



UNIVERSITY
of
LUSAKA

**AN INVESTIGATION OF THE ROLE OF COOPERATIVES IN JOB CREATION FOR
YOUTHS IN CHIPATA DISTRICT, EASTERN PROVINCE.**

DISSERTATION

BY

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DECLARATION

I, Sithembile Sakala do hereby declare that this work conforms to copyright, school ethics and is the result of my original research work and has been written independently by me. I confirm that this thesis has not been previously submitted for any other academic degree at this or any other institutions. All sources used in this thesis have been acknowledged and properly cited. Any contributions by others for this research, including data or ideas, have been duly acknowledged in this thesis.

I further declare that the ethical guidelines for conducting research have been followed while conducting this study and the required approvals where necessary, have been obtained from the relevant authorities.

Signed.....

Date...13/ 01/2024

Signed.....

Date.....

DEDICATION

Dedicated to the unwavering support and boundless love of my mother Norma Mazila and my family, whose encouragement and sacrifices have been the guiding light on this academic journey.

ACKNOWLEDGEMENT

I express my sincere gratitude to my father in heaven who gave me wisdom and knowledge given to me throughout the program and my life. I am honoured to be where I am today in my level of education.

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ABSTRACT

This study aimed to explore and analyse the extent to which cooperatives contribute to the creation of employment opportunities for youth in Chipata District. It employed qualitative research methods using interviews and focus group discussions and used a phenomenological research design to understand events by describing participants knowledge and experiences. The findings revealed that cooperatives of Chipata District were crucial in providing jobs and entrepreneurial opportunities for youths. The political and economic situation proved conducive enough for the cooperatives to develop and flourish in the study area. However, these cooperatives were not doing enough to create jobs for the youths in the wake of massive unemployment in the district. This underperforming was due to lack of established structures, operational plans, management problems, low participation of members due to inadequacy of cooperatives to address their needs and problems by their organisation, inadequate capital, lack of technology and, infrastructure. Therefore, the study recommends the promotion of self-help (village banking) groups to enhance capital, promote partnerships among cooperatives, provide financial support for cooperative development that can be accessed by young people, government to provide a well-tailored curriculum on formation and management of cooperatives, promotion of synergy between Government, NGOs, and cooperatives as this enhances development and sustainability.

Keywords: cooperatives, youth, job creation, employment opportunities, inclusive development.

CHAPTER ONE

1.0. INTRODUCTION

This chapter is the introductory part of the study, and the researcher provides the background; statement of the problem; research objectives; research questions; significance of the study; Scope of the study; limitation of the study and operational definitions.

Unemployment, particularly among the youth population, has become a major concern for many countries worldwide. It is highly acknowledged that the high levels of unemployment, hinder poverty reduction efforts and leads to social unrest in developing countries like Zambia where the considerable portion of the population is made up of a youthful population, with 65% under age 25, and over half—52%—under the age of 18. Although Zambia's economy grew in the last few years from 4 to 7% annually, it has not been able to create adequate jobs to fully employ its youth population. (Ministry of Finance 2016).

One of the leading causes of this problem in most developing nations is the lack of access to capital, education, and training. Developing countries like Kenya have in the recent past adopted or introduced cooperative structures to allow communities to pool together their resources to solve these problems, identify common goals and target the causes and symptoms of poverty. However, in countries like Zambia, these cooperatives have been characterised by challenges which include implementing them in a traditional way of just accessing fertilizers and seed for substance farming and are sometimes influenced by politicians (Fison, 2014).

This research aims to investigate the role of cooperatives in job creation for youths in Chipata District. Cooperatives have long been recognized as an effective means of promoting economic growth, poverty alleviation and sustainable development. They are member owned organisations that operate based on democratic principles, with the goal of meeting the economic, social, and cultural needs of their members. This research will focus on exploring the existing cooperatives, the role they play in creation of jobs in the district and identify the factors that contribute to their success or failure and provide recommendations for enhancing their impacts.

1.2. BACKGROUND TO THE STUDY

Globally, Cooperatives have been seen as a powerful way of getting young people involved in business, increasing the attractiveness of rural areas, and fostering empowerment of youth. “The cooperative model of enterprise contributes to youth employment not only by providing salaried employment but also by facilitating job creation through self-employment”. However, in most countries, cooperatives are not included in as alternative for youth economic development programs in schools and colleges, and young people do not have the opportunity to learn about the form of the enterprise during their studies.

