Oil Processing Farmers and Marketing Cooperative	46	25
Nyame Nhyira Women Oil-Palm Farmers Marketing Cooperative	50	27
Total	331	180

Source: Fieldwork (2021)

Instruments Design

The research instruments used to gather the field data were interview schedule, interview guide and FGD guide. These were the most appropriate instrument for the study since most of the respondents had low levels of education. The interview schedule was used for the members of the cooperatives. The FGD guide was used to collect data from the Cooperative Executives, while the interview guide was used to gather data from the district cooperative officer. For a logical analysis of the objectives and to answer the research questions, the interview schedule was subdivided based on the specific

objectives of the study. The interview schedule had four sections (Appendix B). All sections of the interview schedule comprised open-ended and closed-ended items. The set of possible responses provided in the instrument were informed by literature.

Section 'A' gathered data on the background characteristics of respondents. Section 'B' sought data on how cooperatives ensure social inclusion of members whereas Section 'C' examined the contributions of the cooperative in promoting well-being of their members, Section 'D, elicited information on mobilisation and utilisation of resources by the cooperative societies. The information collected via the FGD guide concentrated on how cooperative activities were organised; how members contributed to cooperative activities; how members well-being was promoted as well as how resources were mobilised by members. The information from the various instruments supported in approving the information that was gathered from each group. Thus, the instruments were pertinent as they filled the need for the triangulation of discoveries.

Pre-Testing

The pre-testing of the instruments was done at Breman Asikuma. The town shares comparable characteristics with the study area. It is a town with many cooperatives noted in Citrus. Many farmers continue to face negative externalities despite interventions made by government. The choice of Breman Asikuma for the pre-test was informed by the similarity in the activities of the cooperatives in both areas. The pre-test was carried out on 2nd February 2021. The reason for the pre-testing of the instruments was to determine the validity of the instruments. Also, the instruments were pre-tested to guarantee face value

built and substance legitimacy. Consequently, the pre-testing aided in establishing proof of ambiguities and shortcomings in the instrument which helped in rebuilding a portion of the items. The pretest also filled in as an additional preparation and the information created was investigated to test the strategies for examination that was picked for the information examination.

Ethical Considerations

The study was led in adjustment to moral codes in sociological research. As indicated by Creswell (2014), research ethical contemplations incorporate assuring educated assent, deliberate interest, causing no damage, protection, secrecy and privacy of the respondents' information. Ethical clearance was gotten from the Institutional Review Board (IRB) of the University of Cape Coast (UCC) before the real field work. The analyst looked for the educated assent regarding the respondents. Preceding the data collection, an assertion identifying with informed consent was made accessible to potential respondents, mentioning the respondents' assent, while letter of agreement was utilised to look for the educated assent regarding the key witnesses.

All the respondents were guaranteed that their privileges will be secured in the event that they consented to take an interest in the investigation and that participating in the examination is deliberate. The motivation behind the investigation and strategy of the examination was made known to the respondents. They were informed that the study would not in any way pose risk to them. The researcher utilised codes and pseudo names to uncertain personality and secrecy or protection of members. The respondents were guaranteed of privacy of information as they were for scholarly purposes.

Field Work

Based on the reconnaissance survey, the leaders of the cooperatives were informed to pre-inform the cooperative members of the data collection. Subsequently, the cooperatives met and set the time, date and place of the interviews. All the cooperatives' members chose their meeting places for the data collection. As the fieldworkers went to the field with the sampling frame, the sampled cooperative members were called to participate in the study on their own volitions. Thus, as soon as a respondent was not willing to participate in the study, the fieldworker called the next potential respondent till the lists were exhausted. The field work was carried out from 13th December 2021 to 20th of the same month. Right after the face-to-face interviews with the sampled cooperatives members, the focus group discussions were held with the leaders of the cooperative.

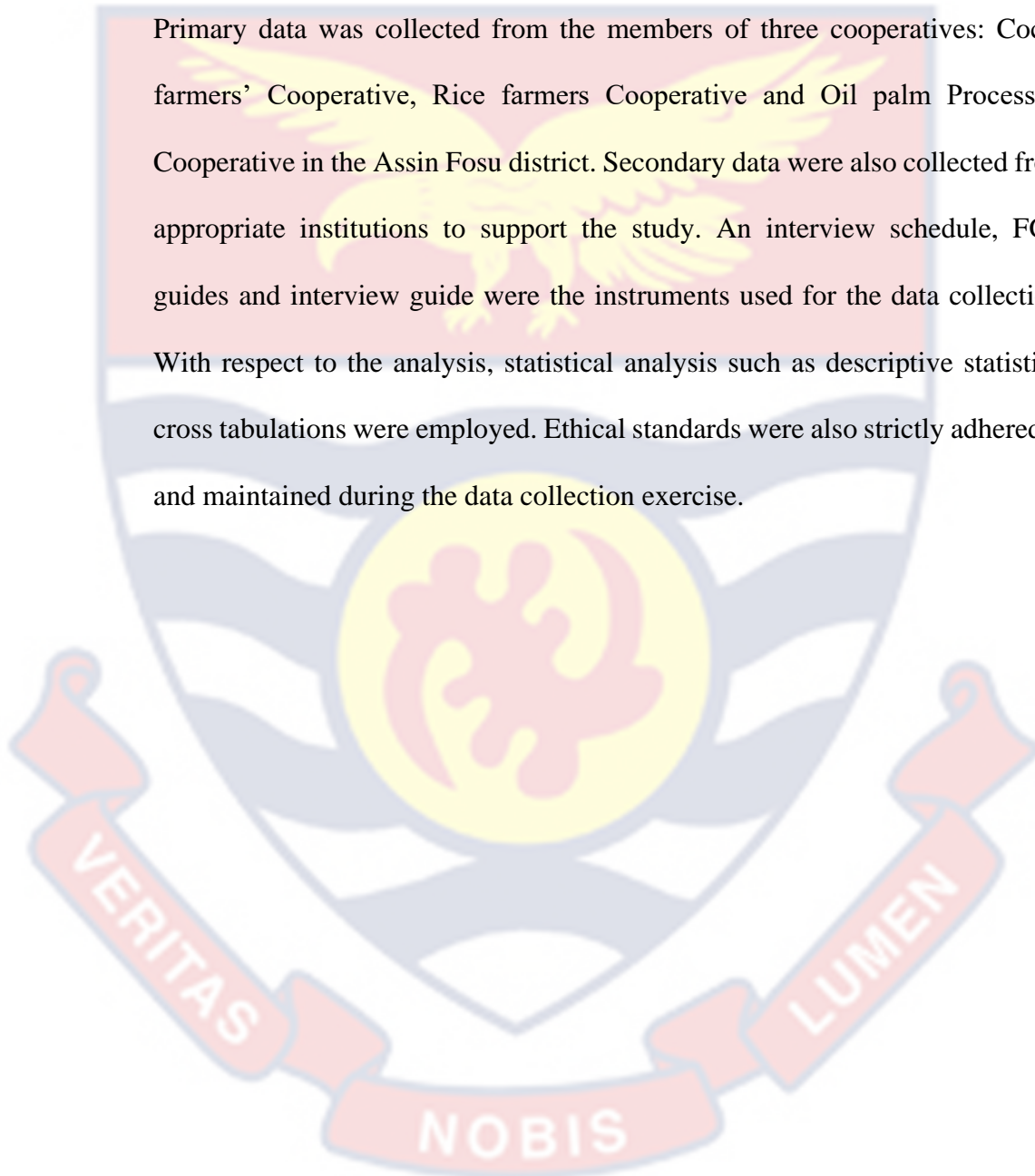
Data Analysis

The data from the field were coded and processed, utilising Version 23 of the Statistical Product and Services Solutions (SPSS) software, and Version 14 of the Stata software. The objectives and the conceptual framework informed the nature of data to be processed. An analytical approach that comprised both quantitative and qualitative methods was used to address the objectives. The qualitative data from the focus group discussions were transcribed and interpreted in relation to the themes that emerged across the specific objectives of the study. Descriptive statistics, Chi-Square statistics and logistic binary regression were used to analyse the quantitative data and in discussing all the three specified objectives, both qualitative and quantitative results were integrated.

Chapter Summary

This chapter discussed the methodology used for the study. The mixed method rooted in the pragmatist paradigm of social science was used. Specifically, a descriptive cross-sectional survey was used for the study.

Primary data was collected from the members of three cooperatives: Cocoa farmers' Cooperative, Rice farmers Cooperative and Oil palm Processors Cooperative in the Assin Fosu district. Secondary data were also collected from appropriate institutions to support the study. An interview schedule, FGD guides and interview guide were the instruments used for the data collection. With respect to the analysis, statistical analysis such as descriptive statistics, cross tabulations were employed. Ethical standards were also strictly adhered to and maintained during the data collection exercise.



CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

This chapter presents the results and discussion of the survey data on social and solidarity economy and social inclusion of Assin Fosu cooperatives. At a 97.2 percent response rate, a total of 175 out of 180 farmers were available for the administration of the interview schedule across six cooperatives within the study area. While focus group discussions were held among the leaders of the cooperatives, the cooperative officer was interviewed as a key informant. The results and discussion are presented in four sections and the socioeconomic characteristics of the respondents were first presented. The initial section discussed the extent to which cooperatives ensure social inclusion among members. The second section examined the contribution of the cooperatives in promoting the well-being of their members, while the last section assessed resource mobilisation and utilisation by the cooperatives.

Socio-Economic Characteristics of the Respondents

The discussions of the social and solidarity economy and social inclusion of cooperatives in Assin Fosu were started by characterizing each of the cooperatives concerning the socio-economic characteristics of the members. These were members' sex, marital status, educational level, age and household size. Other background characteristics included years of membership, inputs received and occupation. These variables were examined to provide a basis for differentiating between responses, since aggregated responses may exclude some relevant remote concerns.

One of the background details studied was respondents' sex. This was done to create an overall picture of the traits of the respondents who were included in the study. Sex plays a role in social and solidarity economy and inclusion initiatives, as women and men may have different experiences, needs and opportunities. All the 175 respondents provided information on their sex. Out of the 175 members interviewed a little over half (51%) of them were females, while the rest were males. Table 2 shows the distribution of sex of the respondents by cooperative types.

Table 2: Distribution of Respondent's Type of Cooperative by Sex of Members

Types of Cooperatives	Sex of Members		
	Female No. (%)	Male No. (%)	Total No. (%)
Assin Akropong Cocoa Farmers and Marketing Society	12 (13.5)	23(26.7)	35 (20.0)
Assin United Cocoa Farmers Association Limited	12 (13.5)	32 (37.2)	44 (25.2)
Assin Fosu Rice Growers Cooperative and Marketing Society Limited	5 (5.6)	9 (10.5)	14 (8.0)
Assin Akrong Rice Growers Cooperative and Marketing Society Limited	14 (15.7)	16 (18.6)	30 (17.1)
Brofoyedu Oil Processing Farmers and Marketing Cooperative	21 (23.6)	4 (4.7)	25 (14.3)
Nyame Nhyira Women Oil-Palm Farmers Marketing Cooperative	25 (28.4)	2 (2.3)	27 (15.4)
Total	89 (100)	86 (100)	175 (100)

(N = 175, $\chi^2 = 44.939$, df = 5, P-value = 0.000)

Source: Fieldwork (2021)

The disaggregation of the distribution of sex by cooperative, as indicated in Table 2, shows that all the six membership of the cooperatives were dominated by males except the Brofoyedu oil processing farmers and marketing society and Nyame Nhyira women oil-palm farmers and marketing cooperative which were mainly dominated by females. The Chi-square test also showed a significant association between the sex of respondents and the type of farmer cooperative that they belong to ($\chi^2 = 44.939$, $df = 5$, $P\text{-value} = 0.000$). Additionally, the Cramer's V (0.507) depicted that there was a relatively strong significant association between the respondents' sex and their type of farmer cooperative. The results suggest that respondents' sex can influence on the type of cooperative to belong. The study was tandem with the findings of Melia-Marti, Tormo-Garbo and Julia-Igual (2020) who found that male members are more likely to participate in cocoa cooperatives than females.

About 37 percent of the respondents from Assin United Cocoa farmers' association limited were males compared to 26.7 percent, 18.6 percent and 2.3 percent from Assin Akropong Cocoa farmers, Assin Akropong Rice Growers Cooperative and Nyame Nhyira Women oil-palm process and marketing Society respectively. Among the cooperatives, Nyame Nhyira women oil-palm farmers and Marketing had highest (28.4%) of female respondents, while Assin Fosu rice growers cooperative and marketing society had the lowest (5.6%).

The chi-square test of independence was conducted to establish the significance difference in the sex of the respondents and their type of cooperative they belong. The differences were found to be significant ($\chi^2 = 44.939$, $df = 5$, $P\text{-value} = 0.000$). It was revealed that the number of male respondents within Assin Akropong cocoa farmers and marketing society and

Assin United cocoa farmers were significantly higher than the number of their female counterparts, while the number of female members in Brofoyedru oil processing farmers and that of Nyame Nhyira women oil-palm farmers and marketing were significantly greater than the male counterparts.

The implication of the findings is that male farmers are more likely to engage in cocoa farm based cooperative, while the females were more likely to form a cooperation based on oil-palm production. During the focus group discussion with heads of Assin Akropong Cocoa farmers and marketing society, it emerged that cocoa farming requires manual strength and usage of machines so their women mostly shy away from cocoa production, but they are mostly found in selling of the cocoa product or engaged in less manual demanding work like oil-palm production.

Similar reasons were shared by Assin United Cocoa farmers' association limited. The heads of the oil-palm production also revealed that, even though they did not prevent males from joining their cooperatives, they realized most men have palm farms but they do not engage in oil production so they feel reluctant to join the oil production cooperatives. Again, oil palm processing requires time and care. Most men claimed they do not have the patience to be involved but will rather leave the processing to their wives and daughters though some of these men have oil palm farms.

Marital status can be a relevant factor in social and solidarity economy and social inclusion initiatives, as it can affect individual access to resources, opportunities and social networks. For example, being married, single, divorced or widowed can provide access to resource and social support which can enhance social inclusion (Gumede,2018). Hence, initiatives that address some

specific needs and challenges of different marital status groups needed to promote social and solidarity economy (Marconatto, Laderia and Wegner, 2019).

All the 175 respondents provided information on their marital status and the majority (77.1%) of the respondents were married, while the rest were either divorced (8.0%), widowed (7.4%), single (6.3%) or separated (1.1%). According to the results (Table 3), the majority of the members of each of the six cooperatives were married. The results echoed the findings of Ademilua (2017) where majority of the cooperative members were married.

