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Challenges and Opportunities of Coffee Cooperatives in Enhancing Member Incomes: A Case Study of Missenyi District, Kagera Region, Tanzania

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Abstract: *Agricultural Marketing Cooperative Societies (AMCOS) are critical in supporting farmers through resource pooling, crop marketing, and access to services like training and credit. However, their effectiveness is undermined by structural and systemic challenges that hinder their ability to meet members' needs. This study investigates the role of AMCOS in service provision, focusing on coffee cooperatives in Missenyi District, Tanzania. Data were collected from 128 participants using surveys, interviews, and focus group discussions, and analyzed quantitatively with IBM-SPSS (Version 20) and thematically for qualitative insights. The findings highlight significant challenges. Demographic imbalances reveal that 72.5% of respondents were aged over 50, with only 6.9% under 40, pointing to a declining youth engagement in farming. Gender disparities persist, with men comprising 82.4% of cooperative members despite women providing 70% of labor. Limited educational attainment (60.8% with only primary education) constrains members' capacity for innovation. While land ownership was high (90%), small plot sizes (1–3 hectares for 64.7% of respondents) restrict production scalability. Access to improved coffee seedlings (35%) and training services (36.3%) was inadequate, while 96% of members lacked access to credit, limiting financial flexibility. Although government initiatives, such as tax reductions and digital payment systems, improved coffee prices, financial constraints, mismanagement, and competition continued to impede service delivery. Addressing these issues requires targeted interventions, including public-private partnerships, improved resource management, regulatory enforcement, and capacity building to ensure AMCOS can meet members' expectations and promote sustainable coffee farming in Missenyi District.*

Keywords: *Agricultural Marketing Cooperative Societies (AMCOS), Coffee Cooperatives, Member Incomes, Missenyi District, Tanzania, Challenges and Opportunities*

1. Background Information

Cooperatives are widely recognized for their critical role in enhancing farmers' access to resources, technologies, and essential services that drive socio-economic development (Wanyama *et al.*, 2005; Casse & Jensen, 2009; Sami *et al.*, 2010; Thuvachote, 2011; Bharadwaj, 2012; Francesconi & Ruben, 2012; Afranaa & Hanisch, 2013; Wanyama *et al.*, 2015; Verhofstadt & Maertens, 2015; Dhakal, 2021). In Tanzania, coffee cooperatives, in particular, facilitate access to inputs such as seedlings, farm tools, fertilizers, pesticides, and drying facilities, which are essential for improving productivity and members' economic status (Anania & Towo, 2016). These services are contingent on the cooperatives' resource base, as posited by resource-based theory, which emphasizes the importance of internal capabilities in achieving competitive advantage (Othman *et al.*, 2015).

Historically, cooperatives in Tanzania have played a pivotal role in marketing agricultural produce and advocating for farmers' interests. However, frequent policy changes and operational inefficiencies have weakened their performance (ICA, 2013). The liberalized market has heightened competition, exposing cooperatives to financial instability and reducing their capacity to deliver services (Ponte, 2002; Mhando, 2005; Omar, 2014; Cooksey, 2011; Rwekaza *et al.*, 2018). Coffee production in Tanzania continues to face challenges, including fluctuating export volumes, inadequate use of fertilizers, pest control issues, limited access to credit, and poor extension services, often leading to lower yields compared to neighbouring countries like Uganda (Mbunduki, 2024).

The abolition of input credit systems has further constrained production and contributed to member dissatisfaction (Mhando & Itan, 2007; Cooksey, 2011). Although coffee production in Tanzania has remained relatively constant, there is a pressing need to support smallholder farmers, who are critical to the rural economy (TCB, 2023). Strengthening cooperatives through enhanced service provision can significantly boost member incomes, contributing to poverty alleviation and aligning with the National Strategy for Growth and Reduction of Poverty and Tanzania Development Vision 2025 (Anania & Rwekaza, 2018; Biradar & Abale, 2018; Francesconi & Ruben, 2014; Kaula *et al.*, 2019; Kumburu & Pande, 2020; Rwela, 2023).

