



# Hidden Hands, Hidden Harvests: *How* Intra-Household Secrecy Drives Cooperative Leakage in Tanzania

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**Received:** October 16, 2025; **Accepted:** December 09, 2025; **Published:** December 30, 2025

**Abstract:** Agricultural Marketing Cooperative Societies (AMCOS) are vital for integrating smallholders into global value chains, yet they persistently suffer from side-selling (leakage) that undermines their economic viability. Conventional governance models typically attribute leakage to external market prices or weak enforcement, overlooking the household as a critical site of economic contestation. This “institutional blind spot” ignores how domestic power asymmetries and liquidity constraints shape compliance. Drawing on intra-household bargaining and collective action theories, this study utilizes qualitative data from Focus Group Discussions, life histories, and Key Informant Interviews in Tanzania’s Muleba and Karagwe districts to open the “black box” of household decision-making. The analysis reveals that leakage is driven by “hidden hands”: men conceal cooperative income to preserve authority, while women covertly divert specific grades of coffee to informal buyers to secure immediate liquidity for household survival. This secrecy generates a “dual channel” market where high-quality coffee is delivered to AMCOS, while “rejects” and pre-harvest volumes flow into informal “butura” trade (pre-harvest selling). These behaviours are not merely acts of deviance but rational adaptations to a “moral economy of necessity,” where immediate cash needs override abstract cooperative rules. The study demonstrates that meso-level governance failures are rooted in micro-level domestic mistrust. To ensure sustainability, cooperative policy must shift from punitive enforcement to “household-centered governance,” incorporating gender-responsive auditing and liquidity-sensitive payment mechanisms that align institutional goals with the lived realities of members.

**Keywords:** Cooperative Governance; Intra-household Bargaining; Side-selling (Leakage); Gendered Moral Economy; Liquidity Constraints

## 1. Background Information

Agricultural marketing cooperatives are essential institutions for integrating smallholder farmers into global value chains, enabling collective bargaining, risk-sharing, and access to premium markets (Markelova *et al.*, 2009; Benos *et al.*, 2022). In sub-Saharan Africa, where smallholders produce the majority of export crops such as coffee, cooperatives play a pivotal role in poverty reduction, rural development, and sustainable agricultural transformation (IFAD, 2022). Yet, despite their strategic importance, cooperatives persistently suffer from high levels of side-selling (also known as leakage), whereby members divert produce to informal buyers, undermining aggregation volumes, quality consistency, and financial viability (Mujawamariya *et al.*, 2013; Benos *et al.*, 2022). In Tanzania’s coffee sector, one of Africa’s oldest and culturally embedded cash-crop systems, leakage remains a chronic challenge, threatening sectoral reforms aimed at enhancing traceability, fair pricing, and international competitiveness (Tanzania Coffee Board [TCB], 2020–2025).

Existing scholarship attributes cooperative leakage primarily to external economic incentives (higher informal prices), institutional weaknesses (delayed payments, poor service

delivery), and enforcement limitations (monitoring costs, regulatory gaps) (Benos *et al.*, 2022; Mujawamariya *et al.*, 2013; Ponte, 2022). While these factors are undoubtedly significant, they adopt an outward-looking perspective that treats the household as a unitary, cooperative actor rather than a site of contested decision-making. This “institutional blind spot” overlooks how intra-household power asymmetries, gendered control over resources, and acute liquidity constraints shape marketing compliance (Agarwal, 1997; Kabeer, 1999).

Emerging evidence from East and West Africa suggests that domestic dynamics profoundly influence collective action outcomes. For instance, male dominance over cash-crop income in Ghana’s cocoa cooperatives has been shown to reduce women’s commitment and increase informal sales (Osei-Mensah & Dankyi, 2021), while intra-household competition over coffee earnings in Nicaragua weakened Fair Trade participation (Kelly & Pelupessy, 2015). In East African coffee systems, women’s expanded decision space under joint certification schemes has improved transparency and reduced leakage (Chiputwa & Qaim, 2016). However, these studies remain fragmented, rarely tracing the specific behavioural pathways, such as financial secrecy or selective



Disclosure, through which household-level mistrust translates into meso-level governance failure. Moreover, the Tanzanian coffee sector, despite recent regulatory tightening (TCB, 2024), remains underexplored in terms of how post-liberalisation cooperative structures interact with enduring patriarchal norms and seasonal cash-flow stresses.

This paper addresses these theoretical and empirical gaps by foregrounding the household as the critical locus where cooperative compliance is negotiated. Drawing on intra-household bargaining theory (Agarwal, 1997; Kabeer, 1999) and collective action frameworks (Olson, 1965), we examine how gendered secrecy and liquidity pressures generate “hidden hands” that drive leakage in Tanzania’s coffee cooperatives. Using rich qualitative data from Muleba and Karagwe districts in Kagera Region, we reveal that both men and women engage in covert practices for divergent yet structurally linked reasons: men to preserve patriarchal authority, women to secure immediate household needs in contexts of financial exclusion. These micro-level strategies manifest in dual marketing channels, high-quality coffee to cooperatives, lower grades and pre-harvest volumes to informal buyers, ultimately eroding traceability and trust.

The core argument advanced here is that cooperative leakage is not merely an economic or regulatory failure but a systemic outcome of unaddressed domestic mistrust and moral economies of necessity (Scott, 1976). Henceforth, by enlightening these hidden pathways, the paper offers a micro-foundational explanation of governance fragility and proposes a shift toward household-centred, gender-responsive, and liquidity-sensitive interventions.

## 2. Literature Review

This section reviews the key theoretical strands underpinning the study, emphasizing the integration of gendered intra-household dynamics with broader cooperative and value-chain governance frameworks. As such, by weaving in empirical narratives from recent African studies, the review highlights how domestic power relations, often overlooked in conventional models, contribute to systemic challenges like side-selling in agricultural cooperatives. The conceptual framework suggests that intra-household secrecy acts as a bridge between micro-level bargaining asymmetries and meso-level collective action failures, ultimately influencing macro-level sectoral outcomes.