In the recent past, the International Labour Organisation, identified the following as major causes of youth unemployment/underemployment; most of the causes were linked to low education and skills levels, lack of adequate finance, no or low uptake or usage of technology and markets, low absorptive capacity of the labour market for new entrants and the concentration of growth in highly capital-intensive and urban based sectors (ILO, 2022).

Since the 18th Century, cooperatives as enterprises have been acknowledged as the engine of socio-economic growth of most developed countries of the world. This is attributed to their entrenched entrepreneurial tenets that are anchored on internal and external dynamics. Activities associated with cooperatives have the potential to create employment opportunities for their members. For example, the distribution and retailing of consumer cooperatives tends to be labor-intensive and has the potential to create employment opportunities for members. In several countries, worker cooperatives have taken over poorly performing businesses, explicitly to try to save jobs (Altshul, 2002).

However, about seventy percent of cooperatives in developing countries have generally been characterised with entrepreneurial stagnation. This is not exceptional to cooperatives that are found in Zambia and Chipata District in particular (Loljih, 2009).

This study aims to investigate the role played by cooperatives in job creation among the youths and bringing forth valuable insights and recommendations to inform policies, strategies, and best practices in promoting inclusive economic growth and youth empowerment through cooperative initiatives in Chipata, Eastern Zambia.

1.3. STATEMENT OF THE PROBLEM

Youth unemployment is a common problem in most urban and rural parts of Zambia as outlined in the 2021 labour force survey of 2021. Unemployment among youth population has become a growing concern for governments and societies worldwide. With an increasing number of youths entering the job market each year, there is lack of adequate employment opportunities and this has led to various social economic challenges such as increased poverty levels, social unrest, and lack of skills development among youths. High youth unemployment rates have led to having a generation that is economically marginalised, socially disconnected and lacking constructive engagement. The scarce availability of job opportunities and the slight hope of a better future are the main factors pushing youth to migrate from rural to urban areas. Youth migration to urban areas leads to unemployment, poverty, and alienation and, in some cases, to anti-social behaviours or exploitation.

According to Duell, (2010) youth unemployment is a common problem in most parts of the world and is influenced by mismatch between skills demanded by existing jobs and skills provided by the educational system. According to the labour force survey 2021, 51.4 percent of the youth between the ages 15 and 35 in Zambia are not in employment, education, or training. Currently Zambia as a country experiences serious problem related to youth unemployment which rise poverty levels amongst the youths and has continued to have increased public debts (World Bank report, 2015). Fluctuations are always there and worse still have no definite direction despite the policy measures that are being taken to tackle the problem currently experienced. Cooperatives have been seen as a realistic avenue by Government to address the issue of Youth unemployment in the country hence policy adjustment towards establishment and strengthening of cooperatives in the country. Against this background the study endeavoured to investigate the role of cooperatives in job creation for youths in Chipata District in a bid to address the issue of youth unemployment.

1.4. RESEARCH OBJECTIVES

1.4.0. General Objective

Investigate the role of cooperatives in job creation for youths in Chipata District, Province.

1.4.1. Specific Objectives

1. To assess the existing cooperative landscape for youth employment and entrepreneurship in Chipata District.
2. To examine factors influencing successful operation of youth-centred cooperatives in Chipata District.
3. To analyse the impact of cooperative enterprises on job creation among youths in Chipata District.

1.5. RESEARCH QUESTIONS

1. How is the existing cooperative land scape for the youth in Chipata district?
2. What are the factors influencing the successful operation of youth-centered cooperatives in Chipata?
3. What impact do cooperatives enterprises have on job creation among the youths in Chipata district?
4. What factors determine the success or failure of cooperative initiatives in generating youth employment in Chipata?