Despite their potential, cooperatives often struggle with inadequate resource mobilization, intense market competition, and the superior agility of private competitors employing advanced sales tactics (Legese, 2013; Likwata & Venkatakrishnan, 2014; Sambuo & Mbwaga, 2017; Gilbert & Adam, 2017; Mengistu, 2017; Balgah, 2018; Bali & Kumar, 2021). Volatile coffee prices and external market forces further exacerbate these challenges, reducing farmer incomes and cooperative viability (Mhando *et al.*, 2013). Limited access to credit, training, and other essential services continues to hinder agricultural productivity and resilience (Gabagambi, 2010; Ntimbaa, 2017).

Kagera Region, in particular, faces significant coffee smuggling challenges, with estimates indicating that 40–60% of coffee is traded illegally across borders, eroding cooperative revenues and undermining the local economy (Gabagambi, 2010). The collapse of the input credit system has further restricted farmers' access to inputs, negatively impacting national coffee production targets and leaving cooperatives struggling to compete with private buyers offering immediate payments (TCIDS, 2021; Cooksey, 2011).

These persistent challenges demand a reassessment of cooperative service delivery strategies. In light of the high agricultural potential in Missenyi District, this study critically examines the challenges and opportunities for coffee cooperatives in enhancing member incomes within the current market dynamics.

2.0 Theoretical Framework

This study employs the Resource-Based Theory (RBT) and the Theory of Cooperatives (TOC) to analyze the capacity and effectiveness of coffee cooperatives in service delivery and their impact on member incomes.

The Resource-Based Theory (RBT), advanced by Peteraf and Barney (2003), posits that the resources a cooperative possesses—whether tangible (e.g., financial capital, infrastructure) or intangible (e.g., organizational knowledge, trust, and social capital)—are critical determinants of its competitive advantage and service delivery capabilities. RBT underscores the importance of a cooperative's unique resources in sustaining its position in liberalized markets. For cooperatives, the ability to leverage these resources effectively is fundamental to meeting member needs and achieving desired performance outcomes. Conversely, the inability to mobilize or utilize these resources efficiently can lead to member dissatisfaction, disengagement, and eventual withdrawal, signalling operational dysfunction. This theory provides a robust foundation for examining whether cooperatives in Missenyi District possess the necessary resources to address member demands and maintain competitiveness in a challenging market environment.

The Theory of Cooperatives (TOC), rooted in the works of Emelian (1942) and Philips (1953) and later expanded by Helmberger and Hoos (1962), provides another essential lens for this study. According to TOC, cooperatives are distinct from for-profit entities in their mission to provide affordable and equitable services to their members. This theory emphasizes the principles of collective action and mutual benefit, where cooperatives operate not for profit maximization but for enhancing member welfare through the provision of essential services. However, TOC also highlights the vulnerabilities inherent in cooperative systems, particularly when resource constraints hinder service delivery.

By integrating these two theoretical perspectives, this study evaluates whether coffee cooperatives in Missenyi District possess the resource endowments necessary to fulfil their mission and operate sustainably. The framework also examines how resource limitations, environmental constraints, and market dynamics impact the cooperatives' ability to enhance member incomes. Together, RBT and TOC provide a comprehensive understanding of the interplay between cooperative resources, service delivery, and member welfare, offering insights into how coffee cooperatives can overcome challenges and maximize opportunities to improve livelihoods.