### 2.1 Conceptual Framework

This paper integrates gendered bargaining theory with global value-chain (GVC) governance to elucidate how domestic power relations generate cooperative leakages. This approach moves beyond siloed analyses, revealing the interconnected pathways through which household-level secrecy aggregates into institutional vulnerabilities. For instance, narratives from smallholder farming contexts in East Africa illustrate how women’s limited control over

cash-crop income leads to covert strategies that undermine formal marketing channels, as seen in cases where wives divert small portions of harvest to meet urgent needs without spousal knowledge (Gilligan *et al.*, 2020; Shibata *et al.*, 2020).

#### 2.1.1 Gendered Bargaining and the Household as a Site of Power

Gendered bargaining approaches challenge the traditional “unitary household” model, which assumes aligned interests among members, and instead conceptualize decision-making as a negotiation influenced by social norms, asset ownership, exit options, and perceived contributions (Agarwal, 1997; Kabeer, 1999). In smallholder agricultural settings across sub-Saharan Africa, men typically hold formal titles to land and cooperative memberships, granting them dominant control over marketing and income streams, while women contribute substantial unpaid labor but face restricted financial autonomy. This asymmetry fosters secrecy as a survival tactic, particularly under seasonal liquidity stresses such as school fees or medical emergencies. Men may under-report earnings to maintain authority, while women might secretly sell minor quantities to informal buyers, rationalizing these actions as moral imperatives for household welfare.

Recent empirical narratives underscore these dynamics. In Ethiopia’s teff farming communities, where women are heavily involved in production but exert less influence on decisions and income control, households adopt fewer best practices overall, though women’s participation boosts specific labour-intensive tasks like weeding or row sowing (Lungu *et al.*, 2024). Similarly, in Uganda, gendered bargaining power, measured by asset control, affects the adoption of biofortified crops like orange sweet potato; parcels under joint control with women as primary decision-makers show higher adoption rates compared to male-dominated ones, highlighting how women’s agency in specialized roles can subtly reshape outcomes despite structural inequalities (Gilligan *et al.*, 2020). Another study in Uganda reveals that men dominate decisions on agricultural innovations, reinforced by unequal asset allocation and patriarchal norms, leading to women’s marginalization in income-generating activities and perpetuating cycles of dependency (Shibata *et al.*, 2020). These stories illustrate “bargained agency” (Kabeer, 1999), where covert resistance emerges when open negotiation is constrained by norms, transforming the household into a contested arena rather than a harmonious unit.

#### 2.1.2 Cooperative and Value-Chain Governance

GVC governance theory examines how standards, coordination, and power asymmetries dictate value flows and capture, often favouring lead firms while imposing compliance burdens on smallholders (Gereffi *et al.*, 2005). In African agrifood systems, collective action through cooperatives is hampered by members’ short-term liquidity



needs and inadequate services, leading to eroded loyalty and side-selling (Markelova *et al.*, 2009; IIED, 2022). Contemporary coffee research further critiques how private and hybrid governance models shift costs upstream, inadequately addressing farm-level social constraints like gender inequities (Ponte, 2022; Schoneveld, 2023).

Narratives from the field amplify these issues. In Rwanda's coffee cooperatives, delayed payments and weak trust prompt double side-selling, where farmers divert produce to informal markets for immediate cash, exacerbating governance gaps (Mujawamariya *et al.*, 2013). Similarly, in Tanzania's re-regulated coffee sector, institutional shifts post-liberalization have improved auction transparency but failed to curb leakages driven by household pressures (Baffes, 2005). These examples demonstrate that while GVC frameworks explain macro asymmetries, they often undervalue the micro-social drivers, such as intra-household conflicts, that fuel non-compliance.

### 2.1.3 Integrating the Lenses: From Household Secrecy to Cooperative Leakage

Combining these perspectives yields a multi-level mechanism: Household resource asymmetries and norms lead to secrecy and mistrust over coffee income, culminating in covert petty sales and pre-harvest advances, which aggregate into AMCOS non-compliance, quality downgrading, and traceability gaps. Empirical data from this study align with this, showing (i) "clean" coffee allocated to AMCOS while rejects go to local buyers, (ii) butura (pre-harvest advances) involving bribes at checkpoints, and (iii) small-lot bucket sales-pathways where micro-secrecy scales to meso-governance failure.

To visualize this integration, Table 1 outlines the multi-level mechanism, drawing on the propositions and empirical narratives.

intra-household bargaining to collective outcomes, grounded in three propositions: First, asymmetric resource control incentivizes secrecy and unilateral decisions; second, economic precarity legitimizes informal exchanges within moral economies of survival (Scott, 1976); third, micro-leakages erode cooperative aggregation, threatening value-chain sustainability.

Table 1 summarizes the cascading effects, supported by narratives like Ugandan farmers' gendered adoption patterns (Gilligan *et al.*, 2020; Shibata *et al.*, 2020), emphasizing the need for household-centered interventions in cooperative design.

## 3. Methodology

This section outlines the methodological approach employed to investigate how intra-household secrecy influences cooperative leakages in Tanzania's coffee sector. The design prioritizes depth over breadth, drawing on participants lived experiences to uncover nuanced social dynamics that quantitative methods might overlook. Justifications for each choice are grounded in established qualitative research principles, ensuring rigor, trustworthiness, and alignment with the study's aim to "open the black box" of household decision-making (Creswell & Poth, 2018). For instance, narratives from similar rural African studies demonstrate that qualitative inquiry is particularly effective for exploring gendered power relations, as it allows participants to articulate moral rationales and contextual pressures in their own words (Yin, 2018).