From the Table 3, none of the members of Assin Fosu cooperative rice growers and marketing society as well as the Brofoyedu oil processing farmers and marketing society were either divorced, separated or widowed. Yet, none of the members of Assin Akropong Cocoa farmers and marketing society were still single. On the other hand, none of the members of the Assin Akropong rice growers and marketing society limited and the Assin United Cocoa farmers' association limited were separated. The test results show no significant association between the respondents' marital status and their type of cooperative ($\chi^2 = 22.643$, $df = 20$, $P\text{-value} = 0.307$).

Table 3: Type of Cooperative by marital status level

Type of Cooperative	Marital status of members					
	Married	Divorced	Separated	Single	Widowed	Total
	No (%)	No (%)	No (%)	No (%)	No (%)	No (%)
Assin Akropong Cocoa Farmers and Marketing Society	26 (19.2)	3 (21.4)	1 (50.0)	0 (0.0)	5 (38.5)	35 (20.0)
Assin United Cocoa Farmers Association and Marketing	32 (23.7)	6(42.9)	0 (0.0)	2 (18.2)	4 (30.7)	44 (25.2)
Assin Fosu Rice Growers and Marketing Society Limited	12 (8.9)	0 (0.0)	0 (0.0)	2(18.2)	0 (0.0)	14 (8.0)
Assin Akropong Rice Growers and Marketing	24 (17.8)	3 (21.4)	0 (0.0)	1 (9.0)	2 (15.4)	30 (17.1)
Brofeyedu Oil Processing Farmers And Marketing Society	21 (15.6)	0 (0.0)	0 (0.0)	4 (36.4)	0 (0.0)	25 (14.3)
Nyame Nhyira Women Oil-Palm Farmers Marketing Cooperative	20 (14.8)	2 (14.3)	1 (50.0)	2 (18.2)	2 (15.4)	27 (15.4)
Total	135 (100)	14 (100)	2 (100)	11 (100)	13 (100)	175 (100)

(N = 175, $\chi^2 = 22.643$, df = 20, P-value = 0.307).

Source: Fieldwork (2021)

The study also examined the educational level of the respondents. The examination of the educational level covered all 175 respondents. Educational level can play a significant role in the development and implementation of social and solidarity economy and inclusion initiative (Bonvin, 2017). With respect to the educational level of the respondents in general, a little over 18 percent (18.3%) of them did not have any form of formal education, while the majority (81.7%) had formal education. This is similar with the findings of Tawio et al 2015 where most members were literates.

Specifically, the distribution (Table 4) show that all members of Assin Fosu cooperative rice growers and marketing society and that of Broyedru Oil processing farmers and marketing had access to formal education. About 31 percent who did not have formal education were found in Assin United Cocoa farmers association while a little over 23 percent (23.7%) of the respondents who had formal education were found in Assin United cocoa farmers association. The Chi-square test shows a significant association between the educational level of respondents and the type of farmer cooperative that they belong to ($\chi^2 = 11.364$, $df = 5$, $P\text{-value} = 0.045$). The Crammer's V (0.225) showed that this association was moderate.

Further analysis was conducted to establish the significant difference in the cooperative concerning the educational level. This was done using chi-square test of independence. The differences were found to be significant ($\chi^2 = 11.364$, $df = 5$, $P\text{-value} = 0.045$). It was revealed that only in Broyedru oil processing farmers and marketing society that the number of members who had access to education was significantly higher than those who had no formal education.

The finding is consistent with Gowen, Stock and McFadden (2018) who found that education is key to promoting social progress in Social and Solidarity economies. Individuals with higher levels of education may have more knowledge and skills to offer in the form of mentorship or volunteer work, while individuals with lower levels of education may benefit more from training and educational opportunities provided through community projects (Da Silva & Almeida, 2019). Thus, promoting educational access and opportunities can help to foster social solidarity and inclusion within a community.

Table 4: Type of Cooperative by Educational Level of Members

Types of Cooperatives	Level of Education		
	Nonformal No. (%)	Formal No. (%)	Total No. (%)
Assin Akropong Cocoa Farmers and Marketing Society	8 (25)	27 (18.8)	35 (20.0)
Assin United Cocoa Farmers Association Limited	10 (31.2)	34 (23.8)	44 (25.2)
Assin Fosu Rice Growers Cooperative and Marketing Society Limited	0 (0)	14 (9.8)	14 (8.0)
Assin Akropong Rice Growers Cooperative and Marketing Society Limited	7 (21.9)	23 (16.1)	30 (17.1)
Brofoyedu Oil Processing Farmers and Marketing Cooperative	0 (0.0)	25 (17.5)	25 (14.3)
Nyame Nhyira Women Oil-Palm Farmers Marketing Cooperative	7 (21.9)	20 (14.0)	27 (15.4)
Total	32 (100)	143 (100)	175 (100)

(N = 175, $\chi^2 = 44.939$, df = 5, P-value = 0.000)

Source: Fieldwork (2021)

Age can play a significant role in the development and implementation of social solidarity economy and inclusion initiatives. Older adults may have more experience and skills to offer in the form of mentorship or volunteer work, while younger people may have more energy and enthusiasm for participating in community projects (Marconatto, Laderia & Wener, 2019). Additionally, initiatives that address the specific needs of older adults or younger people can also promote social solidarity and inclusion within those age groups. All 175 members provided their age. While the youngest member was 25 years, the oldest was 85 years. The mean age of the respondents was 50.29 years (skewness = 0.357, median = 50.00 years), with a standard deviation value of 11.868. This implies that the members of the study are in the productive age.

The members of the Assin Fosu cooperative rice growers and marketing society, and that of Assin Kropong rice growers and marketing society limited as well as the members of Brofoyedu oil processing farmers and marketing society had mean ages of 42.43 years (skewness = -0.18, median = 43.00 years), 47.23 years (skewness = 0.49, median = 47.00 years), and 45.52 years (skewness = -0.02, median = 47.00 years) with standard deviation values of 8.94, 9.12, and 9.605 respectively. On the other hand, the members of the Assin Akropong Cocoa farmers and marketing society, and Assin United Cocoa farmers' association limited had median ages of 55.00 years each with quartile deviation values of 7 and 6.5 respectively, while the members of Nyame Nyira women oil-palm farmers and marketing cooperation had the median age of 40 years with a quartile deviation value of 8. These distributions imply that the

majority of the respondents in the cooperatives are middle aged adults, according to Ghana Statistical service (2018).

Table 5: Respondents age by type of Members of the Cooperatives

Types of Cooperatives	Mean	Median	SK	SD	QD
Assin Akropong Cocoa Farmers and Marketing Society	56.63	55.00	0.93	10.02	7.00
Assin United Cocoa Farmers Association Limited	57.39	55.00	0.79	10.08	6.50
Assin Fosu Rice Growers Cooperative and Marketing Society Limited	42.43	43.00	-0.18	8.94	7.50
Assin Akrong Rice Growers Cooperative and Marketing Society Limited	47.23	47.00	0.49	9.12	6.00
Brofoyedu Oil Processing Farmers and Marketing Cooperative	45.52	47.00	-0.02	9.605	8.00
Nyame Nhyira Women Oil-Palm Farmers Marketing Cooperative	42.37	40.00	1.00	12.46	8.00

SK=skewness, SD=standard deviation, QD=quartile deviation

Source: Fieldwork (2021)

Apart from marital status, sex and age, the researcher also investigated the household size of the respondents. Households size can play an important role in social and solidarity economy and social inclusion initiatives. Households with stable and secure incomes may be more likely to participate in and support community projects, while households that are struggling financially may benefit more from economic support and poverty reduction

programs (Bonvin, 2017). Additionally, households with dependent children, elderly or disabled members may have specific needs that need to be addressed through social solidarity economy and inclusion initiatives (Esteves, Genus, Henfrey, Penha-Lopes & East, 2021). Community-based initiatives that involve households and build on the strengths of families and communities can be effective in promoting social inclusion and reducing poverty (Lechner, 2017).

All 175 respondents provided responses on their household size. The household size is important because it provides the basis for studying impacts on individual household members. Findings from the study show that the maximum household size was 12, while the minimum was one. The mean household size of the respondents was 5.87 (skewness = 0.04, median = 6 people), with a standard deviation value of 2.128. This implies that members have large household members to take care. This results is contrary to the findings of Rasaki, Adeoye, Akinyemi and Emiola (2011) where the mean household size was 6 persons. However, Birchall (2013) maintain that larger households might find cooperatives as valuable networks for community engagement and support whereas, smaller households may benefit from the social interaction and community building offered by cooperatives.

Evidence from Table (6) shows that the members of the Brofoyedu oil processing farmers and marketing society had a mean household size of four people with a standard deviation value of 0.98, while the members of Nyame Nyira women oil-palm farmers and marketing cooperation had a median household size of four persons with a quartile deviation value of one (Table 6).

Yet, the members of Assin Akropong Cocoa farmers and marketing society, and those of Assin United Cocoa farmers' association limited had

median household sizes of six persons each with a quartile deviation value of 1.5 each, while the members of Assin Fosu cooperative rice growers and marketing society and those of Assin Kropong rice growers and marketing society limited had median household sizes of three persons each with a quartile deviation value of one and 0.5 respectively.

Table 6: Household Size of Members of the Cooperatives

Types of Cooperatives	Mean	Median	SK	SD	QD
Assin Akropong Cocoa Farmers and Marketing Society	6.83	6.00	1.29	3.51	1.50
Assin United Cocoa Farmers Association Limited	6.59	6.00	1.47	3.25	1.50
Assin Fosu Rice Growers Cooperative and Marketing Society Limited	3.43	3.00	0.85	1.34	1.00
Assin Akrong Rice Growers Cooperative and Marketing Society Limited	3.70	3.00	2.37	1.60	0.50
Brofoyedu Oil Processing Farmers and Marketing Cooperative	4.0	3.00	-0.33	0.98	0.50
Nyame Nhyira Women Oil-Palm Farmers Marketing Cooperative	4.56	4.00	2.65	3.14	1.00

SK-skewness, SD-standard deviation, QD-quartile deviation

Source: Fieldwork (2021)

Extent of Social Inclusion among Cooperative Members

This section discusses the extent to which cooperatives ensure social inclusion among members in Assin Fosu. Explaining from the Collective Action

theory, Oslon (1965) suggests that groups of individuals such as cooperatives with common interests usually attempt to work together to achieve the goals of the group. Similarly, Social Capital theory explains that the trust, reciprocity, networking and connectedness embedded in the cooperatives ensure social inclusion of the members compared to non members (Christoforou, 2017). Thus, this study operationalised social inclusion as a strong social integrated supportive relationship that enhances cooperative members' economic and social participation based on their accessibility to public goods and services, trust and recognition as well as competent to perform community valued social role, and belong to social network within which they receive and contribute to the support systems.

Based on the ideas from Collective Action and Social Capital theories that formed the basis of the conceptual framework, the discussions of the extent to which the farmer cooperatives ensure social inclusion among members were started by characterizing each of the cooperatives. Variables discussed in this section include years of membership of cooperatives, type of inputs and trainings that members received from their cooperatives.

Membership in Social and solidarity economy is important aspect in promoting a more equitable and sustainable group (Bovin, 2017). Membership status in SSE can provide individual members an opportunity to be part of the society working towards positive change(Bovin,2017).In terms of years of membership of cooperatives, the median years of membership of cooperatives was three with a quartile deviation value of 0.5 (skewness = 3.735, mean = 4.36 years). On the whole, the least years of membership was one and the highest years of membership was 25 years. Studies have shown that the duration of

membership in cooperative has a substantial impact on its members (Adams and Roberts 2017). Similarly, findings of Birchall (2018) indicated that long-term membership in cooperatives often leads to the development of trust and strong social bonds among members. These bonds can help create an inclusive atmosphere within the cooperative, as members who have been part of the group for years tend to be more accepting and supportive of newer members. The trust formed over time can facilitate the integration of newcomers, enhancing social inclusion (Brown and Wilson, 2020).

As seen in (Table 7), members of Assin Akropong Cocoa farmers and marketing society, Assin Fosu cooperative rice growers and marketing society, Assin Kropong rice growers and marketing society limited, and Assin United Cocoa farmers association limited had median years of membership of three years (skewness = 3.033, mean = 4.09 years), two years (skewness = 0.670, mean = 2.36 years), five years (skewness = 1.128, mean = 8.73 years), and three years (skewness = 0.937, mean = 3.45 years) with a quartile deviation values of 0.50, 0.50, 4.5 and 0.50 respectively. However, the members of Brofoyedu oil processing farmers and marketing society, and Nyame Nhyira women oil-palm farmers and marketing cooperative had mean years of membership of 3.32 years (skewness = -0.345, median = 3 years) and 3.33 years (skewness = -0.348, median = 3 years) with standard deviation values of 0.627 and 0.620 respectively.

Table 7: Years of Membership of the Cooperatives

Types of Cooperatives	Mean	Median	SK	SD	QD
Assin Akropong Cocoa Farmers and Marketing Society	4.09	3.00	3.03	2.98	0.50
Assin United Cocoa Farmers Association Limited	3.45	3.00	0.94	1.21	0.50
Assin Fosu Rice Growers Cooperative and Marketing Society Limited	2.36	2.00	0.67	0.50	0.50
Assin Akrong Rice Growers Cooperative and Marketing Society Limited	8.73	5.00	1.13	8.62	4.50
Brofoyedu Oil Processing Farmers and Marketing Cooperative	3.32	3.00	-0.35	0.63	0.50
Nyame Nhyira Women Oil-Palm Farmers Marketing Cooperative	3.33	3.00	-0.35	0.62	0.50

SK-skewness, SD-standard deviation, QD-quartile deviation

Source: Fieldwork (2021)

Literature suggests that members of formed social and solidarity economy turn to benefit more than non-members of Social and solidarity economies (Carretero & Soteras, 2017) with respect to farm inputs. In relation to inputs, in general, 50.29% of the respondents received either fertilizers or improved seeds from their cooperatives, while the rest received either agro-chemicals or farm implements. Brown and Garcia (2018), observe that training programs address disparities in access to education and skills development, thus ensuring that every member has an equal chance to contribute meaningfully to the cooperative's success cooperative whereas Smith and Robinson (2019) maintain that training initiatives help members to build self-confidence and become active contributors to the cooperative's social and economic activities, thereby promoting social inclusion.

Accordingly, the distribution (Table 8) shows that about 37.5 percent of the respondents from Assin United Cocoa farmers' association received fertilizer/ improved seeds compared to 12.5 percent, 4.5 percent and 2.3 percent from Assin Akropong Rice growers association, Assin Fosu rice grower association and Brofoyedru oil processing farmers association respectively. While 27 percent of Brofoyedru oil processing farmers and marketing society received either agrochemicals or implements compared to (11.3%) and (5.7 %) from Assin Fosu rice growers association and Assin Akropong cocoa farmers association respectively. The Chi-square test further revealed a significant association between the type of cooperative and the type of input received by the members ($\chi^2 = 55.679$, $df = 5$, $P\text{-value} = 0.000$). The Crammer's V (0.564) showed that this association was relatively strong. The chi-square of test of independence was used to test the significance of difference in the input received by cooperatives types. The differences were found to be significant ($\chi^2 = 55.679$, $df = 5$, $P\text{-value} = 0.000$) in the number of members of the cooperatives who received either fertilizer or improved seeds from their cooperatives and those who received either agro-chemicals or farm implements.