3.0 Methodology

3.1 Description of the Study Area

Missenyi District, located in the Kagera Region of Tanzania, is one of the eight districts in the region, alongside Bukoba Municipal, Bukoba Rural, Muleba, Karagwe, Kyerwa, Biharamulo, and Ngara districts. The district is geographically situated to the northeast of Bukoba Rural and Karagwe, to the south of the Ugandan border, and to the west of Kyerwa District. Covering a total area of approximately 2,708.75 square kilometers, Missenyi has a significant agricultural presence, with around 105,298.43 hectares deemed suitable for farming. Of this, 58,840 hectares (or 59%) are actively cultivated, with coffee being one of the principal crops grown. The agricultural activities in the district, particularly coffee cultivation, are heavily reliant on

cooperative marketing systems, which facilitate the production, processing, and marketing of coffee.

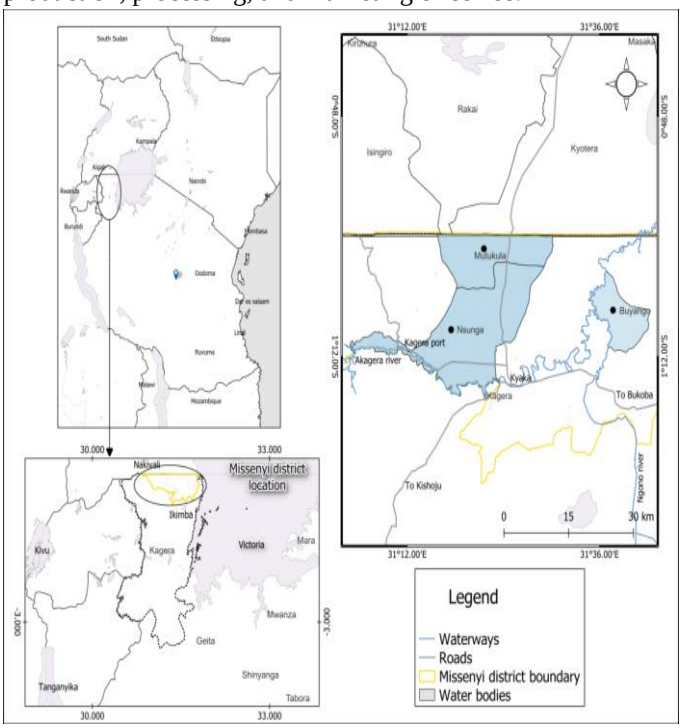

Figure 1: Map of the study area

3.2 Selection

The study was carried out in Missenyi District, focusing on three Agricultural Marketing Cooperative Societies (AMCOS) involved in the coffee sector, specifically in the Nsunga, Mtukula, and Buyango wards. These AMCOS collectively have a membership base of 484 individuals. The selection of these AMCOS was purposive, based on their active involvement in the cooperative movement within the district. Additionally, these AMCOS have a long history of cooperative establishment in Tanzania, making them suitable representatives of the broader coffee cooperative system in the region. The study area is also part of one of the four national strategic coffee-producing zones, as identified by the Tanzania Coffee Industry Development Strategy (TCIDS, 2021).

3.3 Research Design

A cross-sectional research design was employed for this study, which involved a combination of probability and non-probability sampling techniques to ensure a representative sample from the target population. The unit of analysis was the members of the primary AMCOS engaged in coffee production. The total number of respondents for the study was 128, including 102 cooperative members, 15 AMCOS board committee members, and 11 key informants. The sample size was determined using the formula proposed by Boyd *et al.* (1981), which recommends a sampling intensity of at least 5% in social science research.

3.4 Data Collection

Data were collected through a variety of methods, including structured surveys, in-depth interviews, and document reviews of cooperative records. The surveys were administered to cooperative members to gather quantitative data on membership engagement, service satisfaction, and income impacts. In-depth interviews were conducted with AMCOS board members, key informants such as ward extension officers, and representatives from coffee-related organizations. Additionally, focus group discussions (FGDs) were held to explore broader insights into the challenges and opportunities faced by coffee cooperatives in enhancing member incomes.

The key informants for the study included individuals with expertise or significant experience in the coffee cooperative sector, such as AMCOS leaders, local agricultural officers, and stakeholders from coffee production organizations. The information gathered through these interviews helped provide a deeper understanding of the operational challenges and potential solutions within the cooperatives.