### 3.1 Research Design and Rationale

This study adopted a qualitative descriptive design to capture the lived experiences, perceptions, and practices shaping intra-household decision-making and its implications for cooperative marketing in Tanzania's coffee sector (Creswell & Poth, 2018). This approach was selected over more

**Table 1. Multi-Level Mechanism: From Intra-Household Secrecy to Cooperative Leakage**

Level	Key Drivers	Mechanisms of Secrecy	Outcomes and Implications
<b>Micro (Household)</b>	Gendered asymmetries in assets, norms, and liquidity stress (Agarwal, 1997; Kabeer, 1999; Lungu <i>et al.</i> , 2024)	Concealment of income by men; covert sales by women (e.g., small quantities to informal buyers for survival needs)	Unilateral decisions, moral rationalizations, dual-channel marketing (formal for high-quality, informal for rejects)
<b>Meso (Cooperative)</b>	Aggregated mistrust and non-compliance (Markelova <i>et al.</i> , 2009; Mujawamariya <i>et al.</i> , 2013)	Pre-harvest advances (butura), bucket sales, quality-selective diversion	Weakened traceability, reduced volumes, governance erosion (e.g., monitoring gaps)
<b>Macro (Sector/Value Chain)</b>	Power asymmetries in GVCs, regulatory blind spots (Gereffi <i>et al.</i> , 2005; Ponte, 2022)	Cumulative leakages undermining reforms	Diminished competitiveness, policy failures in transparency and equity (e.g., Tanzania's auction system)

These behaviours resonate with Kabeer's (1999) bargained agency, as individuals covertly resist inequitable structures when norms stifle negotiation. Thus, side-selling transcends mere disloyalty, embodying unequal domestic power and financial exclusion. The integrated relational model links

interpretive paradigms (e.g., phenomenology) because it emphasizes straightforward descriptions of phenomena while allowing for theoretical integration, making it ideal for policy-relevant insights into understudied household-cooperative linkages (Yin, 2018). Quantitative surveys were



deemed insufficient, as they often fail to quantify subtle elements like secrecy or moral reasoning; instead, qualitative methods enable participants to narrate intersections of gendered power, financial stress, and institutional structures such as AMCOS (Braun & Clarke, 2006).

Justification for this design stems from its ability to address the research's exploratory nature: by foregrounding voices from marginalized groups (e.g., women farmers), it reveals how everyday negotiations translate into broader governance challenges. For example, in analogous East African agricultural studies, qualitative designs have illuminated how liquidity crises prompt covert behaviors, providing narrative depth that informs gender-responsive interventions (Palinkas *et al.*, 2015). This aligns with the study's goal to bridge micro-level secrecy with meso-level leakages, ensuring findings are contextually grounded and transferable.

### 3.2 Study Context and Site Selection

The study was conducted in Kagera Region, northwestern Tanzania, specifically in Muleba and Karagwe districts, which represent one of the country's oldest Arabica coffee-producing areas. Coffee here is not merely an economic staple but deeply embedded in cultural life, promoted since colonial times as a smallholder cash crop organized through cooperatives (Baffes, 2005). The rural landscape features scattered homesteads with coffee-banana intercropping and heavy reliance on the annual harvest, exacerbating off-season liquidity tensions that amplify intra-household secrecy.

Site selection was purposive, based on three justified criteria to enhance relevance and comparability (Palinkas *et al.*, 2015). First, the districts host diverse AMCOS types (organic and conventional), allowing comparison of compliance pressures under varying norms and standards, essential for understanding how institutional diversity mediates household behaviors (Yin, 2018). Second, this variation bolsters sample representativeness, enabling exploration of farm size impacts on market participation. Third, documented evidence of side-selling and household conflicts in these areas (e.g., from prior TCB reports) makes them ideal for in-depth analysis of the targeted dynamics (Mhando *et al.*, 2013). Narratives from local farmers, such as those facing seasonal cash shortages for school fees, justify this focus: without addressing such contexts, studies risk oversimplifying leakage as mere economic opportunism rather than a response to embedded inequalities (Creswell & Poth, 2018).

### 3.3 Participants and Sampling Strategy

Participants were recruited using purposive and snowball sampling to ensure diverse representation across gender, age, and cooperative involvement, capturing varied experiences in the coffee sector (Patton, 2015). Purposive sampling targeted individuals with direct knowledge of intra-household secrecy and side-selling, while snowballing leveraged referrals to access hard-to-reach groups like widowed women, enhancing inclusivity (Palinkas *et al.*,

2015). This non-probabilistic approach was justified for its ability to yield information-rich cases in qualitative research, where generalizability is conceptual rather than statistical (Yin, 2018).

The sample included 42 participants: 24 farmers (12 women, 12 men), 6 cooperative leaders, 4 local traders, and 8 key informants (extension officers, TCB officials, NGO staff). Data sources comprised six Focus Group Discussions (FGDs), two each with women, men, and youth (18–35 years), each with 8–12 members from Magata, Kamachumu, and Gwanseli wards to reflect farming diversity. Six Key Informant Interviews (KIIs) provided institutional insights, and four life-history interviews (two widowed women, two male butura practitioners) offered personal depth. Sampling continued until thematic saturation, where no new insights emerged (Braun & Clarke, 2006). Table 2 summarizes the participant profile, justifying the balanced design for triangulation and credibility.

**Table 2. Participant Profile and Data Sources**

Category	Description
<i>Study Area</i>	Muleba and Karagwe Districts, Kagera Region, Tanzania
<i>Participants</i>	42 total: 24 farmers (12 women, 12 men), 6 cooperative leaders, 4 local traders, 8 key informants (extension officers, TCB officials, NGO staff)
<i>Methods</i>	6 FGDs (2 women, 2 men, 2 youth), 6 KIIs, 4 life histories
<i>Data Collection Period</i>	April–May 2025
<i>Analytical Tool</i>	NVivo 14 – thematic coding, constant comparison, cross-case synthesis

This structure ensured gender-separated groups to foster open dialogue on sensitive topics, as justified by narratives from similar studies where mixed groups suppressed women's voices (Shibata *et al.*, 2020).