Table 8: Cooperatives by Input Received by Members

Types of Cooperatives	Input Received		Total No. (%)
	Agrochem/ Farm Implements No. (%)	Fertilisers/ Improved Seeds No. (%)	
Assin Akropong Cocoa Farmers and Marketing Society	5 (5.7)	30 (34.1)	35 (20.0)
Assin United Cocoa Farmers Association Limited	11 (13.0)	33 (37.5)	44 (25.2)
Assin Fosu Rice Growers Cooperative and Marketing Society Limited	10 (11.3)	4 (4.5)	14 (8.0)
Assin Akrong Rice Growers Cooperative and Marketing Society Limited	19 (22.0)	11 (12.5)	30 (17.1)
Brofoyeddu Oil Processing Farmers and Marketing Cooperative	23 (27.0)	2 (2.3)	25 (14.3)
Nyame Nhyira Women Oil-Palm Farmers Marketing Cooperative	19 (22.0)	8 (9.1)	27 (15.4)
Total	87 (100)	88 (100)	175 (100)

(N=175, $\chi^2 = 55.679$, df = 5, P-value = 0.000)

Source: Fieldwork (2021)

Training in social and solidarity economy and inclusion is crucial for promoting alternative economic models that are more equitable and sustainable (Adams & Roberts, 2017). In this study, the majority (59.4%) of the respondents were mostly trained on farm/crop management practices, while the rest were mostly trained on fertilizer/improved seeds usage in farming. This contradicts the findings of Gutsa (2019) where majority of the respondents received no training from their cooperatives. However, Birchall (2013) found out that access to farm inputs empowers all members, particularly those with less experience, to improve their farming practices and yields.

The results of the distribution (Table 9) showed that most of those who were trained in improved seeds/fertilizers were from Assin Akropong Cocoa

farmers and marketing society (36.6%) and members of Assin United Cocoa farmers association (32.4%) while the rest of the members of the other cooperatives are more likely to be trained on farm/crop management practices. On the other hand, majority of those who were trained from farm/crop management were from Nyame Nhyira Women oil-palm cooperative (25.9%) and Broyedru Oil processing Farmers cooperative (23.1%) while little over 10 percent (10.6%) of those who were trained on farm/crop management were from Assin Akropong Rice growers cooperative. The Chi-square test revealed a statistically significant association between type of cooperative and the type of training mostly received by the members ($\chi^2 = 56.493$, $df = 5$, $P\text{-value} = 0.000$). The Cramer's V (0.568) confirmed the association was relatively strong.

For further analysis, the chi-square test of independence was used to test the significance of difference in the training acquired by cooperatives types. The difference were found to be significant ($\chi^2 = 56.4939$, $df = 5$, $P\text{-value} = 0.000$) in the number of members of the cooperatives who were mostly trained on crop/farm management practices and those who were mostly trained on fertilizer/seeds usage in farming.

Table 9: Cooperatives by Training Received by Members

Types of Cooperatives	Training Received		Total No. (%)
	Use Improved Seeds/ Fertilisers (%)	of Farm/ Crops Management No. (%)	
Assin Akropong Cocoa Farmers and Marketing Society	26 (36.6)	9 (8.7)	35 (20.0)
Assin United Cocoa Farmers Association Limited	23 (32.4)	21 (20.2)	44 (25.2)
Assin Fosu Rice Growers Cooperative and Marketing Society Limited	2 (2.8)	12 (11.5)	14 (8.0)
Assin Akrong Rice Growers Cooperative and Marketing Society Limited	19 (26.8)	11 (10.6)	30 (17.1)
Brofoyeddu Oil Processing Farmers and Marketing Cooperative	1 (1.4)	24 (23.1)	25 (14.3)
Nyame Nhyira Women Oil- Palm Farmers Marketing Cooperative	0 (0.0)	27 (25.9)	27 (15.4)
Total	71 (100)	104(100)	175 (100)

($\chi^2 = 56.493$, $df = 5$, $P\text{-value} = 0.000$)

Source: Fieldwork (2021)

Farming as a primary occupation also has significant relevance to social solidarity economy and inclusion. Farming communities can create strong bonds and networks based on mutual aid, cooperation, and shared values, which foster social cohesion and reduce poverty (DeJong *et al.*, 2016). The results of the distribution show that most of the respondents from the study cooperatives had farming as their primary occupation, while the rest of the respondents were either civil service workers or general traders. The findings from (Table 10) show that about 28.2 percent of the respondents who had farming as a primary occupation were from Assin United cocoa farmers association while almost 6

percent (5.9%) of the respondents were from Assin Fosu rice grower cooperatives.

Conversely, almost 57 percent (56.5%) of the respondents who are either civil service worker or general traders were from Nyame Nhyira women oil-palm farmers marketing while a little over 4 percent (4.3%) of the respondents who are either civil service worker or general traders were from Assin rice cooperative and growers .

Table 10: Cooperatives by Primary Occupation of Members

Types of Cooperatives	Primary Occupation		Total No. (%)
	Civil Service/ Trading No. (%)	Farming No. (%)	
Assin Akropong Cocoa Farmers and Marketing Society	2 (8.7)	33 (21.7)	35(20.5)
Assin United Cocoa Farmers Association Limited	1 (4.3)	43 (28.2)	44 (25.2)
Assin Fosu Rice Growers Cooperative and Marketing Society Limited	5 (21.7)	9 (5.9)	14 (8.0)
Assin Akrong Rice Growers Cooperative and Marketing Society Limited	2 (8.7)	28 (18.4)	30 (17.1)
Brofoyedu Oil Processing Farmers and Marketing Cooperative	0 (0.0)	25 (16.4)	25 (14.3)
Nyame Nhyira Women Oil-Palm Farmers Marketing Cooperative	13 (56.5)	14 (9.2)	27 (15.4)
Total	23 (13.1)	152(86.9)	175(100)

Source: Fieldwork (2021)

In order to determine the extent to which cooperatives ensure social inclusion among members, the respondents were asked to rate their inclusion on 17 items using a scale of one as lowest to five as highest. Subsequently, a social inclusion index/composite was computed for each respondent by adding all the

scores for the 17 items and dividing it by 17, as all the items were given equal weights. The median inclusion index/composite was 1.8235 (skewness = 0.659, mean = 1.917) with a quartile deviation value of 0.44. Thus, the social inclusion indexes lower than the median inclusion index of 1.8235 were described as low social inclusion, while those above the median inclusion index/composite were classified as high social inclusion.

The classified social inclusion data were cross-tabulated by the type of cooperatives to describe the extent of social inclusion among members of the cooperatives. The results show that almost 51 percent (50.9%) of the respondents experienced high social inclusion, while the rest experienced low social inclusion among their cooperative. The distribution (Table 11) show that about 39.3 percent of the respondents who experienced high social well-being were in Assin United cocoa farmers association while a little over 4 percent (4.5%) of those who experienced high social inclusion were in Assin Fosu rice growers cooperatives and marketing society. Conversely, 29 percent of the respondents who experienced low social inclusion were in Assin Akropong rice growers and cooperative society while 7 percent of the respondents who experienced low social inclusion were in Assin Akropong cocoa farmers and marketing society.

The Chi-square test shows a significant association between the type of cooperative and the level of social inclusion among the members ($\chi^2 = 55.681$, $df = 5$, $P\text{-value} = 0.000$). The Cramer's V (0.584) showed that this association was relatively strong. The chi-square of test of independence was used to test the significance of difference in the level of social inclusion. The differences were found to be significant ($\chi^2 = 55.679$, $df = 5$, $P\text{-value} = 0.000$). Specifically,

respondents from Assin Kropong rice growers and marketing society were mostly likely to experience high social inclusion followed by members of Assin Akropong rice growers Assin Fosu cooperatives and Brofoyedru oil processing farmers and marketing society.

Table 11: Type of Cooperatives by Extent of Social Inclusion

Types of Cooperatives	Extent of Social Inclusion		Total No. (%)
	Low Social Inclusion No. (%)	High Social Inclusion No. (%)	
Assin Akropong Cocoa Farmers and Marketing Society	6 (7.0)	29 (32.5)	35 (20.0)
Assin United Cocoa Farmers Association Limited	9 (10.5)	35 (39.3)	44 (25.2)
Assin Fosu Rice Growers Cooperative and Marketing Society Limited	10 (11.6)	4 (4.5)	14 (8.0)
Assin Akropong Rice Growers Cooperative and Marketing Society Limited	25 (29.0)	5 (5.6)	30 (17.1)
Brofoyedu Oil Processing Farmers and Marketing Cooperative	15 (17.6)	10 (11.2)	25 (14.3)
Nyame Nhyira Women Oil-Palm Farmers Marketing Cooperative	21 (24.4)	6 (6.7)	27 (15.4)
Total	86 (100)	89 (100)	175 (100)

(N=175, $\chi^2 = 55.681$, df = 5, P-value = 0.000)

Source: Fieldwork (2021)

In order to ensure that socio-economic characteristics and cooperative characteristics inform policy, binary logistic was used to determine the factors that explain the extent of social inclusion among the members of the cooperatives. The extent of social inclusion was the dependent variable and thus low social inclusion was coded zero, while the high social inclusion was coded as one. The socio-economic characteristics of the members such as sex, age, marital status, access to formal education and household size together with cooperative characteristics like years of membership in cooperatives, farming

as primary occupation, type of cooperative, access to cooperative farm/Crop management training, and agro-chemicals/farm implements were used as the explanatory variables.

In order to carry out the binary logistic analysis, the assumptions of multi-collinearity were tested, multi-collinearity, tolerance values and variation inflation factors were used to test for it. Daoud (2017) has stated that, if the tolerance value of the independent variables is less than 0.01 or the variation inflation factor is greater than 10, there is multi-collinearity and thus at least two or more of the independent variables measure the same issue but in a deferent way, which may distort the outcomes of the analysis. On the other hand, the reverse of the condition is true and shows that the data is free from the problem of multi-collinearity. Thus, as can be seen in Table 12, there was no issues of multi-collinearity in the data.

Table 12: Test of Multi-Collinearity Assumption for Social Inclusion

Independent variables	Collinearity Statistics	
	Tolerance	VIF
Sex	.777	1.287
Age	.722	1.384
Marital status	.924	1.082
Access to formal education	.889	1.125
Household size	.783	1.277
Years of membership of cooperative	.937	1.068
Primary occupation	.861	1.162
Type of Cooperative	.697	1.435
Training type received	.366	2.730
Input type received from cooperative	.398	2.510

Source Fieldwork (2021)

The model outperformed the null assumption that expected that no factor significantly correlated with low/high social inclusion among members of the cooperatives. This was indicated by the -2 Log likelihood 154.831 as well as Wald Chi-square value of ($\chi^2 = 87.719$, $df = 17$, $P\text{-value} = 0.000$) estimated with a sample size of 175 members from six cooperative. Besides, the Cox and Snell R Square was 0.394, while the Nagelkerke R Square was 0.526, which implied that all the 10 independent variables jointly accounted for between 39.4 percent and 52.6 percent of the variations in the social inclusion experienced by the members of the cooperatives. Details of the binary analysis is presented in Table 13. The outcome of the binary logistics analysis indicated that five out of the ten independent variables significantly explain social inclusion (Table 13).

Specifically, being a member of cocoa-based cooperatives explained high social inclusion compared to being a member of Nyame Nhyira women oil-palm farmers and marketing cooperative, while being divorced, access to formal education, household size, and years of membership in the cooperative explained high social inclusion. The findings contradicts those of Golsteijn (2013). Golsteijn found that a positive significant relationship between membership period and life satisfaction among members of cooperatives in Bolivia, while Tadele and Tesfay (2013) found that women's social inclusion in cooperatives is limited compared to their male counterparts in Ethiopia.

The results are rather consistent with the finding by Muhammad (2014) that access to education significantly influence participation/social inclusion of the cooperative members in Nigeria. The results are also not different from the report by Kolade and Harpham (2014b) that being a member of cooperatives

correlated positively with the feeling of social inclusion among cooperative members in Southwest Nigeria.



Table 13: Variables in Binary Logistics of the Extent of Social Inclusion among Cooperative Members

	B	S.E.	Wald	Df	Sig.	Exp(B)	95% C.I. for EXP(B)	
							Lower	Upper
Females	.959	.536	3.207	1	.073	2.610	.913	7.458
Age	.038	.024	2.495	1	.114	1.039	.991	1.090
Divorced (marital status)	-2.904	1.137	6.521	1	.011*	.055	.006	.509
Married (marital status)	.237	.877	.073	1	.787	1.267	.227	7.070
Separated(marital status)	-1.093	1.847	.350	1	.554	.335	.009	12.526
Single (marital status)	-.233	1.161	.040	1	.841	.792	.081	7.713
Access to formal education	-1.412	.675	4.368	1	.037*	.244	.065	.916
Household size	-.285	.144	3.934	1	.047*	.752	.568	.997
Years of membership in the cooperative	-.239	.100	5.673	1	.017*	.787	.647	.959
Farming as primary occupation	-.397	.716	.307	1	.580	.672	.165	2.738
Assin Akropong Cocoa Famers	4.176	1.017	16.852	1	.000*	65.105	8.866	478.104
Assin Fosu cooperative rice farmers	1.120	.888	1.590	1	.207	3.064	.538	17.464
Assin Kropong rice growers	.993	.893	1.236	1	.266	2.699	.469	15.534
Assin United Cocoa Famers	3.889	.956	16.556	1	.000*	48.876	7.507	318.208
Brofoyedu oil processes farmers	1.207	.829	2.120	1	.145	3.343	.658	16.974
Access to farm/Crop management training	.780	.796	.959	1	.327	2.182	.458	10.392
Access to agro-chemicals/farm implements	.899	.670	1.800	1	.180	2.457	.661	9.135

(N=175, $\chi^2 = 87.719$, df = 17, P-value = 0.000)

Source: Fieldwork (2021)

As further shown in Table 13, being a member of Assin Akropong Cocoa farmers and marketing society, or Assin United Cocoa farmers' association limited, increases the likelihood of experiencing high social inclusion by marginal 4.176, and 3.889 respectively compared to being a member of Nyame Nyira women oil-palm farmers and marketing cooperative, all other things being equal.