1.6. SIGNIFICANCE OF THE STUDY

This research proposal is significant for several reasons. Firstly, it fills the research gap regarding the role of cooperatives in job creation among youth in Chipata, Zambia. The findings will increase knowledge and understanding of the potential benefits and challenges associated with cooperative enterprises in addressing youth unemployment. Secondly, the research will provide valuable insights for policymakers, cooperatives, and other stakeholders involved in youth employment initiatives, enabling them to make informed decisions and develop effective strategies to promote cooperative-based job creation. Ultimately, the research aims to contribute to sustainable economic development and improved livelihoods among the youth population in Chipata, Zambia

1.7. SCOPE OF STUDY

The geographic scope of the study is confined to Chipata district, a district with 2152 registered cooperative movement with 2 constituencies, Chipata Central and Luangeni. The study derived 140 cooperative members as participants and 14 youth focused cooperatives from the two constituencies in the district namely; Chipata marketers multipurpose, Lesa wabonse Multipurpose, New Tapeza multipurpose cooperative, Nalumango Multipurpose cooperative, Twatasha women's cooperative, Chasimpi Multipurpose , New Kapata Multipurpose, Love sisters, Ugali multipurpose, Smart hunters' youth cooperative, Youth Ideas multipurpose, David Kaunda women's, Tibalangize women's, Silver savings and loan associations. Chipata district (study area) has high unemployment among youths with limited opportunities for skills training and economic empowerment initiatives available. Chipata is the 5th largest, and one of the fastest growing cities in Zambia (ZAMstart, 2022). Its economy is based around agricultural trade, being strategically located adjacent to the Malawian border and a node on the Lusaka Chipata agricultural corridor.

1.8. LIMITATIONS OF THE STUDY

The research may be limited by the availability and accessibility of data, as well as the cooperation and participation of cooperative members. Limitations may arise due to the potential bias introduced through self-reporting and subjective viewpoints. The generalisability of findings may be limited to the specific sample of cooperatives and sectors studied.

1.9. DEFINITION OF KEY TERMS

Cooperatives: is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly owned and democratically controlled (Chen, 2016).

Sustainability: means meeting our own needs without compromising the ability of future generations to meet their own needs (Ramsey, 2015)

Enterprise: is an organisation, typically a corporation, engaged in commercial, industrial, or professional activities (Colin & Holly 2018).

Technology: refers to methods, systems, and devices which are the result of scientific knowledge being used for practical purposes (Skolnikoff, 1993).

CHAPTER TWO

LITERATURE REVIEW

2.0. INTRODUCTION

This chapter will appraise the relevant literature from different books, journals and other written materials on cooperatives and their contribution to job creation. Cooperatives play a critical role in addressing youth unemployment by providing opportunities for income generation and job creation. Understanding the underlying mechanisms and factors that contribute to the effectiveness of cooperatives in generating employment among young people is crucial for policymakers, researchers, and practitioners alike. This literature review aims to explore existing studies and research articles that investigate the role of cooperatives in job creation among youths. Reviewing of the literature will be tailored in line with the themes generated from the research objectives.

2.1 HISTORY OF COOPERATIVES IN ZAMBIA

Cooperatives in Zambia dates back to the colonial era, with the formation of small farming cooperatives aimed at empowering small-scale farmers. However, the cooperative movement gained significant momentum after Zambia gained independence from British rule in 1964. (National Agricultural Policy (NAP), 2004).

During the early years of independence, the Zambian government sought to develop a socialist-oriented economy. As part of this agenda, cooperatives were considered an important tool for achieving agricultural development and social equity. The government introduced various policies and legislations to promote and support the cooperative movement. In the 1970s, the government embarked on a program known as the Intensive Cooperatives Development Scheme (ICDS) (Azmah,2013). The ICDS aimed to encourage the formation of large-scale cooperatives in various sectors, including agriculture, manufacturing, and retail. These cooperatives were intended to increase production and distribution efficiency, promote collective bargaining power, and enhance rural development. However, the ICDS faced numerous challenges and criticisms. Many of the large-scale cooperatives formed under the scheme were marred by mismanagement, corruption, and lack of accountability. Inefficiencies and dwindling support from the government led to the decline of many cooperatives (Republic of Zambia, 2007 National Cooperative Development Policy).

Mitchell and Coles (2003, p15-21) study revealed that those companies that were most successful in sustaining a position were frequently making fundamental improvements in several dimensions of their business model for serving their customers, end users, and other important stakeholders. Similarly, entrepreneurial co-operative business models have been found to be resilient in times of financial and economic crisis (Birchal and Ketilson, 2009). The entrepreneurial co-operative business models maintain the livelihood of communities in which they operate, support the development of MSMEs, create sustainable employment and improved social standing of the members and their families (Von Ravensburg, 2011).

Furthermore, according to international Co-operative Alliance (ICA), co-operatives represent 1 billion individuals and provide at least 100 million jobs worldwide and nearly 3 billion people's livelihoods has been made secure by co-operative enterprises.