### 3.4 Data Collection Procedures

Data were collected from April to May 2025, timed to coincide with the pre-harvest period when liquidity pressures peak and informal transactions (e.g., *butura*) are prevalent, providing a real-time lens into decision-making under stress (Yin, 2018). This timing was justified to capture authentic behaviors, as off-season data might underrepresent urgency-driven secrecy.

#### 3.4.1 Focus Group Discussions (FGDs)

FGDs used a semi-structured guide probing household decision-making, income control, AMCOS perceptions, and informal buyer experiences. Conducted in Kiswahili for 90–120 minutes, women-only groups were facilitated by a female assistant to encourage candor on domestic issues (Patton, 2015). Participants shared vivid narratives, such as a woman recounting secretly selling “reject” coffee to fund

children's medical needs amid spousal concealment of AMCOS payouts, highlighting moral economies of survival.

### 3.4.2 Individual Interviews

Life-history interviews complemented FGDs by eliciting personal trajectories, revealing contradictions like a widowed farmer's shift from covert sales to formal channels post-joint registration (Creswell & Poth, 2018). For example, one interviewee, a former AMCOS chairperson's wife turned trader, narrated buying coffee via *butura*, illustrating gendered networks in informal trade.

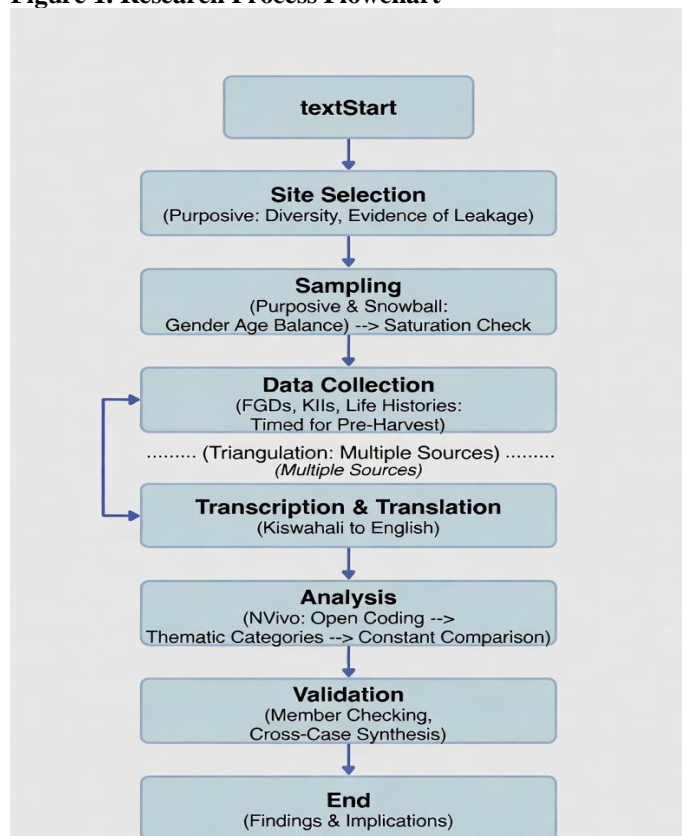
### 3.4.3 Key Informant Interviews (KIIs)

KIIs with AMCOS leaders and officers focused on compliance, gender roles, and enforcement, confirming that while main harvests go to cooperatives, small batches evade through informal paths. All sessions were audio-recorded with consent, transcribed in Kiswahili, and translated to English by the author (a native speaker) for nuance retention. Field notes captured non-verbal cues, enhancing interpretive validity (Braun & Clarke, 2006).

Ethical considerations were paramount: informed consent emphasized voluntariness, anonymity protected participants via pseudonyms, and approvals from SUA-REC (2025/059) and local authorities ensured cultural sensitivity (Palinkas *et al.*, 2015).

To illustrate the process, Figure 1 sketches the data collection and analysis flowchart, justifying the iterative approach for rigor.

**Figure 1. Research Process Flowchart**



This diagram visualizes the sequential yet reflexive process, ensuring trustworthiness through triangulation and iteration (Yin, 2018).

### 3.5 Data Analysis

Data analysis followed reflexive thematic analysis (Braun & Clarke, 2006, 2021), a flexible method well-suited to exploring complex social phenomena like intra-household secrecy and gendered decision-making in agricultural contexts. This approach blends inductive (data-driven) and deductive (theory-guided) strategies, allowing emergent patterns to surface while aligning with the study's conceptual framework of gendered bargaining (Agarwal, 1997; Kabeer, 1999) and moral economies (Scott, 1976). NVivo 14 software facilitated systematic management of the large qualitative dataset, comprising transcripts from FGDs, KIIs, and life-history interviews, enabling line-by-line coding, query runs, and visual mapping of theme relationships (Bazeley & Jackson, 2013).