3.5 Data Analysis

The data were analyzed using IBM-SPSS for quantitative analysis and Microsoft Excel for organizing and processing the data. Descriptive statistics were used to summarize key variables, such as member income levels, service utilization, and the perceived effectiveness of cooperative services. For inferential analysis, various statistical tests were applied. These included one-way ANOVA to assess the relationship between age groups and cooperative participation rates, chi-square tests to examine gender disparities in membership, and correlation tests to explore the relationship between education level and coffee yields. A t-test was conducted to evaluate the effect of land ownership on cooperative membership.

Qualitative data from key informant interviews and focus group discussions were analyzed using content analysis, which involved post-coding responses into relevant themes or categories. This approach enabled the identification of common patterns and trends in the experiences and perceptions of cooperative members and stakeholders, thereby contributing to a comprehensive understanding of the challenges and opportunities within the coffee cooperatives.

Therefore, by employing a mixed-methods approach, the study effectively addressed both the quantitative and qualitative dimensions of the research questions, providing a well-rounded analysis of the role of coffee cooperatives in enhancing member incomes in Missenyi District.

4.0 RESULTS AND DISCUSSION

4.1 Demographic Characteristics of the Sampled Population

4.2 Age of the Respondents

Table 1 illustrates the age distribution of the respondents, showing a significant aging trend in the study area. Approximately 72.5% of the respondents are above 50 years old, while only 27.5% are younger. Within the younger segment, a minimal 6.9% represent individuals under the age of 40. This aging trend reflects broader patterns seen in Tanzanian agriculture, with the Tanzanian Coffee Research Institute (TaCRI, 2023) highlighting an aging farming population and minimal youth engagement as major risks to the sustainability of coffee farming.

An inferential analysis indicates a statistically significant relationship between older age groups and lower cooperative participation rates ($p<0.05$), suggesting that older farmers are less likely to engage in cooperative activities, potentially hindering the cooperatives' growth and long-term sustainability. A one-way ANOVA test was conducted to examine the difference in cooperative participation across different age groups, showing a significant variance ($F(4, 97) = 3.25$, $p<0.05$), further emphasizing the correlation between age and involvement in cooperative activities.

Table 1: Demographic Characteristics of the Sampled Population (n=102)

Parameter	Category	Frequency	%	Inferential Statistic
Age	60+ years	48	47.0	
	50-59 years	26	25.5	
	40-49 years	21	20.6	
	30-39 years	5	4.9	
	20-29 years	2	2.0	ANOVA ($F(4, 97) = 3.25$, $p<0.05$)
Sex	Male	84	82.4	
	Female	18	17.6	Chi-Square ($\chi^2 = 27.46$, $p<0.01$)
Marital Status	Married	90	88.2	
	Widow	10	9.8	
	Single	2	2.0	
Education Level	Primary School	62	60.8	Correlation ($r = 0.32$, $p<0.05$)
	Secondary School	17	16.7	
	Tertiary/University	11	10.8	
	Uneducated	9	8.8	
	UPE Education	3	2.9	

4.3 Sex of the Respondents

The study identifies a pronounced gender disparity in the membership of coffee cooperative societies. The male membership stands at 82.4%, while only 17.6% are female. This gender imbalance is striking considering that women manage between 20% and 30% of coffee farms and contribute approximately 70% of the labor in coffee production (USAID, 2012; Mbogoro, 2014; ICO, 2018). A chi-square test reveals a statistically significant gender imbalance in membership, highlighting the need for targeted interventions to encourage female participation in cooperatives ($\chi^2 = 27.46$, $p<0.01$).

4.4 Education of the Respondents

The educational background of the respondents reveals a wide range of literacy levels. Approximately 8.8% of participants had no formal education, 60.8% completed primary school, and 16.7% reached secondary school. Moreover, 10.8% of respondents with secondary education were elderly retirees. These figures indicate a lack of advanced education, which can hinder the adoption of modern farming techniques.