Considering the odds (Exp(B)s) of the cooperatives with respect to experiencing high social inclusion, the respondents who were members of Assin Akropong Cocoa farmers and marketing society and Assin United Cocoa farmers' association limited, were 65.105, and 48.876 times respectively more likely to experience high social inclusion compared to their counterpart members in the Nyame Nhyira women oil-palm farmers and marketing cooperative.

The focus group discussion with the heads of the cooperatives revealed that, the two cocoa-based cooperatives had a well-structured internal credit arrangements, such as daily savings and acquisition of loans, which is helping to ensure that each member has at least a startup capital. The leaders indicated that these arrangements have been instilling the feeling of belonging as the members could not have gotten their soft loans if they were not members of the cooperatives. A Focus Group Discussion with heads of the two cocoa based cooperatives suggest that the cooperative members were socially included because the cooperation has a credit scheme for members, which ensures each member to produces up to a certain capacity and thus have a stake and sense of belonging in every activity of the cooperative.

Among the demographic characteristics, age and sex of the respondents did not explain social inclusion (Table 13). These outcomes contradict a report by Tadele and Tesfay (2013) that women and the aged in cooperatives in Ethiopia are less likely to experience social inclusion compared to their male or young counterparts. During the focus group discussion with the heads of the cooperatives', it emerged that the more members engage in the activities of the cooperative, the more they feel included so everyone is given the opportunity to participate in the activities of the cooperatives, but the female members and the aged generally feel reluctant to do so in the presence of males or young ones.

As explained by the Social Capital theory, social inclusion builds on the network among cooperative members, which serves as resources for promoting the goals of the cooperative (Zhao, Su, Chen, Liu, Zheng & Yan, 2019). Similarly, as noted by Svoen, Dobson and Bjorge (2019), social inclusion is a medium through which people participate in the public arena, thereby improving the capacity, opportunity, and respect of the members based on their character. Thus, as the aged and the women generally feel reluctant to participate in the activities of the cooperative, they are less likely to build a stronger network to serve as resources that will make them experience high social inclusion within the cooperatives.

Nevertheless, the divorced were significantly less likely to be highly included in the cooperatives ($B = -2.904$, $p\text{-value} = 0.011$). This means that being a divorcee decreases the marginal likelihood of experiencing high social inclusion by a factor of 2.904 compared to being a widow/widower, all other thing remaining unchanged. Relatedly, the odds $\text{Exp}(B) = .055$ in Table 13 shows that divorcees were 0.055 times less likely to experience high social

inclusion than the widows/widowers. It emerged during the focus group discussions with the cooperative leaderships that as the cooperative operates on human relations, periodic relationship counseling is given to members and through those advices mostly people who were divorced take advantage of learning the causes and solutions to broken relationships. Yet, it seems that was not enough to increase the divorcees' extent of social inclusion compared to those who are widowed.

With respect to education, having access to formal education decreased the probability of experiencing high social inclusion by a factor of 1.412 than not having access to formal education (Table 13), *ceteris paribus*. Respondents who had access to formal education were 0.244 times less likely to feel high social inclusion compared to their counterparts who did not have access to any form of formal education ($B = -1.412$, $p\text{-value} = .037$). The explanation from the focus group discussion with the cooperative leadership was that even though the cooperatives were opened to any member farmer, those who had some form of formal education do actively engage in activities of the cooperatives compared to those who had little or no access to formal education.

Household size of the respondents also related indirectly with high social inclusion. Table 13 shows the coefficient of the household size of the respondents as ($B = -0.285$, $p\text{-value} = 0.047$), which means that a unit increase in the household size of the respondents decreased the likelihood of experiencing high social inclusion by a factor of 0.285, *ceteris paribus*. The odds of household size as an explanatory variable of social inclusion were $\text{Exp}(B) = .752$). The implication is that respondents who had large household size were

0.752 times less likely to experience high social inclusion compared to their counterparts in the cooperatives who had small household size.

Respondents' years of membership in the cooperatives had an indirect effect on high social inclusion. Table 13 depicts that the coefficient of the years of membership in the cooperatives of the respondents was ($B = -0.239$, $p\text{-value} = 0.017$), which means that a unit increase in the years of membership in the cooperatives of the respondents decreased the marginal likelihood of experiencing high social inclusion by a factor of 0.868, all other things being equal. Respondents who had higher years of membership in the cooperatives were 0.787 times ($p\text{-value}=0.017$) less likely to experience high social inclusion than those who had lower years of membership in the cooperatives.

During a key informant interview with the director in charge of cooperatives in Assin Central Municipality, it was explained that generally, the cooperatives serve as means of social inclusion for farmers, but the role of their socio-demographics and internal arrangements in the extents of social inclusion cannot be over looked. The key informant specifically stated that:

“There is no need denying the fact that cooperative membership improves social inclusion of farmers, but you and I know that these are farmers with different socio-demographic backgrounds. Thus, the degree to which the male, the energetic youths, the educated and members with manageable dependency ratio in terms of household size would participate and feel included is usually higher than their counterparts within the cooperatives.” (Director of cooperatives in Assin Central Municipality; December 2020).

In summary, among the variables that significantly explained low social inclusion, divorced marital status was the greatest predictor (Wald = 6.521). This was proceeded by years of membership in the cooperative (Wald = 5.673), access to formal education (Wald = 4.368), and household size (Wald = 3.934).

On the other hand, being a member of the Assin Akropong Cocoa farmers and marketing society compared to being a member of the Nyame Nhyira women oil-palm farmers and marketing cooperative was the strongest predictor of high social inclusion (Wald = 16.852). This was followed by membership in Assin United Cocoa farmers' association limited (Wald = 12.948). However, being a member of the other cooperatives, sex, age, marital status like married, separated, and single as well as farming as a primary occupation, access to input and farm management training did not significantly explain high/low social inclusion among members of the cooperatives (Table 13).

Contributions of Cooperatives in Promoting the Well-being of Members

In this section, the study examined the contributions of the cooperatives to promoting the well-being of their members. Members' well-being is a fundamental aspect of the SSE initiative (Bonvin, 2017). According to International Cooperative Alliance (2018), ensuring the well-being of members helps to build a more equitable, democratic, and sustainable economic system that benefits everyone. As part of this, the farmers were asked to state their total farm size. In general, the respondents cultivated a median farm size of four hectares with a quartile deviation value of 1.5 (skewness = 1.877, mean = 5.10 hectares). It was found that members of the Assin Akropong Cocoa farmers and marketing society cultivated a median farm size of six hectares with a quartile deviation value of 1.5 (skewness = 1.289, mean = 6.83 hectares). Assin United

Cocoa farmers' association limited cultivated a median farm size of six hectares with a quartile deviation value of 1.5 (skewness = 1.473, mean = 6.59 hectares).

Relatedly, it was revealed that the members of the Assin Fosu cooperative rice growers and marketing society cultivated a median farm size of three hectares with a quartile deviation of one (skewness = 1.289, mean = 3.43 hectares). Assin Kropong rice growers and marketing society limited cultivated a median farm size of three hectares with a quartile deviation value of 0.5 (skewness = 2.366, mean = 3.70 hectares). Similarly, it was revealed that the members of the Brofoyedu oil processing farmers and marketing society cultivated a mean farm size of 3.28 hectares with a standard deviation value of 0.980 (skewness = -0.332, median = 3 hectares). Nyame Nhyira women oil palm farmers and marketing cooperative cultivated a median farm size of four hectares with a quartile deviation value of 1 (skewness = 2.647, mean = 4.56 ha).

The farmers were asked to state their total income per the last farm season. The respondents had a median income of GHc4000.00 per hectare with a quartile deviation value of 1500 (skewness = 3.391, mean = GHc4227.29). It was found that members of the Assin Akropong Cocoa farmers and marketing society had a median income of GHc666.67 per hectare with a quartile deviation value of 285.715 (skewness = 0.712, mean = GHc713.41). Assin United Cocoa farmers' association limited had a median income of GHc800.00 per hectare with a quartile deviation value of 199.165 (skewness = 0.553, mean = GHc761.65). Relatedly, it was revealed that the members of the Assin Fosu cooperative rice growers and marketing society had a median income of

GHC750 per hectare with a quartile deviation value of 1229.165 (skewness = 1.151, mean = GHC1547.02).

Assin Kropong rice growers and marketing society limited had a mean income of GHC970.39 per hectare with a standard deviation value of 558.094 (skewness = -0.053, median = GHC1000.00). Similarly, it was revealed that the members of the Brofoyedu oil processing farmers and marketing society had a median income of GHC1333.33 per hectare with a quartile deviation value of 125 (skewness = 2.978, mean = GHC1462.00). Nyame Nhyira women oil-palm farmers and marketing cooperative had a median income of GHC700.00 per hectare with a quartile deviation value of 250 (skewness = -0.625, mean = GHC673.95).

To examine the contributions of the cooperatives to promoting the well-being of their members, the respondents were asked to rate the contribution of the cooperatives in promoting the well-being of their members based on 14 items on a scale of one as lowest to five as highest. Subsequently, the well-being index/composite was estimated for each respondent by adding all 14 items and dividing it by 14, as all the items were given equal weights. A descriptive statistic was carried out on the well-being index/composite, which revealed that the median well-being index/composite was 1.7143 (skewness = 1.220, mean = 1.891) with a quartile deviation value of 0.535. Thus, the well-being indexes lower than the median well-being index of 1.7143 were coded as low well-being, while those above the median well-being index/composite were classified as high well-being.

The classified well-being data were then cross-tabulated by the type of cooperatives to examine the contributions of the cooperatives to promoting the

well-being of their members (Table 14). The results show that a majority of the respondents experienced low well-being while the rest experienced high well-being within their cooperative. The proportion was however great in Nyame Nyira Women Oil-Palm farmers (30.9%) than in Assin Akropong Cocoa farmers and Marketing society (6.8%). On the other hand, a little over 40 percent (40.2%) of respondents who experienced high well-being were in Assin United Cocoa farmers and marketing while none of the respondents in Nyame Nhyira women oil-palm farmers marketing experienced high well-being. The Chi-square test also showed a significant association between the type of cooperative and contributions to promoting the well-being of the members ($\chi^2 = 68.311$, $df = 5$, $P\text{-value} = 0.000$). Cramer's V (0.625) indicates that the association between the type of cooperative and its contributions to promoting the well-being of the members was strong. A further analysis using the chi-square of independence was used to test the significance of differences in cooperative types of members' wellbeing. A significant differences ($\chi^2 = 68.311$, $df = 5$, $P\text{-value} = 0.000$) existed among the number of respondents who experience low wellbeing and high wellbeing within the five cooperative, with the exception of Brofoyedru oil processing farmers.

Table 14: Well-being Classification by Type of Cooperatives Cross-Tabulation

Types of Cooperatives	Well-being Classification		Total No. (%)
	Low Well-being No. (%)	High Well- being No. (%)	
Assin Akropong Cocoa Farmers and Marketing Society	6 (6.8)	29 (33.3)	35(20.0)
Assin United Cocoa Farmers Association Limited	9 (10.2)	35 (40.2)	44(25.2)
Assin Fosu Rice Growers Cooperative and Marketing Society Limited	12 (13.6)	2 (2.3)	14 (8.0)
Assin Akrong Rice Growers Cooperative and Marketing Society Limited	20 (22.7)	10 (11.5)	30(17.1)
Brofoyedu Oil Processing Farmers and Marketing Cooperative	14 (15.9)	11 (12.6)	25(14.3)
Nyame Nhyira Women Oil-Palm Farmers Marketing Cooperative	27 (30.8)	0 (0)	27(15.4)
Total	88 (100)	87 (100)	175(100)

(N=175, $\chi^2 = 68.311$, $df = 5$, P-value = 0.000)

Source: Fieldwork (2021)

To ensure that the results, concerning well-being, inform policy, a binary logistic regression was used to determine the factors that explain well-being of members of the cooperatives. The classified well-being data were the dependent variable and thus low well-being was coded as zero, while high well-being was coded as one. The socio-economic characteristics of the members such as sex, age, marital status, access to formal education, household size together with years of membership in cooperatives, farming as a primary occupation, type of cooperative, access to cooperative farm/Crop management training, agro-chemicals/farm implements, farm size, income per hectare social

inclusion as well as collective resource mobilisation, and collective resource utilisation were used as the explanatory variables.

The model outperformed the null assumption that expected that no factor significantly correlated with the low/high well-being of the cooperatives' members. This was indicated by the -2 Log likelihood of 107.002 as well as the Wald Chi-square value of ($\chi^2 = 135.593$, $df = 22$, $P\text{-value} = 0.000$) estimated with a sample size of 175 from six cooperatives members. In addition, the Cox & Snell R Square was 0.539, while the Nagelkerke R Square was 0.719, which implied that all the 15 independent variables jointly explained between 53.9 percent and 71.9 percent of the variations in the well-being of the members of the cooperatives. The details are presented in Table 15