The process adhered to Braun and Clarke's (2006) six-phase guideline, implemented iteratively and reflexively to ensure depth and rigor:

- i. The author immersed himself by repeatedly reading transcripts and listening to recordings, noting initial analytic observations in memos. This phase revealed recurring motifs, such as "urgent money" in discussions of liquidity stress and "selling secretly" in women's narratives of covert diversions.
- ii. Transcripts underwent open coding line-by-line, identifying meaningful units (e.g., "husband hides payout" coded as "male concealment for authority"; "small bucket sales for school fees" as "women's covert agency"). Over 150 initial codes emerged, capturing both semantic (explicit) and latent (underlying) meanings.
- iii. Codes grouped into potential themes, such as "gendered financial mistrust," "dual-channel marketing," and "moral justifications for informality." Mind maps in NVivo visualized connections, linking inductive codes (e.g., "bribes at checkpoints") to deductive ones from the framework (e.g., "bargained agency").
- iv. Candidate themes tested against the dataset for coherence and distinctiveness. For instance, an initial theme of "liquidity pressures" refined by integrating gendered differences, becoming "liquidity-driven gendered diversions."
- v. Themes finalized with clear definitions: e.g., "Intra-household secrecy as bargained resistance" captured women's covert sales as strategic responses to exclusion (Kabeer, 1999).
- vi. Themes merged into a narrative, supported by vivid quotations and cross-referenced with literature.



#### 4. Results

The analysis revealed a complex interplay between household dynamics, gendered power, and economic necessity, which collectively drives cooperative leakage. Five interconnected themes emerged, illustrating how micro-level behaviors aggregate into meso-level governance failures. These themes are grounded in rich qualitative data from focus groups, interviews, and life histories. Below, each theme is presented with expanded narratives, key quotations, and interpretive analysis. Table 3 synthesizes the findings, linking household mechanisms to governance implications with supporting evidence.

#### 4.1 Secrecy as a Gendered Bargaining Strategy

Household financial secrecy emerged not as mere deception, but as a strategic tool for bargaining within unequal power relations. For men, concealing the full amount of cooperative payouts was a means of preserving authority and personal discretionary spending. As one male participant asserted, control over income was tied to masculine identity and household headship. Conversely, for women, secrecy was a form of bargained agency, a covert maneuver to secure resources for socially prescribed needs like children's education and healthcare, often in the face of spouses' financial exclusion. A participant from a women's FGD narrated: "You learn to be smart. If you harvest an extra

**Table 3: Synthesis of Key Findings: From Household Dynamics to Cooperative Leakage**

Theme	Household-Level Mechanism & Evidence	Governance Implication
i. <b>Secrecy as a Gendered Bargaining Strategy</b>	<b>Mechanism:</b> Concealment of income/coffee sales by one spouse to maintain autonomy or meet urgent needs. <b>Evidence:</b> "My husband will go to the AMCOS office alone. When he returns, he says the payment was small. But I see new clothes, and I know... so I also keep my own secrets." (Female farmer, FGD, Magata). "A real man controls the money. If my wife knows everything, she will start demanding and questioning me." (Male household head, FGD, Gwanseli).	Undermines cooperative traceability and volume aggregation. Creates an "institutional blind spot" where official records fail to capture intra-household diversion (Ferguson, 2015).
ii. <b>The Moral Economy of Urgency &amp; Butura</b>	<b>Mechanism:</b> Liquidity stress legitimizes pre-harvest sales ( <i>butura</i> ) and emergency disposals as morally necessary, not deviant. <b>Evidence:</b> "When the child is sick, the hospital needs cash. You cannot eat a promise from AMCOS. You sell the 'flowering coffee' [unripe] to whoever has money now." (Widowed female farmer, Life History, Kamachumu). "Butura is a lifesaver, but also a trap. I give them 20,000 TSh now for coffee worth 50,000 later. They accept because hunger doesn't wait." (Local trader, KII, Muleba).	Erodes compliance with cooperative marketing rules. Highlights the failure of rigid, slow-payment systems to address seasonal precarity (Scott, 1976).
iii. <b>Dual Channeling &amp; Quality Sorting</b>	<b>Mechanism:</b> Strategic diversion of coffee based on quality: high-grade to AMCOS, low-grade ("rejects") to informal buyers. <b>Evidence:</b> "We sort carefully. The clean, red cherries go to the cooperative... The blackened ones, the matumba [rejects], we sell to those women with buckets. It's not stealing; it's just using everything." (Male farmer, FGD, Magata). AMCOS leader confirmation: "Our registered volume is only the 'tip of the iceberg.' The rejects and small lots disappear through paths we cannot monitor." (AMCOS Chair, KII, Karagwe).	Compromises quality consistency, reduces aggregate volume, and creates traceability gaps in the value chain, weakening the cooperative's market position (Gereffi <i>et al.</i> , 2005).
iv. <b>Gendered Authority &amp; Contested Autonomy</b>	<b>Mechanism:</b> Male control over marketing decisions is normative but contested, with women's autonomy emerging primarily in the absence of men (e.g., widows). <b>Evidence:</b> "When my husband was alive, I just worked. Now, I am the member. I decide to sell to AMCOS because I get a receipt and can plan." (Widow, Life History, Karagwe). "Young men see coffee as our heritage. But for our sisters, unless they inherit land, it is only work without voice." (Male youth, FGD, Kamachumu).	Limits inclusive governance. Cooperative policies that recognize only the (male) "head of household" marginalize women's contributions and knowledge, perpetuating inequality (Agarwal, 1997; Kabeer, 1999).
v. <b>Institutional Blind Spot &amp; The Invisible Household</b>	<b>Mechanism:</b> Formal governance focuses on external compliance, ignoring the household as the primary site where leakage decisions are made. <b>Evidence:</b> "Our work is to ensure coffee goes to AMCOS. What happens in the house between husband and wife... that is private, it is not our business." (Ward Extension Officer, KII, Muleba).	Renders standard regulatory tools ineffective. Policies targeting individual members fail to address the collective and contested nature of household decision-making.



basin [of coffee] from your own trees, you don't announce it. You sell it quietly to Mama Nelly [a local trader] and hide the money for school shoes. It's the only way to make sure the children don't suffer." This reciprocal secrecy creates a climate of domestic mistrust that directly translates into cooperative leakage, as portions of the harvest are intentionally kept off the official books.