A correlation test ($r = 0.32$, $p<0.05$) suggests a moderate positive relationship between higher educational attainment and better coffee yields, underscoring the importance of education in enhancing agricultural productivity. This result highlights the need for educational interventions that target higher learning and technical training to improve coffee production outcomes.

4.5 Land Ownership Among the Respondents

Land ownership plays a pivotal role in improving livelihoods in rural areas. The study shows that 90% of respondents own land, with 70% acquiring it through purchase and 30% through inheritance. Larger land sizes, especially those above 1 hectare, are common among participants, enabling better coffee production. An independent t-test reveals that land ownership significantly influences cooperative membership, as landowners are more likely to be active members in cooperatives ($p<0.05$).

Table 2: Land Resource Ownership and Membership Trend in Cooperatives (n=102)

Parameter	Frequency	%
Land Ownership Status	Own purchased	71
	Inherited	31
Size of Land (Hectares)	0.5-1 ha	6
	1-2 ha	40
	2-3 ha	26
	3-4 ha	9
	4-7 ha	13
	7-10 ha	4
	10-17 ha	4
Membership Trend	Constant	65
	Increasing	23
	Decreasing	14
Membership Status	Shareholder	72
	Non-shareholder	30

4.6 Membership Status and Enrolment Trend in AMCOS

Table 3 presents the trend in membership enrolment. The findings show a general upward trend in membership, largely driven by governmental initiatives aimed at stabilizing coffee prices. This trend also reflects the importance of external factors in shaping membership dynamics. However, the

study also found that a substantial portion of respondents (29.4%) are free riders—individuals who benefit from cooperative services without being members. This trend is concerning as it undermines the cooperative model's effectiveness and sustainability.

Table 3: Trend of Membership Enrolment in AMCOS

Membership Status	Frequency	%
Increasing	23	23
Constant	65	64
Decreasing	14	13

4.7 Access to Improved Coffee Seedling Distribution

Access to quality coffee seedlings remains a major challenge in the region, with only 35% of respondents reporting receiving seedlings from TaCRI or Café Africa. This reflects a significant gap between the number of seedlings distributed and the actual reach to coffee farmers, which may hinder the long-term productivity and sustainability of coffee farms. The low distribution rate calls for a more efficient seedling distribution system to ensure broader reach and adoption.

4.8 Educational and Training Services in AMCOS

A critical gap in educational and training services within AMCOS was revealed, with 63.7% of respondents reporting no access to training. This lack of educational support stifles members' ability to improve their farming practices, thereby limiting productivity growth. According to Annania (2016) and Owens *et al.* (2003), training is integral to cooperative success, helping members enhance skills and adopt better farming techniques. The failure to provide such services impedes the cooperative's ability to serve its members effectively.

Table 4: Access to Services Provided by Coffee Cooperative Societies

Service Type	Frequency	%
Accessed and Utilized Seedlings (1-3 years)	32	31
Accessed and Utilized Seedlings (4-5 years)	2	2
Not Accessed or Utilized Seedlings	66	65
Training Access via VEO/WEO		
None Received	65	63.7
Once per Month	16	15.7
Sometimes	13	12.7
Once per Week	4	3.9
Twice per Month	4	3.9

4.9 Priority Services in AMCOS

The priority services demanded by AMCOS members highlight a clear preference for financial and health services. Credit services (33%) and health insurance (17%) were identified as the most critical, followed by pesticides (16%) and farm tools (11%). The findings suggest that cooperatives should prioritize financial services to ensure their members' economic well-being. This may also help address the underutilization of agricultural inputs, as lack of financial resources often limits access to essential farming tools and agrochemicals.