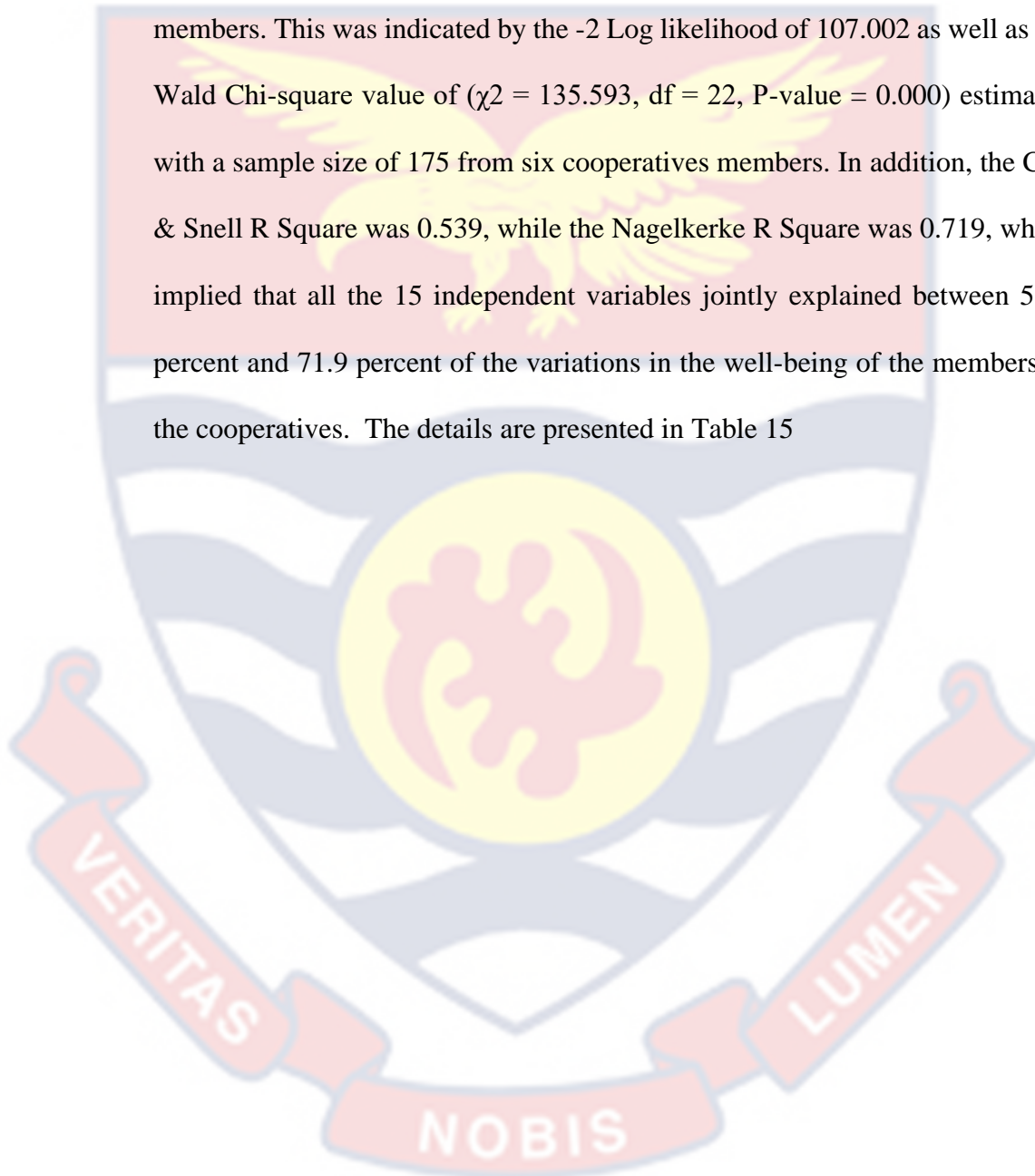


Table 15: Variables in Binary Logistics of Well-being of Cooperative Members

	B	S.E.	Wald	Df	Sig.	Exp(B)	95% C.I. for EXP(B)	
							Lower	Upper
Females	1.164	.719	2.623	1	.105	3.203	.783	13.108
Age	-.003	.040	.007	1	.932	.997	.922	1.078
Divorced (marital status)	1.041	1.307	.635	1	.426	2.833	.219	36.682
Married (marital status)	1.360	1.158	1.378	1	.240	3.895	.402	37.708
Separated (marital status)	11.652	6147.203	.000	1	.998	114	.000	.000
Single (marital status)	.971	1.552	.392	1	.531	2.642	.126	55.341
Access to formal education	1.154	.851	1.839	1	.175	3.172	.598	16.823
Household size	-.106	.169	.397	1	.529	.899	.646	1.252
Years of membership in the cooperative	-.254	.118	4.667	1	.031*	.775	.616	.977
Farming as a primary occupation	-.008	1.256	.000	1	.995	.992	.085	11.641
Assin Akropong Cocoa Famers	27.613	8675.160	.000	1	.997	98242	.000	.000
Assin Fosu cooperative rice farmers	24.492	8675.160	.000	1	.998	43325	.000	.000
Assin Kropong rice growers	26.833	8675.160	.000	1	.998	4503903	.000	.000
Assin United Cocoa Famers	27.439	8675.160	.000	1	.997	8255	.000	.000
Brofoyedu oil processes farmers	26.419	8675.160	.000	1	.998	297675	.000	.000
Access to farm/crop management training	-.663	1.052	.398	1	.528	.515	.066	4.048
Access to agro-chemicals/farm implements	1.717	1.048	2.684	1	.101	5.566	.714	43.408
Farm size in Hectare	-.071	.141	.256	1	.613	.931	.707	1.227
Income per Hectare	-.001	.001	1.075	1	.300	.999	.998	1.001
Social Inclusion	1.342	.741	3.276	1	.070	3.825	.895	16.350
Collective Resource Mobilisation	2.180	.795	7.519	1	.006*	8.847	1.862	42.030
Collective Resource Utilisation	-1.057	.487	4.710	1	.030*	.348	.134	.903

(N=175, $\chi^2 = 56.493$, df = 5, P-value = 0.000)

Source: Fieldwork (2021)

The outcome of the binary logistics analysis showed that three out of the 15 independent variables significantly explain the well-being of the members of the cooperatives (Table 15). Specifically, years of membership in the cooperatives, collective resource utilisation explained low well-being, and collective resource mobilisation explain well-being. Even though these results contradict that of Hassan and Garandi (2018) that type of cooperatives, income, educational and training status positively influence well-being among members for poverty alleviation in rural communities in Nigeria, they are similar to those of Esteves, Genus, Henfrey, Penha-Lopes, and East (2021) that collective resource mobilisation in global organisations significantly improved well-being of the local people in United Kingdom, Portugal, Brazil, and Senegal. However, Hassan and Garandi (2018) and Esteves et al. (2021) failed to consider the role of years of membership in the cooperatives in the well-being of the cooperative members, while this study did so.

It can be seen from Table 15 that there was an inverse effect of the respondents' years of membership in the cooperatives on their well-being status. Specifically, a unit increase in the respondents' years of membership in the cooperatives, decreased their marginal probability of experiencing high well-being by a factor of 0.254 ($B = -0.254$, $P\text{-value} = 0.031$). Moreover, the odds of years of membership in the cooperatives as an explanatory variable of well-being was $\text{Exp}(B) = 0.775$, which implies that the respondents who had higher years of membership in the cooperatives were 0.775 times less likely to experience high well-being compared to their counterparts who had low years of membership in the cooperatives.

Collective resource utilisation had an indirect effect on high well-being. A unit increase in collective resource utilisation decreases the probability of enjoying high well-being by a marginal factor of 1.057, *ceteris paribus* (Table 15). The odds of collective resource utilisation as an explanatory variable of well-being was $\text{Exp}(B) = 0.348$. The implication is that the respondents who reported high collective resource utilisation were 0.348 times less likely to enjoy high well-being compared to their counterparts who reported that they had experienced low collective resource utilisation from their cooperatives.

High collective resource mobilisation by the cooperatives relates significantly to the high well-being of the members. Table 15 shows that having high collective resource mobilisation increases the marginal probability of experiencing high well-being by a factor of 2.180, all other things being unchanged. The odds of collective resource mobilisation by the cooperatives as an explanatory variable of well-being was $\text{Exp}(B) = 8.847$. The inference is that respondents who reported high collective resource mobilisation by their cooperatives were 8.847 times more likely to experience high well-being compared to their counterparts who felt that the collective resource mobilisation by their cooperatives is low. Thus, collective resource mobilisation was the only statistically significant predictor of high well-being (Wald = 4.964), while collective resource utilisation was the strongest predictor of low well-being (Wald = 8.847), followed by years of membership in the cooperative.

During the focus group discussion with the heads of the cooperative, it emerged that apart from the credit arrangement improving their social inclusion in the cooperatives, it also contributes to their well-being as one can always fall on such credits to remain in production irrespective of the financial difficulties.

However, the resources are not always enough to be used by all the members.

The key informant stated that:

Though the main purpose of cooperative formation is for the farmers to support one another, most of the cooperatives lack resources/funding to support their members in times of need, which remains a major constraint to improve well-being of members via cooperation (Director of cooperatives in Assin Central Municipality; December 2020).

Accordingly, during the focus group discussions, the leaders of Assin United Cocoa farmers' association suggested that their well-being is not good as a cooperative, but it was better compared with when they were not part of cooperatives. Similar views were shared by leaders of Brofoyedru oil processes farmers and marketing society. On the other hand, Assin Akropong Cocoa farmers and marketing society heads indicated that the only well-being factor that is gained from forming the cooperative is that they often obtained fertilizer from the district, but it has been small in quantity to the extent that two farmers share a five kilogram. The two rice based cooperatives' heads also revealed that they share improved rice variety among their members in case a member lacks such rice variety to sow and this has been improving their well-being because even without capital in a particular season, one can get rice to cultivate.

Collective Mobilisation and Utilisation of Resources by Cooperatives

In this section, the study examined the mobilisation and utilisation of resources of the cooperative societies. In Ridley-Duff and Bull (2018) view resources mobilisation and utilisation is important as they allow cooperative to secure funds and support the development and implementation for SSE initiatives. These initiatives are focused on creating economic opportunities for

marginalised societies and promoting sustainable development. In order to achieve this, respondents were asked to rate the collective mobilisation of resources owned by the cooperate societies based on 10 items. The set of items were measured on a scale of one as lowest to five as highest. A collective resource mobilisation index was estimated for each respondent by adding all the 10 items and dividing it by 10, as all the items were given equal weights. Afterwards, a descriptive statistics was used to describe the distribution collective resource mobilisation index.

The median collective resource mobilisation index was 2.1250 (skewness = 1.009, mean = 2.2293) with a quartile deviation value of 0.375. In view of that, the collective resource mobilisation indexes lower than the median of 2.1250 were coded as low collective resource mobilisation, while those above the median were categorised as high collective resource mobilisation. The researcher cross-tabulated the categorised collective resource mobilisation by the type of cooperatives (Table 16). The findings show that the majority (58.86%) of the respondents experienced that their cooperatives' collective resource mobilisation is low, while the rest experienced high collective resource mobilisation by their cooperative.

Almost 22 percent (21.4%) of respondents who experienced low collective resource mobilisation were in Brofayedru oil Processing farmers and Marketing while almost 10 percent (9.7%) of the respondents who experienced low collective resource mobilisation were Assin Fosu Rice Growers cooperatives. On the other hand, a little over 30 percent (33.3%) of the respondents who experienced high resource mobilisation were in Assin United cocoa farmers association while 4.2% of respondents who experienced high

resource mobilisation were in Brofoyedru oil Processing farmers and Marketing cooperative. The Chi-square test further showed a significant association between the type of cooperative and collective resource mobilisation by the members ($\chi^2 = 23.812$, $df = 5$, $P\text{-value} = 0.000$). The Cramer's V ($V = 0.369$) statistics reveals that the association between the type of cooperative and collective resource mobilisation was moderate.

A Pearson's chi-square test of independence was conducted to establish the significance of the difference in the cooperative types with respect to extent of ensuring collective resource mobilisation. At a 5% level of significance, the chi-square result ($\chi^2 = 23.812$, $df = 5$, $P\text{-value} = 0.000$) showed a significant difference in the cooperative types with respect to the extent of ensuring collective resource mobilisation by members. It was revealed that the number of respondents within Assin Akropong cocoa farmers and marketing society and Assin United cocoa farmers who experienced high collective mobilisation were significantly higher compared to the number of respondents who experienced low collective resource mobilisation, while the number of respondents in Brofoyedru oil processing farmers and Nyame Nyira oil-palm who experienced low mobilisation were significantly higher than those who experienced high collective mobilisation.

Table 16: Collective Resource Mobilisation by Type of Cooperatives Cross-Tabulation

Types of Cooperatives	Collective Mobilisation		Resource
	Low No. (%)	High No. (%)	Total No. (%)
Assin Akropong Cocoa Farmers and Marketing Society	13 (12.6)	22 (30.5)	35 (20.0)
Assin United Cocoa Farmers Association Limited	20 (19.4)	24 (33.3)	44 (25.2)
Assin Fosu Rice Growers Cooperative and Marketing Society Limited	10 (9.7)	4 (5.6)	14 (8.0)
Assin Akrong Rice Growers Cooperative and Marketing Society Limited	17 (16.5)	13(18.1)	30 (17.1)
Brofoyedu Oil Processing Farmers and Marketing Cooperative	22 (21.4)	3 (4.2)	25 (14.2)
Nyame Nhyira Women Oil-Palm Farmers Marketing Cooperative	21 (20.4)	6 (8.3)	27 (15.4)
Total	103 (100)	72 (100)	175 (100)

(N=175, $\chi^2 = 23.812$, $df = 5$, P-value = 0.000)

Source: Fieldwork (2021)

Further analysis, a binary logistic regression was done to determine the factors that explain collective resource mobilisation. The classified collective resource mobilisation was the dependent variable. Low collective resource mobilisation was coded zero, while high collective resource mobilisation was coded one. Factors like sex, age, marital status, access to formal education, household size, years of membership in cooperatives, farming as primary occupation, type of cooperative, access to cooperative farm/crop management

training, agro-chemicals/farm implements, farm size, income per hectare and social inclusion were used as explanatory variables.

The model outperformed the null assumption that no factor significantly explained low/high collective resource mobilisation by the cooperatives. This was indicated by the -2 Log likelihood (190.159) as well as Wald Chi-square statistics ($\chi^2 = 46.922$, $df = 20$, $p\text{-value} = 0.001$) estimated with a sample size of 175. In addition, the Cox & Snell R Square was 0.235, while the Nagelkerke R Square was 0.317, which implied that all the 13 independent variables jointly accounted for between 23.5 percent and 31.7 percent of the variations in the collective resource mobilisation by the cooperatives. The outcome of the binary logistics analysis showed that three out of the 13 independent variables significantly explain collective resource mobilisation by the cooperatives (Table 17).

As shown in Table 17, being a single or a divorcee increases the likelihood of feeling that one's cooperative had high collective resource mobilisation by marginal factors of 2.596 and 2.026 compared to being a widow, all other things being equal. Considering the odds $\text{Exp}(B)$ of the singleness or divorced status with respect to collective resource mobilisation, the respondents who were single or divorced, were 13.405, and 7.585, respectively times more likely to experience high collective resource mobilisation compared to the widowed.