#### 4.2 The Moral Economy of Urgency and *Butura*

The practice of *butura* (pre-harvest selling) was ubiquitously framed not as a breach of contract, but as a moral response to immediate livelihood crises. Participants articulated a clear hierarchy of obligations: urgent household needs superseded abstract cooperative bylaws. This "economy of urgency" was vividly described by a female farmer: "*The AMCOS payment comes like a distant relative, it may help later, but it doesn't stop the crying today. Butura is like a close neighbour who gives you sugar when you have none.*" The narratives revealed that *butura* transactions are embedded in local social networks, often involving kin or neighbours, which further legitimizes them. However, this informal safety net comes at a high cost: prices are severely discounted, and farmers described feeling trapped in cycles of debt. As one male *butura* seller explained, "*You take 10,000 today knowing the coffee is worth 30,000 at harvest. It feels like a betrayal of your own future, but the present is louder.*"

#### 4.3 Dual Channelling and the Rational Sorting of Coffee

Farmers exhibited a pragmatic, quality-based rationale for marketing their coffee, leading to systematic "dual channelling." High-quality, well-processed coffee was designated for the AMCOS to secure better grades and prices at auction. Lower quality "rejects", cherries affected by pests, uneven drying, or poor fermentation, were deliberately diverted to informal buyers. This was not seen as side-selling *per se*, but as efficient waste management. A male farmer elaborated: "*Why would I carry matumba [rubbish] to the cooperative? They will reject it or pay nothing. The woman with the bucket will buy it for local brew. I get some coins; she gets her business. The cooperative gets only my best.*" This rational behaviour, replicated across hundreds of households, results in a significant, unrecorded outflow of volume and systematically downgrades the average quality of coffee remaining in the formal chain, eroding the cooperative's competitive edge.

#### 4.4 Gendered Authority and Contested Autonomy

Gendered roles in coffee marketing remained deeply entrenched but showed signs of contested and conditional change. Married women consistently reported limited direct influence over marketing decisions, which were framed as the male domain. However, widowhood emerged as an unintended pathway to autonomy. Widows, now recognized as household heads, described a newfound, though burdensome, capacity to engage directly with the AMCOS. As one widow stated, "*After my husband died, the*

*cooperative book came to my name. Now I see the price bulletin. It is difficult, but I am seen.*" Among the youth, a gendered divergence was clear: young men viewed coffee farming as a source of respectability, while young women saw it as labor without agency unless they owned land. These dynamics highlight that inclusion in cooperative governance is not just about membership lists, but about fundamentally shifting entrenched norms of authority within domestic and community spheres.

#### 4.5 Institutional Blind Spot: The Invisible Household

A critical finding was the profound disconnect between formal cooperative governance and domestic reality. AMCOS bylaws, extension services, and regulatory frameworks are designed around the individual farmer-member, rendering the household an invisible and ungoverned space. A key informant from the local government admitted, "*Our metrics are tones delivered and payments made. The fights, the secrets, the small buckets sold behind the house, these are not in our reports. So, we are always surprised by the 'leakage.'*" This institutional blind spot, what Ferguson (2015) might term the "anti-politics" of technical governance, means that policies aimed at curbing side-selling through stricter enforcement are destined to underperform, as they ignore the primary social site where the decision to leak is negotiated.

#### 4.6 Synthesis: From Hidden Hands to Systemic Leakage

The collective impact of these household-level practices is a systemic erosion of cooperative integrity. Each covert sale, each *butura* agreement, and each instance of quality sorting may be individually small and morally justified. However, in aggregate, they represent a massive, hidden diversion of capital and trust away from the formal cooperative system. The "hidden hands" within households are not undermining the cooperative out of malice, but as a rational adaptation to a system that fails to see them, include them, or meet their most urgent needs. The leakage is, therefore, a symptom of institutional irrelevance to domestic moral economies.

### 5. Discussion

The findings from Muleba and Karagwe districts compel a reconceptualization of cooperative leakage. Rather than a simple problem of price incentives or weak enforcement, side-selling emerges as a symptom of deeper socio-economic fractures within the household. This discussion interprets the five core themes through the integrated lenses of gendered bargaining and collective action theory, situates them within the broader literature, and extracts their profound implications for theory, policy, and practice. The lived experiences of farmers, captured in their own words, are not merely anecdotes but empirical anchors that ground abstract governance failures in tangible human dilemmas.



### 5.1 The Household as the Locus of Collective Action Failure

Our findings fundamentally challenge the “unitary household” model that implicitly underpins most cooperative governance structures (Agarwal, 1997). The pervasive secrecy documented, where husbands hide payouts and wives covertly sell “bucketfuls”, reveals the household not as a cooperative unit, but as an arena of internal collective action dilemmas. As one male farmer candidly put it, *“If she knows the full amount, it becomes ‘our money’ for food and school. But a man also needs his own ‘small things’, to drink with friends, to buy a phone. So, you learn to say the price was lower.”* This strategic concealment creates what Olson (1965) would identify as a free-rider problem within the family, where individual (or gendered) interests in autonomy and discretionary spending conflict with the collective household good and, by extension, the cooperative’s collective marketing agreement.

This internalizes the classic cooperative challenge. Studies in Ghana’s cocoa sector found similar dynamics, where male control over proceeds led women to withhold labour or engage in covert sales, directly weakening producer group cohesion (Osei-Mensah & Dankyi, 2021). Our contribution is to theorize intra-household secrecy as the behavioral mechanism linking domestic power asymmetry to meso-level institutional leakage. When a farmer explains, *“My secret coffee is my only freedom,”* she is articulating a rational response to a structure that offers her no formal financial agency. The “missing volume” puzzling cooperative leaders is, in significant part, the material manifestation of this hidden domestic bargaining.