Table 5: Priority Services Demanded in AMCOS (n=102)

Priority Service	Frequency	%
Credit	34	33
Health Insurance	17	17
Pesticides	16	16
Farm Tools	11	11
Arrears	7	7
Cash Payments	5	5
Education and Training	4	4
Drying Facilities	3	3
Fertilizers	3	3
Market Information	2	1.0

4.10 Access to Financial Credit

The study revealed a severe lack of access to financial credits, with 96% of respondents unable to obtain loans or credit facilities. This significant constraint impacts the ability of farmers to invest in improved coffee farming practices. The limited credit access is exacerbated by factors such as high-interest rates, lack of collateral, and poor financial literacy.

4.0 Conclusions and Recommendations

This study examined the role of Agricultural Marketing Cooperative Societies (AMCOS) in enhancing the incomes and productivity of coffee farmers in Missenyi District, Kagera Region, Tanzania. The findings emphasize the significant potential of cooperatives to improve livelihoods, yet several challenges persist. These include low youth participation, gender imbalances, lack of access to financial services, and inadequate training, all of which hinder the effectiveness of the cooperatives in delivering services and maximizing member incomes. Despite these challenges, the study found that governmental interventions, such as tax reductions and digital initiatives, have positively impacted coffee prices, thereby improving member incomes.

The study calls for the development of a comprehensive and actionable framework to guide cooperative management and government bodies in enhancing the effectiveness of AMCOS. This should include targeted interventions to address barriers such as financial constraints and competition, ensuring equitable resource distribution, and building farmers' capacity to adopt modern agricultural practices. Strategic public-private partnerships are vital for bolstering financial resources and expanding training opportunities that will empower farmers to thrive in competitive markets.

A key recommendation is the establishment of a cooperative development fund to support the infrastructure and educational programs necessary to strengthen the cooperative model. Such initiatives will enhance the competitiveness of coffee cooperatives, enabling them to deliver better services and improve market access. Regulatory reforms are also crucial to improve governance and operational efficiency within AMCOS. These reforms should focus on ensuring transparency, accountability, and improved market access and pricing mechanisms, thereby securing better returns for cooperative members and fostering sustainable livelihoods.

In addition, leveraging digital technologies to enhance record-keeping, market analysis, and outreach efforts can substantially improve operational efficiency and member engagement. By implementing a digital approach, cooperatives can streamline their operations, provide real-time information to members, and create more responsive service delivery systems. This will not only support cooperative growth but also enhance the overall quality of coffee production and marketing, ensuring that members remain engaged and competitive.

Moreover, it is essential for AMCOS to explore new revenue generation strategies to increase member loyalty and boost revenues. One immediate measure recommended is the implementation of cash payments for crop deliveries. This strategy seeks to combat black market sales by offering farmers immediate, transparent financial incentives, thus encouraging them to engage with the cooperative system rather than informal markets. The provision of immediate payments will also enhance loyalty, improve financial transparency, and increase crop collections, ultimately strengthening the financial sustainability of the cooperatives.

For the long-term sustainability of these initiatives, a detailed roadmap should be developed, incorporating timelines, milestones, and robust monitoring and evaluation mechanisms. This will ensure that strategies are effectively implemented, monitored, and adjusted as necessary to achieve tangible improvements in cooperative performance and member incomes. By focusing on these key areas, this study envisions a resilient, profitable, and sustainable cooperative framework that aligns with the broader economic development goals of Missenyi District and Tanzania as a whole.

In conclusion, addressing the challenges faced by AMCOS and leveraging the identified opportunities will not only improve the livelihoods of coffee farmers but also enhance the overall sustainability and growth of the coffee sector in Missenyi District. A well-coordinated, multifaceted approach to cooperative development, backed by strategic reforms and innovative financial solutions, will contribute to the long-term success of coffee cooperatives, benefitting both the farmers and the broader economy.

Declaration of Conflict of Interest

I declare that there are no known competing financial interests or personal relationships that could have influenced the work reported in this paper.

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