Table 17: Variables in Binary Logistics of Collective Resource Mobilisation by Cooperative Members

	B	S.E.	Wald	Df	Sig.	Exp(B)	95% C.I. for EXP(B)	
							Lower	Upper
Females	-.801	.430	3.473	1	.062	.449	.193	1.042
Age	.001	.024	.001	1	.975	1.001	.955	1.049
Divorced(marital status)	2.026	1.022	3.928	1	.047*	7.585	1.023	56.249
Married (marital status)	1.532	.808	3.593	1	.058	4.628	.949	22.560
Separated (marital status)	1.196	2.093	.326	1	.568	3.306	.055	199.852
Single (marital status)	2.596	1.116	5.405	1	.020*	13.405	1.503	119.560
Access to formal education	-.063	.507	.016	1	.901	.939	.348	2.535
Household size	.012	.103	.013	1	.909	1.012	.826	1.240
Years of membership in the cooperative	-.003	.047	.003	1	.953	.997	.909	1.094
Farming as primary occupation	-.460	.658	.489	1	.484	.631	.174	2.293
Assin Akropong Cocoa Famers	.837	.892	.881	1	.348	2.310	.402	13.264
Assin Fosu cooperative rice farmers	-.261	.882	.088	1	.767	.770	.137	4.336
Assin Kropong rice growers	.988	.812	1.479	1	.224	2.685	.547	13.189
Assin United Cocoa Famers	.410	.853	.230	1	.631	1.506	.283	8.020
Brofoyedu oil processes farmers	-.574	.946	.368	1	.544	.563	.088	3.594
Access to farm/crop management training	.162	.613	.070	1	.791	1.176	.354	3.910
Access to agro-chemicals/farm implements	.541	.580	.869	1	.351	1.718	.551	5.360
Farm size in Hectare	-.041	.077	.289	1	.591	.960	.826	1.115
Income per Hectare	.000	.000	.000	1	.998	1.000	.999	1.001
Social Inclusion	1.241	.506	6.005	1	.014*	3.458	1.282	9.329

(N=175, $\chi^2 = 46.922$, df = 20, p-value = 0.001)

Source: Fieldwork (2021)

Literature suggests that being single or divorcee does not have a direct effect on cooperative collective resource mobilisation (Gbadegesin, Ojekalu, Gbadegesin & Komolafe, 2021). However, it affects individual's personal circumstances, such as financial situation or time constraints (Bennett, & Payne, 2019), which, in turn, affect the ability to participate in and contribute to collective resource mobilisation efforts (Bontis, Ciambotti, & Sgro, 2018). The success of collective resource mobilisation efforts is determined by the motivation and commitment of community members (Aris, Marzuki, & Ismail, 2018), thus it could be that the single, and the divorcee members were more determined than those that were widowed.

Social inclusion also related directly with high collective resource mobilisation by the cooperatives. Table 17 shows that a unit increase in social inclusion increase marginal probability of experiencing high collective resource mobilisation by a factor of 1.241, all other things being unchanged. The odds of access to social inclusion as an explanatory variable was $\text{Exp}(B) = 3.458$. This means that respondents who were highly socially included in their cooperatives were 3.458 times more likely to report high collective resource mobilisation by their cooperative compared to their counterparts who had low social inclusion in their cooperatives. During the focus group discussion with the heads of the cooperatives, it emerged that based on the extent of friendliness among some members of the cooperatives, they pool their resources together to attain specified goals that might not be achieve at the cooperative level as a whole.

Social inclusion is crucial for collective resource mobilisation as it ensures equal participation and representation of all individuals and groups in decision-making processes and the distribution of benefits (Butler & Robson, 2007).

Similarly, Cace and Stanescus (2013) cited examples that inclusive structures and processes allow for diverse voices to be heard and addressed can increase trust and support for collective action. Social inclusion that addresses historical and structural barriers to participation, such as discrimination and unequal power relations, can lead to more equitable and sustainable outcomes.

Kolade and Harpham (2014a) reported similar results that cooperative membership positively affects collective technological resource mobilisation and initialisation in Southwest Nigeria, while Tawio, Agbasi, Olawala and Okafor (2015) reported that cooperative membership improved collective mobilisation of resources such as agricultural credit, improved seedlings, and fertilizer. Relatedly, Mhembwe and Dube (2017) reported that social inclusion of the rural people in Shurugwi District of Zimbabwe into farm-based cooperatives promoted collective farm related resource mobilisation. Collective resource mobilisation is more effective when it addresses the needs and perspectives of marginalised groups, who may otherwise be excluded from decision-making and resource distribution (World Bank, 2017).

Collective Resource Utilisation

With respect to collective resource utilisation, the index/composite was estimated for each respondent by adding all the six items and dividing it by six, as all the items were given equal weights. The descriptive statistics carried on the collective resource utilisation index/composite showed that the median collective resource utilisation index was 2.3333 (skewness = .452, mean = 2.5019) with a standard deviation value of 0.86915. In view of that, the collective resource utilisation indexes lower than the median index of 2.3333 were coded as low collective resource utilisation, while those above the mean index were categorised

as high collective resource utilisation. The researcher cross-tabulated the categorized collective resource utilisation by the type of cooperatives (Table 18).

The results in Table 18 show that the majority of the respondents felt that their cooperatives' collective resource utilisation is low, while the rest experienced high collective resource utilisation by their cooperative. Almost 27 percent (26.6%) of respondents who experienced low collective resource utilisation were from Assin United Cocoa farmers association while little over 4 percent (4.6%) of respondents who experienced low collective resource utilisation were from Assin Akropong rice growers cooperatives. On the other hand, 37.9 percent of the respondents who experienced high collective resource utilisation were from Assin Akropong rice growers cooperatives while none of the respondents in Brofoyedru Oil processing experienced high collective resource utilisation.

The Chi-square test further showed a significant association between the type of cooperative and collective resource utilisation by the members ($\chi^2 = 60.905$, $df = 5$, $P\text{-value} = 0.000$). The Cramer's V (0.590, $P\text{-value} = 0.000$) reveals that the association between the type of cooperative and collective resource utilisation was relatively strong. In order to establish the significance of the difference in the cooperative types with respect to the extent of ensuring collective resource utilisation by members, a Pearson's chi-square test of independence was conducted. At a 5% level of significance, the chi-square result ($\chi^2 = 60.905$, $df = 5$, $P\text{-value} = 0.000$) showed a significant difference in the cooperative types with respect to the extent of ensuring collective resource utilisation by members. It became evident that the number of respondents within Assin Akropong cocoa farmers and marketing society and Assin Akropong cocoa farmers who experienced high collective resource utilisation were significantly higher

compared to the number of those who experienced low collective resource utilisation, while the number of respondents in Brofoyedru oil processing farmers and Nyame Nyira oil-palm who experienced low collective resource utilisation were significantly higher than those who experienced high collective resource utilisation.

Table 18: Collective Resource Utilisation by Type of Cooperatives Cross-Tabulation

Types of Cooperatives	Collective Resource Utilisation		
	Low No. (%)	High No. (%)	Total No. (%)
Assin Akropong Cocoa Farmers and Marketing Society	15 (13.7)	20(30.3)	35 (20.0)
Assin United Cocoa Farmers Association Limited	29 (26.6)	15 (22.7)	44 (25.2)
Assin Fosu Rice Growers Cooperative and Marketing Society Limited	9 (8.3)	5 (7.6)	14 (8.0)
Assin Akrong Rice Growers Cooperative and Marketing Society Limited	5 (4.6)	25 (37.9)	30 (17.1)
Brofoyedu Oil Processing Farmers and Marketing Cooperative	25 (22.9)	0(0)	25 (14.2)
Nyame Nhyira Women Oil-Palm Farmers Marketing Cooperative	26 (23.9)	1 (1.5)	27 (15.4)
Total	109 (100)	66 (100)	175 (100)

(N=175, $\chi^2 = 60.905$, df = 5, P-value = 0.000)

Source: Fieldwork (2021)

A logistic regression analysis was used to determine the factors that explain collective resource utilisation. Factors like sex, age, marital status, access to formal education, household size, years of membership in cooperatives, farming as primary occupation, type of cooperative, access to cooperative farm/crop management training, agro-chemicals/farm implements, farm size, income per

hectare, social inclusion, and collective resource mobilisation were used as the explanatory variables.

The model outperformed the null assumption that no factor significantly explains low/high collective resource utilisation by the cooperatives. This was indicated by the -2 Log likelihood (121.368) as well as Wald Chi-square statistics ($\chi^2 = 110.558$, $df = 21$, $P\text{-value} = 0.000$) estimated with a sample size of 175. In addition, the Cox & Snell R Square was 0.468, while the Nagelkerke R Square was 0.638, which implied that all the 14 independent variables jointly accounted for between 46.8 percent and 63.8 percent of the variations in the collective resource utilisation by the cooperatives. Table 19 shows the outcome of the binary logistics analysis.

In the analysis, Nyame Nyira women oil-palm farmers and marketing cooperative as the standard cooperative was used against which all the other types of cooperatives were compared with in terms of collective resource utilisation. As shown in Table 19, being a member of Assin Kropong rice growers and marketing society limited, increases the likelihood of experiencing high collective resource utilisation by a marginal factor of 4.457 compared to being a member of Nyame Nhyira women oil-palm farmers and marketing cooperative, all other things being equal.

Considering the odds Exp(B)s of being a member of Assin Kropong rice growers and marketing society limited as an explanatory factor for collective resource utilisation (86.271), Members were 86.271 times more likely to experience high collective resource utilisation compared to their counterpart members in the Nyame Nyira women oil-palm farmers and marketing cooperative.

The study by Rulisa, Van Kempen, Hakizimana and Koenraadt (2023) also showed that cooperatives were important for farmers' collective resource mobilisation as they provide a platform for farmers to pool their resources, knowledge, and skills to achieve common goals. The study found that through cooperatives, farmers can access resources, services, and markets that would otherwise be difficult or impossible to access as individuals. Hintz, Kimengsi and Pretzsch (2021) explained that increased bargaining power, reduced costs, and improved livelihoods for farmers coupled with providing farmers with a voice in decision-making processes, thereby allowing them to influence policies that impact their lives and businesses. This also has the tendency to foster a sense of community and solidarity, by encouraging collective action and supporting the development of strong relationships among farmers.

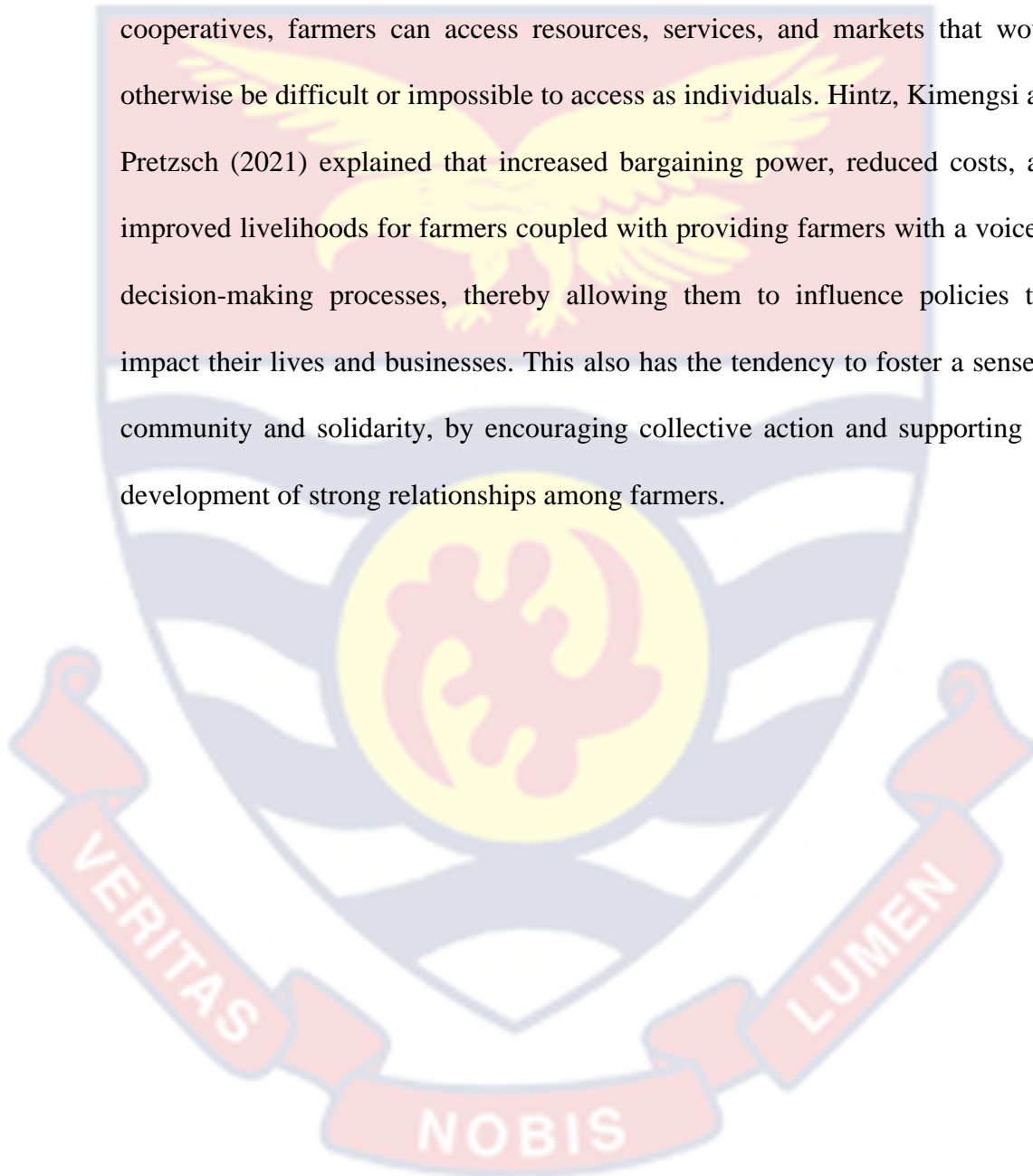


Table 19: Variables in Binary Logistics of Collective Resource Utilisation by Cooperative Members

	B	S.E.	Wald	Df	Sig.	Exp(B)	95% C.I. for EXP(B)	
							Lower	Upper
Females	-.143	.542	.070	1	.791	.866	.300	2.506
Age	.009	.032	.083	1	.774	1.009	.948	1.075
Divorced marital status	-.028	1.207	.001	1	.981	.972	.091	10.363
Married marital status	.933	.944	.978	1	.323	2.542	.400	16.157
Separated marital status	1.395	4.788	.085	1	.771	4.035	.000	47994.5
Single marital status	-2.390	1.772	1.819	1	.177	.092	.003	2.953
Access to formal education	-.239	.626	.146	1	.703	.788	.231	2.686
Household size	.109	.131	.687	1	.407	1.115	.862	1.441
Years of membership in the cooperative	.032	.060	.285	1	.593	1.033	.918	1.162
Farming as primary occupation	.687	.918	.559	1	.455	1.987	.328	12.019
Assin Akropong Cocoa Famers	1.512	1.371	1.216	1	.270	4.535	.309	66.622
Assin Fosu cooperative rice farmers	2.451	1.330	3.398	1	.065	11.597	.856	157.046
Assin Kropong rice growers	4.457	1.275	12.230	1	.000*	86.271	7.095	1049.07
Assin United Cocoa Famers	.709	1.348	.276	1	.599	2.031	.145	28.520
Brofoyedu oil processes farmers	-17.968	7503.879	.000	1	.998	.000	.000	.000
Access to farm/crop management training	-.591	.776	.580	1	.446	.554	.121	2.535
Access to agro-chemicals/farm implements	.200	.790	.064	1	.801	1.221	.259	5.746
Farm size in Hectare	-.027	.100	.072	1	.788	.974	.801	1.184
Income per Hectare	.000	.000	.745	1	.388	1.000	1.000	1.001
Social Inclusion	.330	.588	.315	1	.575	1.391	.440	4.400
Collective resource mobilisation	1.925	.552	12.142	1	.000*	6.852	2.321	20.227

(n=175, $\chi^2 = 60.905$, df = 5, P-value = 0.000)

Source: Field work(2021)

The focus group discussion revealed that Assin Kropong rice growers and marketing society collectively owned and controlled the use of a tractor that is used for weeding, which incentivizes members to invest resources and work together to achieve common goals. By pooling resources together for the tractor, the cooperative achieves economies of scale and reduce costs of weeding. The other cooperatives did not have such a pooled resource (tractor).