Although co-operatives have proved to be highly effective in North America and Europe since Robert Owen (1771-1858) and William King (1786-1865) in most European countries, this has not been the case for Eastern European, African, Asian, or Latin American markets. In particular, Zambia's co-operatives have not performed satisfactorily since early 1980s in spite of increased government spending on agricultural development such as Farmer Input Supply Program (FISP), co-operative movement support through Zambia Co-operative Federation (ZCF), buying of cereal crops by Food Reserve Agency (FRA) (Mason et al., 2013; Lolojih, 2009).

Nevertheless, the cooperative movement in Zambia continued to evolve in subsequent years. Cooperatives in agriculture, housing, savings and credit, and consumer goods sectors have been established and continue to operate across the country. The government has introduced policies and programs to revitalize the cooperative movement and improve their governance and management structures. Currently, cooperatives play a crucial role in the Zambian economy, particularly in the agricultural sector. They provide small-scale farmers with access to markets, credit, and agricultural inputs. Additionally, they contribute to social and economic development by creating employment

opportunities, improving rural livelihoods, and promoting grassroots participation. Overall, the history of cooperatives in Zambia is marked by both successes and challenges. While there have been achievements in empowering small-scale farmers and promoting social equity, there have also been instances of mismanagement and the need for ongoing reforms (Republic of Zambia, 2007 National Cooperative Development Policy).

In 1966, the Cooperative Societies Act was enacted, providing a legal framework to govern and support cooperative activities in the country. Throughout the 1970s and 1980s, the Zambian government actively promoted cooperatives to empower small-scale farmers, artisans, and entrepreneurs. The cooperative sector expanded into various industries, including agriculture, fisheries, handcrafts, and consumer services. Agricultural cooperatives played a crucial role in enhancing food security and promoting sustainable farming practices. The 1990s marked a period of economic liberalization in Zambia, with the government encouraging private sector participation and reducing its direct involvement in cooperative management (Chabala and Ojezmark, 1994).

This shift brought both opportunities and challenges for cooperatives. On one hand, cooperatives faced increased competition from private enterprises. On the other hand, the new economic policies allowed cooperatives more autonomy and flexibility in their operations (Azmah, 2013). Despite the changes, cooperatives remained an essential component of Zambia's rural development strategy. The government continued to provide support through the Ministry of Agriculture and Cooperatives, facilitating training programs, financial assistance, and market linkages for cooperative members (Moonga, 2005). The cooperative movement also adapted to the evolving economic landscape, with some cooperatives diversifying into non-traditional sectors such as tourism and renewable energy. In the early 21st century, Zambia faced new challenges, including climate change, and fluctuating global commodity prices. Cooperatives demonstrated resilience by incorporating sustainable practices and exploring value addition opportunities. The government, non-governmental organizations, and international development partners collaborated to strengthen cooperative governance, enhance members' skills, and improve access to markets. One notable development in recent

years has been the emergence of women-led cooperatives in Zambia. These cooperatives focused on a range of activities, from agricultural production to handicrafts, contributing to gender equality and inclusive economic growth (Moonga ,2005).

Cooperatives have long been recognised as effective tools for empowering communities, including young individuals, to foster economic growth and social development by pooling resources, skills, and abilities, cooperatives provide young people with opportunities to create jobs and generate income, ultimately improving their socio-economic well-being. One significant advantage of cooperatives lies in their ability to develop the skills and entrepreneurial capabilities of young people (Birchall, 1997).

Research demonstrates that participating in cooperatives cultivates skills such as teamwork, leadership, decision-making, and financial management. The acquired skills not only enhance employability within the cooperative structure but also provide a foundation for future entrepreneurial ventures, thus indirectly contributing to job creation. Access to finance is a significant barrier for many young people seeking to start their own businesses. Cooperatives often offer a solution by providing pooled financial resources through member contributions, loans, and grants. Studies have shown that cooperative members, particularly youths, have better access to credit facilities and financial services compared to individuals operating in isolation. This increased access to financial capital enhances entrepreneurship opportunities and consequently increases the likelihood of job creation (Desalegn ,2019).