### 5.2 Moral Economies of Survival Versus Institutional Compliance

A central and poignant finding is the moral legitimacy participants assigned to leakage. Practices like *butura* were not framed as cheating but as fulfilling a higher-order obligation to family survival. This resonates powerfully with Scott’s (1976) concept of the “moral economy,” where peasant logic prioritizes subsistence security and social reciprocity over abstract market or state rules. A widow’s justification was stark: *“The cooperative rule says ‘wait.’ The child’s fever says ‘now.’ Which rule should a mother follow?”* This economy of urgency creates a parallel normative system that directly competes with formal cooperative bylaws.

Comparative evidence abounds. In Uganda, Chiputwa and Qaim (2016) found farmers justified side-selling to meet immediate school and medical needs, framing it as a non-negotiable duty. In Honduras, Donovan and Stoian (2017) documented how pre-harvest credit persisted despite penalties because it addressed a “morally compelling” cash gap. Our study adds a critical gendered layer: for women, whose caregiving roles culturally anchor them to this moral

economy, covert sales become a gendered performance of responsibility. Their actions, while eroding cooperative integrity, are viewed within the community as ethically sound, creating a profound legitimacy crisis for top-down enforcement strategies that brand them as mere non-compliant members.

### 5.3 Selective Compliance and the Limits of Technical Governance

The rational “dual channeling” of coffee, high-grade to AMCOS, rejects to the informal market, exposes a fatal flaw in technical, traceability-focused governance models (Gereffi *et al.*, 2005). Farmers are not rejecting the cooperative outright; they are strategically engaging in partial compliance. As one articulate farmer stated, *“I give them my best to keep my name clean and get a good price. The matumba [rubbish] is my private business. This way, I satisfy both the cooperative and my empty pocket.”* This behavior is a sophisticated adaptation to a system that offers aggregate benefits but fails to address granular household liquidity crises.

This phenomenon of selective loyalty is not unique. Ponte (2022) observed similar “quality sorting” in Ethiopian coffee cooperatives, where farmers retained lower grades for informal sale. Barham and Chitemi (2009) found analogous patterns in Kenyan dairy cooperatives, where members delivered only surplus milk, keeping the best for direct sales. Our findings demonstrate that this is not merely a response to price differentials but a governance negotiation. It signals that farmers perceive the cooperative’s value proposition as incomplete or non-responsive to their full spectrum of needs, both economic (cash for rejects) and social (autonomy over small transactions). The governance gap, therefore, is not a monitoring failure but a relational and design failure.

### 5.4 Covert Agency and the Paradox of “Accidental” Empowerment

The study reveals a paradox in pathways to women’s agency within agricultural markets. While formal gender-inclusion programs in cooperatives (e.g., in Rwanda’s washing stations) can increase transparency (Lyon *et al.*, 2019), our data show that covert, subversive practices can also be a form of empowerment. The autonomy enjoyed by widows, who gained direct membership only through tragedy, highlights how institutional inclusion often follows, rather than enables, a change in domestic status. A widow noted, *“Now that I am alone, the cooperative calls me for meetings. I wish they had called me when my husband was here.”*

This “accidental empowerment” underscores the limitations of targeting individuals without confronting household power structures. For married women, secrecy itself became a tool of bargained agency (Kabeer, 1999). Their hidden sales, while fragmenting cooperative output, represented a hard-won space of financial decision-making. This complicates the narrative of empowerment, suggesting that



in highly patriarchal settings, transgression of cooperative rules and domestic norms can be intertwined. Sustainable inclusion therefore requires moving beyond inviting women to meetings, to actively reshaping the domestic and cooperative rules that currently make secrecy their most viable tool.

### 5.5 Theoretical Integration: A Multi-Scalar Model of Erosion

Bringing the lenses together, we propose a multi-scalar model of institutional erosion (summarized in Table 4). At the micro (household) level, gendered bargaining asymmetry (Agarwal, 1997) under liquidity stress generates secrecy as a survival strategy. At the meso (cooperative) level, these dispersed, covert acts aggregate, manifesting as volume leakage, quality dilution, and a critical erosion of member trust, a collective action failure. At the macro (sector/value chain) level, these accumulated leaks undermine traceability, dilute brand value, and render national policy reforms ineffective, as seen in Tanzania's ongoing struggle with auction integrity (TCB, 2024).

This cascade mirrors findings from other regions. Donovan and Poole (2014) described “invisible leakages” in Latin American value chains rooted in household mistrust. Meagher (2018) argues that formal African markets are often cannibalized by socially embedded informal relations. Our model provides a clear, empirically traced pathway for this phenomenon in the cooperative context, showing how intimate domestic conflicts scale into systemic governance challenges.

& Wouterse, 2015) confirms this. AMCOS must innovate with harvest-linked micro-credit or staggered advance systems to outcompete the exploitative *butura* market.

Second, gender inclusion must be relational, not just representational. Joint membership and co-signature requirements on sales contracts can force transparency into the household economy, as seen in successful dairy cooperatives in Kenya (Njuki *et al.*, 2016). Training should target men and women together on cooperative benefits and household financial planning.

Third, monitoring and auditing need a social lens. “Gender-responsive audits” should assess not just women on committees, but whether joint decision-making is happening at home. The “household dialogue” model pioneered by CARE International (2021) in Uganda provides a blueprint for facilitating intra-family conversations about resource control and cooperative obligations.

Finally, regulation must incorporate moral economy insights. Punitive measures against side-selling are doomed if they treat survival-driven actions as criminal. Enforcement should be coupled with the provision of legitimate alternatives (e.g., emergency cooperative credit) that recognize and address the underlying moral imperatives.