Collective resource mobilisation also directly affected collective resource utilisation by the cooperatives. Table 19 shows that a unit increase in collective resource mobilisation increase marginal probability of high collective resource utilisation by a factor of 1.925, all other things being unchanged. The odds of collective resource mobilisation as an explanatory variable depicts that respondents who collectively mobilised more resources were 6.852 times more likely to fully utilise the resource compared to their counterparts who reported low collective resource mobilisation.

The key informant shared a view that resource mobilisation has been constrained and although the cooperative unit of the Assin Central Municipality has been encouraging stakeholders to invest in cooperatives on contract bases, most investors rather prefer to invest in buying and selling of the finished products. Yet, the farmers have efficiency in usage of limited resources because the Municipality through the extension agents have been training them on effective usage of limited resources. Similar views were shared by the heads of cooperatives during the focus group discussions. One focus group stated that:

“We are limited in terms of resource mobilisation and it is not due to refusal to bring our resources together but the problem is that we do not have the resources. The little monthly dues that we pay are not enough to sustain the activities of our cooperative so we

usually make judicious use of the little that come our way. Thus, it would be for the good of everyone if the government can support us with resources.” (Leaders of Assin Kropong rice growers and marketing society limited; December 2020)

The conceptual framework (Figure 1) shows that collective resource mobilisation is vital in social and solidarity economy to improve well-being of cooperative members via the resources that are brought together based on the networks/connections, solidarity and trust. The framework also explains that in order to ensure collective resource mobilisation and utilisation, there should be social inclusion built on membership of cooperatives, reciprocal support via collective action. This will in turn improve the well-being of the cooperative members via information and resource sharing, employment and financial support for a holistic empowerment. Thus, the social and solidarity economy needs cooperatives, social contextual characteristics, social economic context, application of asserts, environmental context, institution of social capital and flow of benefits to survive.

The data show that the majority (58.86%) of the respondents felt that their cooperatives' collective resource mobilisation is low, while the rest experienced high collective resource mobilisation by their cooperative. The results also show that the majority (62.29%) of the respondents felt that their cooperatives' collective resource utilisation is low, while the rest experienced high collective resource utilisation by their cooperative. The Chi-square test showed a significant association between collective resource mobilisation and collective resource utilisation by the members ($N = 175$, $\chi^2 = 19.258$, $df = 1$, $P\text{-value} = 0.000$).

Table 20: Collective Mobilisation and Utilisation of Resources Cross-Tabulation

Collective Resource Utilisation	Collective Resource Mobilisation		
	Low (%)	High (%)	Total (%)
Low	78(75.7)	31(43.1)	109(62.3)
High	25(24.3)	41(56.9)	66(37.7)
Total	103(100)	72(100)	175(100)

(N = 175, $\chi^2 = 19.258$, df = 1, P-value = 0.000)

Source: Field work(2021)

A further analysis using the chi-square of independence was used to test the significance of differences in cooperative types. The differences were found to be significant ($\chi^2 = 19.258$, df = 1, P-value = 0.000). Unambiguously, majority (75.7 %) of the respondents felt that their cooperatives' collective resource utilisation is low, felt that their cooperatives' collective resource utilisation is low, while majority (56.9%) of the respondents felt that their cooperatives' collective resource utilisation is high, also felt that their cooperatives' collective resource utilisation is high. The Contingency coefficient (0.315, P-value = 0.000) reveals that the association between collective resource mobilisation and collective resource utilisation was moderate.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

The chapter summarises the entire study conducted on social solidarity economy and social inclusion of Assin Fosu cooperatives and the conclusions and recommendations emanating from the study. The study was set out to explore social and solidarity economy and social inclusion of the Assin Fosu Cooperatives. I used a mixed-method approach and sampled 175 cooperative members. The leaders of the cooperatives were engaged in focus group discussion while a key informant interview was done with the Assin Central Municipal cooperatives unit director. Analytical tools such as descriptive statistics, Chi-Square, and binary logistic regression were used to analyse the quantitative data, while the qualitative data were analysed thematically. The summary of the key findings are presented as follows:

Summary of key Findings

The first objective examined the extent to which cooperatives ensure social inclusion among members. The following key findings emerged:

1. There was a relatively strong (Crammer's $V = 0.584$) significant association between the type of cooperative and the level of social inclusion among the members ($\chi^2 = 55.681$, $df = 5$, $P\text{-value} = 0.000$).
2. Being a member of Assin Akropong Cocoa farmers and marketing society, or Assin United Cocoa farmers' association limited, increases the likelihood of experiencing high social inclusion by marginal factors of 4.176, and 3.889 respectively compared to being a member of

Nyame Nhyira women oil-palm farmers and marketing cooperative, all other things being equal.

3. Divorced marital status ($B = -2.904$, $p\text{-value} = 0.011$), household size ($B = -0.285$, $p\text{-value} = 0.047$), access to formal education ($B = -1.412$, $p\text{-value} = 0.037$), years of membership in cooperatives ($B = -0.239$, $p\text{-value} = 0.017$), had indirect significant association with high social inclusion.
4. Being a member of the other cooperatives, sex, age, marital status like married, separated and single as well as farming as a primary occupation, access to input and farm management training did not significantly explain high/low social inclusion among members of the cooperatives.

The key findings that arose from objective two, contributions of the cooperatives in promoting the well-being of members were:

1. There was a strong significant association between the type of cooperative and well-being of the members ($\chi^2 = 68.311$, $df = 5$, $P\text{-value} = 0.000$).
2. Years of membership in the cooperatives ($B = -0.254$, $P\text{-value} = 0.031$), and collective resource utilisation ($B = -1.057$, $P\text{-value} = 0.030$) significantly explained low well-being.
3. Collective resource mobilisation ($B = 2.180$, $P\text{-value} = 0.006$) significantly explained high well-being.
4. Type of cooperative, sex, age, marital status, access to formal education, household size, farming as a primary occupation, access to input, type of farm management training, farm size, income per hectare, and social

inclusion did not significantly explain high/low well-being among members of the cooperatives.

5. Most of the cooperatives lack resources/funding to support their members in times of need, which remains a major constraint to improve well-being of members via cooperation.

With respect to Collective mobilisation and utilisation of resources by the cooperate societies, the key findings were:

1. There was a moderate significant association between type of cooperative and collective resource mobilisation by the members ($\chi^2 = 23.812$, $df = 5$, $P\text{-value} = 0.000$).
2. Having a single or a divorcee member increases the likelihood of a high collective resource mobilisation by marginal factors of 2.596 and 2.026 compared to being a widow, all other things being equal.
3. A unit increase in social inclusion increase marginal probability of high collective resource mobilisation by a factor of 1.241, all other things being unchanged.
4. There was a relatively strong significant association between type of cooperative and collective resource utilisation by the members ($\chi^2 = 60.905$, $df = 5$, $P\text{-value} = 0.000$).
5. Being a member of Assin Kropong rice growers and marketing society limited, increases the likelihood of high collective resource utilisation by a marginal factor of 4.457 compared to being a member of Nyame Nhyira women oil-palm farmers and marketing cooperative, all other things being equal.

6. Collective resource mobilisation related positively with collective resource utilisation by the cooperatives ($B= 1.925$, $P\text{-value} = 0.000$).

Conclusions

The cooperatives ensured members' low social inclusion or high social inclusion based on their internal arrangements and operation. Based on the ownership and use of a tractor Assin Akropong Cocoa farmers and marketing society, and the Assin United Cocoa farmers' association limited ensured high social inclusion of members than Nyame Nhyira women oil-palm farmers and marketing cooperative. The divorced, household size, access to formal education, and years of membership in cooperatives hindered the efforts of the cooperatives to ensure high social inclusion. Yet, being a member of the other cooperatives, sex, age, marital status like married, separated and single as well as farming as a primary occupation, access to input and farm training did not affect how the cooperatives ensured social inclusion among their members.

The types of cooperatives contributed differently to the well-being of their members. Years of membership in the cooperatives, and collective resource utilisation reduced the cooperatives' tendency of ensuring high or low well-being for the members, while the cooperatives capitalized on collective resource mobilisation to ensure high well-being of the members. Type of cooperative, sex, age, marital status, access to formal education, household size, farming as a primary occupation, access to input, type of farm management training, farm size, income per hectare, and social inclusion did not affect the cooperatives' contribution to well-being among their members. Most of the cooperatives lack resources and funding to support their members in times of need, which remains a major constraint to improve the well-being of members.

The type of cooperative contributed differently to the collective resource mobilisation by the members. Single and divorced marital status of the members of the cooperatives increased the tendency of the cooperatives to contribute to high collective resource mobilisation. The cooperatives also contributed to collective resource mobilisation through an increased social inclusion of members in the activities of the cooperatives. The type of cooperative also contributed differently to the collective resource utilisation by the members. Assin Kropong rice growers and marketing society limited had a higher tendency to ensure collective resource mobilisation than Nyame Nhyira women oil palm farmers and marketing cooperative. Collective resource mobilisation translated directly into collective resource utilisation by the members of the cooperatives.

Recommendations

Based on the conclusions of the study, the following recommendations were made to inform policy and practice among cooperatives.

Cooperatives Members

1. Based on the ownership and use of a tractor, the Assin Akropong Cocoa farmers and marketing society, and the Assin United Cocoa farmers' association limited ensured high social inclusion of members than Nyame Nhyira women oil-palm farmers and marketing cooperative. The other cooperatives are encouraged to collectively own and use tractors. The farmers' cooperatives members may have to pool their resources to purchase the tractor, which is operated based on shared-use, where each member has access to the tractor for a set amount of time, or it may operate as a rental service, where members pay a fee to use the tractor. This is

relevant because, by pooling resources, the farmers can reduce their individual costs and share the benefits of owning expensive tractors.

2. The cooperative member's divorce or marital status, household size, access to formal education, and years of membership in cooperatives hindered the efforts of the cooperatives to ensure high social inclusion so the cooperative members are encouraged to minimize these factors to ensure that they are socially included in their cooperatives. When these are done, the farmers will feel a high sense of belonging, which is relevant for continuous production.
3. Large household size was linked with the experience of low well-being by the cooperative members. Thus, the cooperative members are advised to cherish the establishment of manageable/smaller household sizes. This is achievable if the members of the cooperatives engaged actively in the operation of the cooperatives to serve as a means of recreational activities, which might reduce the rate of meeting their spouses for recreational purposes. The outcome of this is that the number of children per member of the cooperative will reduce for improved social inclusion.

Leadership of Cooperatives

1. Since years of membership in the cooperatives, and collective resource utilisation reduced the cooperatives' tendency of ensuring high well-being for the members, the leadership of the cooperatives is suggested to pay attention to these factors in the operations of their cooperatives. This can be done by ensuring that the selection of members for leadership positions and activities is streamlined equitably based on members' years of membership within the cooperatives. The outcome of these activities is that

irrespective of the member's years of membership in the cooperatives, equal participation in the activities of the cooperatives would be ensured for the complete well-being of the members.

2. Single and divorced marital status of the members of the cooperatives increased the tendency of cooperatives' collective resource mobilisation, and leadership of the cooperatives is notified to give priority to these factors in the operations of their cooperatives. The leadership might do this by prioritizing the recruitment of single and divorcee farmers in their cooperative. As soon as these are done, the members of the cooperatives shall be willing to pool their resources together, which is necessary for the promotion of members' collective resource mobilisation.
3. Since social inclusion contributed positively to well-being and collective resource mobilisation, which in turn related directly to collective resource utilisation by the cooperatives, the leadership of cooperatives is presented with this outcome to serve as their policy guideline towards the improvement of the well-being of their members. The leaders might achieve this by collaborating with their members to ensure that the members abide by the recommendations put forward in this thesis to improve their social inclusion, while the leaders continually allow their members to participate actively in the activities of the cooperatives. Once these are done, there will be high social inclusion within the cooperatives, which will propel collective resource mobilisation by the cooperatives for increased well-being and collective utilisation of resources.

Director of the Assin Fosu Municipal Cooperatives Unit

1. Given that the type of cooperative also contributed differently to the collective resource utilisation by the members, the Assin Fosu Municipal Cooperatives Unit is encouraged to intensify the training for the cooperatives on collective resource utilisation practices. The Assin Fosu Municipal Cooperatives Unit may carry out this intervention by collaborating with the leadership of the cooperatives to train the members. As this is done over time, some cooperative members will become abreast with the collective resource utilisation practices and thus train their colleagues through a snowball effect.
2. As it was acknowledged that lack of resources/funding weakened the activities of the cooperatives, the Assin Fosu Municipal Cooperatives Unit is entreated to empower the cooperatives to mobilise resources to fund their members. The Assin Fosu Municipal Cooperatives Unit may achieve this by organising seminars to educate the cooperatives on efficient sourcing for internal and external funding. This would enable the cooperatives to enter into contracts with investors who may fund the cooperatives who may in turn pay the investors with the proceeds from the productions. The essence of this process is to ensure that resources are available for increased social inclusion and well-being of the cooperative members.