Moonga, (2005) Cooperatives create a supportive ecosystem that fosters youth engagement by offering mentorship, training, and access to networks. In this environment, young people can learn from experienced cooperative members, acquire new skills, and expand their professional networks. The supportive ecosystem serves as a platform for knowledge-sharing, collaboration, and the exchange of ideas, ultimately boosting youth employment prospects. Government policies and initiatives play a crucial role in supporting and promoting cooperatives as a means of job creation among youths. Scholarly literature emphasizes the significance of policy interventions that prioritise cooperative development, provide financial incentives, and establish conducive legal

frameworks. Moreover, policies promoting cooperative education, training programs, and youth entrepreneurship are seen as central to maximising the potential of cooperatives in generating employment opportunities for young people (Borzaga and Santuari, 2001).

Despite the evident benefits of cooperatives in job creation among youths, challenges persist. These challenges include limited access to markets, inadequate skills development programs, and insufficient policy support. Future research should focus on identifying strategies to address these barriers, exploring innovative cooperative (Chabala and Ojezmark, 1994).

2.2 DEFINING COOPERATIVES IN THE REALM OF ENTREPRENEURSHIP.

There have been several definitions of the term 'cooperatives' in the world. Cooperatives within the realm of entrepreneurs represent a distinctive form of business organization that prioritizes collective ownership, democratic decision-making, and shared benefits among its members. For instance, in America, a cooperative is defined as a business or group owned and democratically controlled by its members. These members use the services of their cooperative of which they derive benefits that are distributed equitably on the basis of their membership (Wilkins and Stafford, 2008). Besides this, in China, the Farmers' Cooperative Law defines a cooperative as a self-help organization. This is where members of the cooperative voluntarily join and participates in the business of the society and derive benefits from the cooperative (Liu, 2010).

At the core of a cooperative for entrepreneurs is the principle of democratic control. Members have an equal say in the decision-making process, regardless of the size of their investment or ownership stake. This democratic governance structure fosters a sense of inclusivity and ensures that the cooperative's activities align with the collective interests of its entrepreneurial members. The pursuit of shared goals, such as increased market access, cost savings, or improved bargaining power, unites these individuals in their cooperative endeavours (Evans and Meade, 2006).

Cooperatives take various forms, ranging from worker cooperatives, where employees collectively own and manage the business, to producer cooperatives, where individuals involved in the production of goods or services join forces. In the entrepreneurial landscape, worker cooperatives are particularly noteworthy, as they empower employees

to have a direct stake in the success and decision-making of the enterprise. According to Wilkins and Tafford (2008), shared ownership not only aligns the interests of workers with the overall success of the business but also fosters a collaborative work environment, where each member is invested in the collective well-being of the cooperative. The cooperative model proves to be particularly advantageous for entrepreneurs facing challenges such as limited access to capital, market uncertainties, or a desire for a more sustainable and socially responsible business structure. By pooling financial resources, entrepreneurial cooperatives can achieve economies of scale that might be challenging for individual entrepreneurs to attain. This collective approach enables members to access capital, purchase inputs, or market products and services more efficiently, ultimately enhancing the overall competitiveness of the cooperative (Wilkins and Stafford, 2008).

Beyond economic benefits, cooperatives embody principles of social responsibility and ethical business practices. The cooperative model inherently promotes fairness and equality, ensuring that the benefits generated by the enterprise are distributed equitably among members. This stands in contrast to traditional business models, where profits often accrue primarily to external shareholders or a select few (Evans, 2006). The cooperative's commitment to social responsibility extends beyond its internal operations, often influencing the broader community through sustainable business practices, job creation, and community development initiatives. Cooperatives also serve as a means of fostering innovation and adaptability. The cooperative structure encourages open communication and the exchange of ideas among members, fostering a collaborative environment where innovative solutions can emerge. This adaptability is crucial in dynamic entrepreneurial landscapes where rapid changes in technology, consumer preferences, or market conditions necessitate flexible and responsive business models (Evans and Meade, 2006).

Cooperative entrepreneurs benefit from a shared risk and reward system. In traditional business models, the burden of risk often falls squarely on the shoulders of individual entrepreneurs. In contrast, entrepreneurial cooperatives distribute risks among members, creating a safety net that helps mitigate individual losses. This collective approach not

only provides financial security but also cultivates a sense of solidarity among members, fostering resilience in the face of challenges. The success of entrepreneurial cooperatives hinges on effective communication, trust, and a commitment to shared values. Transparent decision-making processes, regular communication, and a strong sense of community are integral to maintaining the cooperative's cohesion. These principles contribute to a positive organizational culture that not only attracts and retains members but also strengthens the cooperative's ability to weather challenges and capitalize on opportunities (MAL, 2012).