### 5.7 Scholarly Contributions Reiterated

This study makes three key contributions. Conceptually, it introduces intra-household secrecy as a critical analytical bridge, extending collective action theory into the domestic

**Table 4: Integrated Theoretical Model: From Domestic Secrecy to Sectoral Erosion**

Analytical Level	Core Dynamics & Driver	Manifestation (From Findings)	Theoretical Implication
<b>Micro: Household</b>	Gendered bargaining under liquidity stress. Driver: Asymmetric control of assets/income (Agarwal, 1997).	Concealed payouts (men); covert “bucket sales” (women); moral rationale for <i>butura</i> .	The household is a site of internal collective action failure, where secrecy is a rational strategy.
<b>Meso: Cooperative</b>	Aggregation of unilateral decisions & erosion of shared trust. Driver: Institutional blindness to household dynamics.	“Dual channelling”; missing volumes; weakened loyalty and internal monitoring gaps.	Collective action theory (Olson, 1965) must account for intra-household free-riding that pre-dates member-cooperative dynamics.
<b>Macro: Sector/GVC</b>	Cumulative leakage undermining transparency & value. Driver: Misalignment between formal rules and moral economies (Scott, 1976).	Traceability failures; degraded quality consistency; policy inefficacy.	GVC governance (Gereffi <i>et al.</i> , 2005) is fragmented by upstream social relations, not just power asymmetries with lead firms.

### 5.6 Policy and Practice Implications: Toward Household-Centered Governance

The implications are transformative. Policymakers must shift from seeing the household as a “black box” to treating it as the primary unit of analysis and intervention. This calls for a household-centered governance approach. First, financial instruments must address liquidity stress directly. The success of advance-payment schemes in reducing side-selling by up to 40% in Ethiopian cooperatives (Francesconi

sphere and enriching gendered bargaining theory with a focus on covert agency. Empirically, it provides rich, contextually grounded evidence from Tanzania's re-regulated coffee sector, tracing the precise social pathways of leakage. Practically, it reframes compliance as a relational outcome of trust, advocating for a paradigm shift toward household-centered, gender-responsive cooperative design.



## 5.8 Limitations and Avenues for Future Research

While this qualitative study offers depth and nuance, its findings are geographically bounded. Future research should employ mixed methods: quantitative surveys to measure the prevalence and financial scale of secrecy-driven leakage, and comparative case studies across different crops (e.g., tea, cashew) and cooperative models. Longitudinal designs could track whether interventions like joint membership actually reduce secrecy and increase delivery volumes over time. Experimental pilots testing household-centered financial products within AMCOS would provide critical evidence for scalable policy.

## 6. Conclusion and Policy Implications

This study set out to open the “black box” of the smallholder household to understand the persistent failure of cooperative compliance in Tanzania’s coffee sector. While conventional governance models attribute “side-selling” to external price competition or weak enforcement, our findings reveal that the roots of leakage lie much deeper, within the “hidden hands” of domestic secrecy and the “hidden harvests” of survival strategies. We conclude that the cooperative sector suffers from a critical “institutional blind spot”: by treating the household as a unitary economic unit, AMCOS governance fails to account for the gendered power asymmetries and liquidity constraints that make side-selling a rational, and often necessary, adaptation.

### 6.1 Theoretical Implications: The Micro-Foundations of Leakage

Theoretically, this paper demonstrates that meso-level institutional failures are often micro-founded in domestic mistrust. The phenomenon of “dual channelling”, where high-quality coffee is delivered to the cooperative while “rejects” and pre-harvest volumes flow into the informal *butura* trade, is not merely an act of deviance. Instead, it represents a “moral economy of necessity”. For women, covertly diverting harvest is a form of “bargained agency” to secure liquidity for household welfare in the face of financial exclusion. For men, concealing cooperative payouts is a strategy to preserve patriarchal authority. Thus, side-selling is less a rejection of the cooperative ideal than a symptom of a fractured household contract. Any value chain intervention that ignores these intra-household dynamics is likely to result in continued “selective compliance” and traceability gaps.

### 6.2 From Policing to “Household-Centered Governance”

For policymakers and cooperative leaders, the implication is clear: the era of trying to enforce compliance through stricter bylaws and punitive checkpoints must end. Sustainable aggregation requires a paradigm shift toward “Household-Centered Governance”. This approach recognizes that the “member” is not just the registered individual (usually male), but the entire household unit.

We recommend three specific policy shifts to operationalize this framework:

- i. AMCOS must move beyond single-head registration to recognized “Joint Household Membership.” This involves ensuring that payment receipts and dividend notifications are accessible to both spouses (e.g., via dual-SIM mobile money alerts). Transparency reduces the incentive for men to hide income and, reciprocally, reduces the pressure on women to hide harvest.
- ii. The informal *butura* market thrives because it offers immediacy, albeit at exploitative rates. Cooperatives cannot compete with *butura* using slow, bureaucratic payment systems. AMCOS, supported by financial partners, should introduce “Emergency Liquidity Advances”, small, rapid-release micro-loans tied to harvest projections, that mimic the speed of informal traders without the predatory terms. This aligns institutional mechanisms with the “economy of urgency” facing the poor.
- iii. Since women often control the “reject” or residual coffee trade, specific training and micro-payments for “gleaning” or lower-grade coffee aggregation should be formalized within the AMCOS structure. Turning the “hidden harvest” of rejects into a formal product line (e.g., for local processing) brings this volume back into the cooperative fold and validates women’s labor.

Ultimately, the sustainability of the cooperative movement in Tanzania depends on its ability to align with the lived realities of its members. As long as the cooperative remains a “distant relative” that pays late, farmers will continue to rely on the “close neighbour” of the informal market. Henceforth, by revealing the hidden hands that drive these decisions, this study offers a roadmap for rebuilding cooperatives not just as market aggregators, but as institutions that support the financial security and equity of the entire farming family.

## Declaration of Conflict of Interest

I hereby declare that there are no known competing financial interests or personal relationships that could have influenced the research and findings presented in this paper.

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