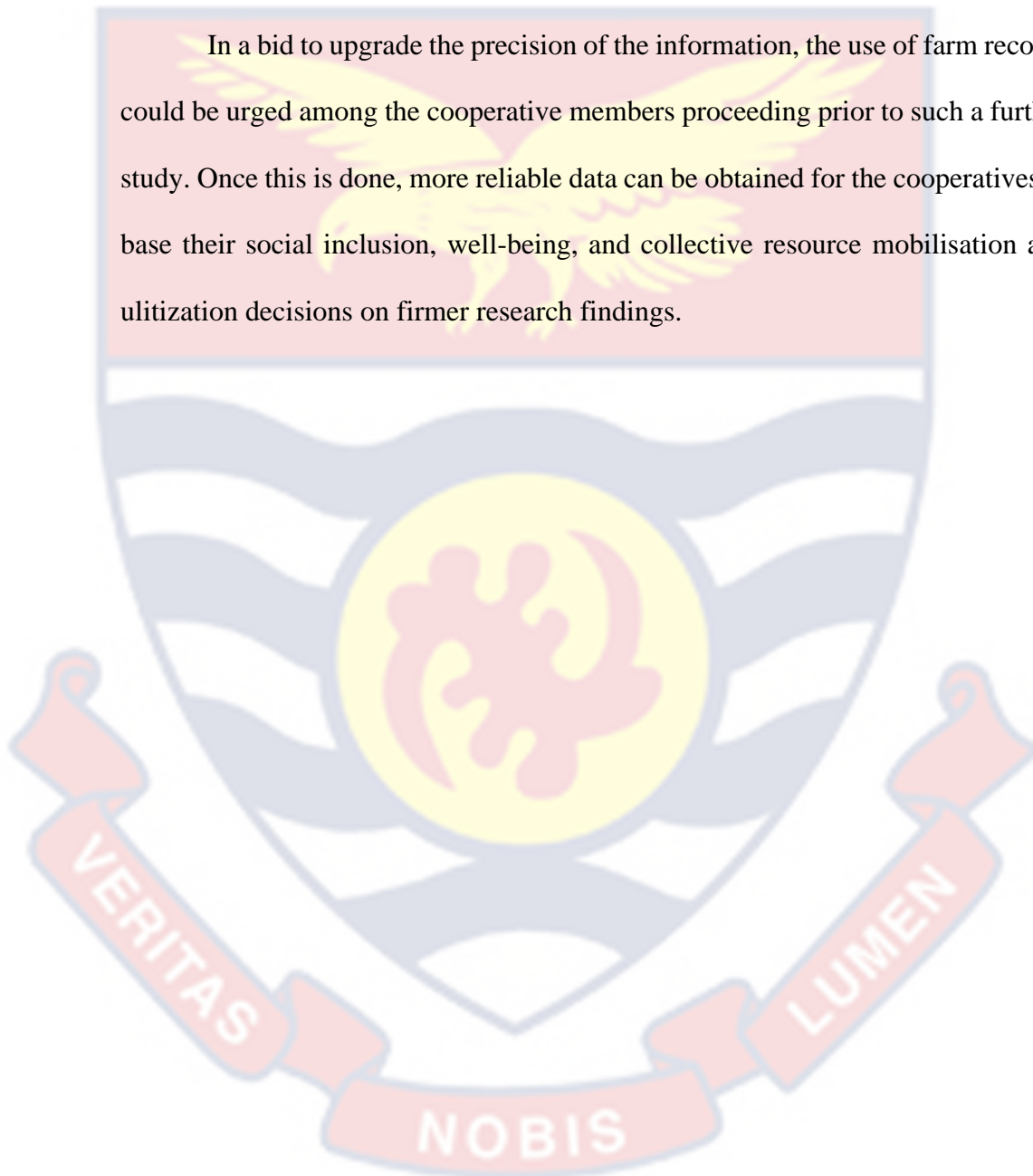
Limitations

The most recognised methodological limitation of this study is that the measurement of farm size and income per season was based on the mental construct of the farmers because most of the cooperative members did not have farm diaries. This tends to distort the reality related to farm size and income per

season with respect to social inclusion, well-being, and collective resource mobilisation. Thus, in the process of this study, the above limitations were identified for further studies.

Suggestions for Further Study

In a bid to upgrade the precision of the information, the use of farm records could be urged among the cooperative members proceeding prior to such a further study. Once this is done, more reliable data can be obtained for the cooperatives to base their social inclusion, well-being, and collective resource mobilisation and utilization decisions on firmer research findings.



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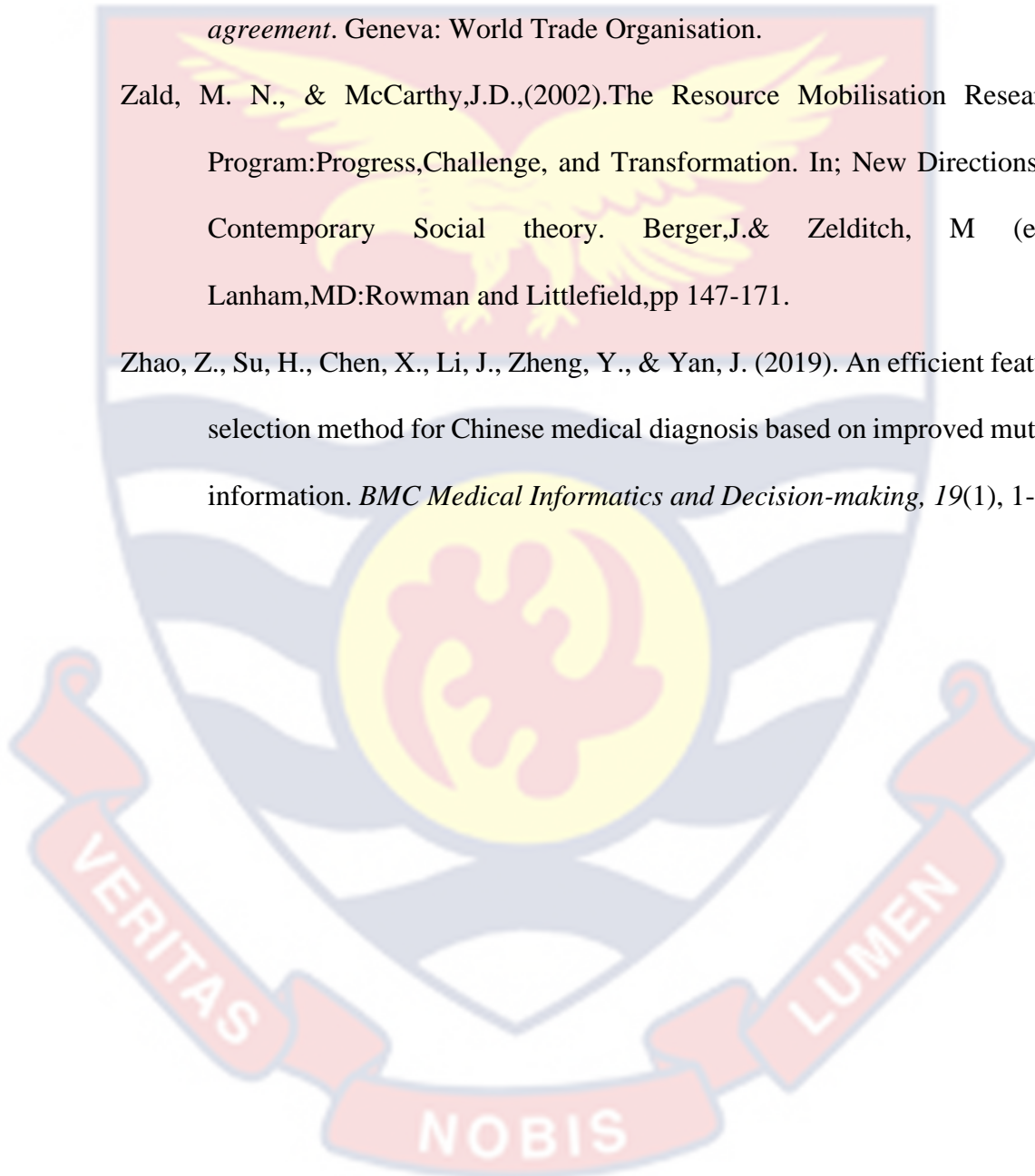
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APPENDICES

APPENDIX A

**INTERVIEW SCHEDULE FOR SOCIAL AND SOLIDARITY
ECONOMY AND SOCIAL INCLUSION OF ASSIN FOSU
COOPERATIVES**

Dear participant,

My name is Comfort Boadu, I am researching on the topic ‘Social and Solidarity Economy of Assin Fosu Cooperatives’ as part of my MPhil in Development Studies at the University of Cape Coast. Please kindly assist by answering as many questions as you deem convenient as this study is for academic purposes. All responses would be handled with utmost confidentiality.

Thank you

Socio-economic Characteristics of the Respondents

1. Please indicate your sex a. Male b. Female
2. Please indicate your age
3. What is your marital Status a. Married b. Single
c. Divorced d. Separated e. Widowed?
4. Please indicate your Educational level a. Nonformal education
b. Basic Education d. Secondary Education
e. Tertiary Education
5. What is your household size
6. Please indicate your farm size in Hectares
7. Please indicate your farm income
8. Please indicate how long you have been a member of the cooperative
9. What is your primary occupation a. Farming b. Civil servant
c. General trading
10. Please indicate the farm inputs procured a. Improved seeds
b. Fertilizers c. Agro-Chemicals d. Farm Implements.
11. Please indicate the type of training you have benefited as a member of the cooperative.
a. Fertilizer application b. Use of improved seeds
c. Crop management d. Farm management practices

Extent of Social Inclusion among Cooperative Members

12. Rate the extent to which cooperatives ensure social inclusion among members based on the following factors on a scale of 1 as lowest to five as highest.

Factors Description	Scale				
	1	2	3	4	5
i. The objective of the association is to serve members and the					

community, instead of simply striving for financial profit					
ii. The activities of the association are autonomous of the State;					
iii. The statute and code of conduct of the association it ensures a democratic decision-making process					
iv. The activities are based on principles of participation, empowerment, and individual and collective responsibility					
v. The association is not limited to finding immediate, short-term responses to problems.					
vi. The principles of the association are firmly embedded within a vision of a pluralist economy					
vii. The principles of the association challenges traditional economic development on a larger scale					
viii. The association focus resolving some social problems of the community through a system of social protection					
ix. There is a circulation of debate, of expertise of know-how concerning social economy enterprise					
x. The association maintains a connection between our expertise and the networks of similar cooperatives					
xi. The association adheres to the ideological struggle for a social and solidarity economy					
xii. The association have served as means of					

addressing some of the major development challenges currently facing both people and the community					
xiii. The association ensures that members efforts are noticed, recognized, and have their own voices.					
xiv. The concerns and needs of members are taken into account by the associations policy structure					
xv. Members of the association are able to engage in society's activities and social networks in their daily life, including economic, social, cultural, religious, and political activities					
xvi. The association ensures that members have rights to act and claim, rights to be different, legal rights, rights to access social services, such as housing, education, transportation, and health care.					
xvii. The association ensures that members are well resourced to fully participate in all aspects of the association's activities					

Contributions of Cooperatives in Promoting Wellbeing of Members

Rate the contribution of the cooperatives in promoting the wellbeing of you as a member based on the following factors on a scale of 1 as lowest to 5 as highest.

Factors Description	Scale				
	1	2	3	4	5
i. The association contributes to a net increase in collective Wealth					
ii. The association engages in projects which promote both					

individual and collective initiative					
iii. Social profitability is evaluated in terms of contribution to democratic Development					
iv. There is an encouragement of an active and empowered citizenship					
v. The association ensures increased availability of services that promotes members well-being					
vi. The association ensures that social profitability is evaluated in terms of job creation.					
vii. The association ensures that members feel being present and representing the social economy during international forums					
viii. Membership have led to an increase in farm income					
ix. Membership have led to improvement in farm output					
x. Membership have led to access to quality farm inputs					
xi. Membership have led to easy access to credit					
xii. Membership have led to educational and training					
xiii. Membership have led to improved living condition					
xiv. Membership have led to employment					

Collective Mobilisation and Utilisation of Resources by the Cooperate Societies

13. Rate the collective mobilisation and utilisation of resources by your cooperative based on the following factors on a scale of 1 as lowest to 5 as highest

Factors Description	Scale				
	1	2	3	4	5
i. The association participates directly in the financial cooperatives for marginalised populations					
ii. The association encourage a convergence of the economic, political					
iii. and practical components of the economy of solidarity					
iv. The association firmly put into practice solidarity between communities in the district					
v. The association strive to overcome the challenge of coordinating on district level, without solidarity losing national impact					
vi. The association accumulates capital through group farming					
vii. The association accumulates capital through Farmers Multipurpose					
viii. The association accumulates capital through Thrift and credit					
ix. The association accumulates capital through Produce – marketing					
x. The association accumulates capital by identifying Consumer demands					
xi. The association acquire loan and disburse it members					
xii. The association helps members to acquire loans directly from financial institutions					
xiii. The association gives loan to members					
xiv. Utilisation of the associations resources focus on Agricultural activities					
xv. Utilisation of the associations resources focus on building members Personal assets					
xvi. Utilisation of the associations resources focus on building members house project					

APPENDIX B

INTERVIEW GUIDE FOR LEADERS OF THE COOPERATIVES

Dear informant,

My name is Comfort Boadu, I am researching on the topic 'Social and Solidarity Economy and Social inclusion of Assin Fosu Cooperatives' as part of my MPhil in Development Studies at the University of Cape Coast. Please kindly assist by offering me enough information as you deem convenient as this study is for academic purposes. All responses would be handled with utmost confidentiality.

Thank you

1. Organisation of cooperative activities
 - a. Organogram of the cooperative for its activities
 - b. Contribution of members to cooperative activities
 - c. How activities of the cooperatives are maintained
2. Social inclusion of people into the cooperatives
 - a. Serving the interest of members through democratic principles
 - b. Participation, empowerment, and individual and collective responsibility
 - c. Social protection and resourcing of members
3. Cooperative support for the wellbeing of members
 - a. Collective wealth compared to individual wealth
 - b. Membership skill training
 - c. Availability of services that promotes members well-being
 - d. Feeling of social and economic belongingness
 - e. Living condition and employability of members
4. Resource mobilisation and utilisation by the cooperative
 - a. Processes of resource mobilisation by the cooperative
 - i. Common resource
 - b. Processes of resource utilisation by the cooperative
 - i. Raio for utilistion of the resource
 - ii. Provision for marginalised members
 - c. limitations of cooperatives in promoting the visions of the cooperative

APPENDIX C

FOCUS GROUP DISCUSSION GUIDE FOR MEMBERS OF COOPERATIVES

Dear informants,

My name is Comfort Boadu, I am researching on the topic 'Social and Solidarity Economy and Social inclusion of Assin Fosu Cooperatives' as part of my MPhil in Development Studies at the University of Cape Coast. Please kindly assist by offering me enough information as you deem convenient as this study is for academic purposes. All responses would be handled with utmost confidentiality.

Thank you

1. Organisation of cooperative activities
 - a. Organogram of the cooperative for its activities
 - b. Contribution of members to cooperative activities
 - c. How activities of the cooperatives are maintained
2. Social inclusion of people into the cooperatives
 - a. Serving the interest of members through democratic principles
 - b. Participation, empowerment, and individual and collective responsibility
 - c. Social protection and resourcing of members
3. Cooperative support for the wellbeing of members
 - a. Collective wealth compared to individual wealth
 - b. Membership skill training
 - c. Availability of services that promotes members well-being
 - d. Feeling of social and economic belongingness
 - e. Living condition and employability of members
4. Resource mobilisation and utilisation by the cooperative
 - a. Processes of resource mobilisation by the cooperative
 - i. Common resource
 - b. Processes of resource utilisation by the cooperative
 - i. Raio for utilisation of the resource
 - ii. Provision for marginalised members
 - c. limitations of cooperatives in promoting the visions of the cooperative