Entrepreneurial cooperatives embody a transformative approach to business ownership and management. By prioritising democratic control, shared ownership, and collective decision-making, these cooperatives create a unique entrepreneurial ecosystem that fosters collaboration, innovation, and social responsibility. As resilient and adaptable model, entrepreneurial cooperatives empower individuals to navigate the complexities of entrepreneurship while building enterprises that prioritize both economic success and the well-being of their members and communities.

The universally used definition of the term cooperatives by the International Cooperative Alliance, is as follows:

“A cooperative society is an autonomous association of persons that voluntarily unite to meet their common economic, social, and cultural needs. This is realised through a jointly owned and democratically controlled enterprise (ICA, 2007)”.

Cooperatives are associations which accords its members to work together in order to achieve a given entrepreneurial goal. This implies that the cooperative members are supposed to work in unison by pooling their resources together, a matter that would make their society to start enterprising (MAL, 2012).

2.3 EXISTING COOPERATIVE LAND SCAPE IN ZAMBIA

The recent re-alignment of the Department of Co-operatives to the Ministry of Commerce Trade and Industry from the Ministry of Agriculture can now be seen as part of the wider renaissance of co-operative business models for the entire private sector as opposed to the past when they were restricted to agricultural co-operatives in the Ministry of Agriculture in Zambia. This development will give rise to promotion of entrepreneurs' cooperatives amongst MSMEs as well as the informal sector businesses (President's 1st inaugural speech to National Assembly, 2016). Wherever the entrepreneurial co-operatives have been established, they have supported the development of MSMEs, created sustainable employment and livelihood of the members and their families.

The Department of Cooperatives had registered 46,424 cooperatives out of which about 69% are traceable country wide as at 31st December 2017. Approximately only 20% of the traceable cooperatives operate as sustainable business entities. This marginal performance of cooperatives has been attributed to among others inadequate entrepreneurial, business management skills and limited access to financial resources resulting into inability for cooperatives to turn the available resource endowments into business opportunities that generate incomes and create employment. The limited capacity of the Department of Cooperatives in terms of staff and resources to provide the necessary support services to cooperatives is another factor that has contributed to the dismal performance of cooperatives particularly in terms of good governance, accountability, and business development. Further, the desire for legal and institutional reforms still remains a critical agenda item despite the transfer of the cooperative portfolio from the Ministry of Agriculture and Livestock (NCDS,2019).

This NCDS in support of the NCDP, seeks to transform cooperatives in Zambia in order for them to respond to the common felt needs of the members and also serve as a model for inclusive socio-economic development. The strategy will address among others the following: Many challenges facing the cooperative movement such as under capitalization, poor governance, inadequate entrepreneurship and management skills, failure to respond and adapt to the changing macro-economic environment; and low literacy and numeracy levels as well as low Information Communication Technology (ICT) adoption levels; enable many Zambians to form cooperatives across all sectors of the

economy so as to enhance participation of the citizens in the national economy; empower Zambians especially the youth and women for the purpose of employment and wealth creation (NCDS,2019).

2.3.1 Legal Framework of Cooperatives

According to the Cooperative Societies Act No. 20 of 1998, Zambia's legal framework for cooperatives is governed by the Cooperative Societies Act, which provides the legal basis for the formation, registration, and functioning of cooperatives in the country. Enacted in 1998, this legislation outlines the rights, responsibilities, and regulations that apply to cooperative societies across various sectors. The Cooperative Societies Act establishes the Department of Cooperatives as the regulatory authority responsible for overseeing the registration and supervision of cooperative societies. This department operates under the Ministry of Commerce, Trade, and Industry. To initiate the cooperative formation process, interested parties are expected to submit applications to the Department of Cooperatives, providing details about their intended cooperative, including its objectives, membership structure, and proposed bylaws. (Cooperative Societies Act No. 20 of 1998)

The Act requires that a cooperative society have at least ten members for registration. Once the application is submitted, the department conducts a thorough review to ensure compliance with legal requirements. Upon successful evaluation, the cooperative is registered, and a certificate of registration is issued. This certificate serves as proof of the cooperative's legal existence and entitles it to the benefits and protections outlined in the Cooperative Societies Act. The legal framework emphasizes democratic principles within cooperatives, ensuring that decisions are made collectively by the members. Each member typically has one vote, regardless of their level of investment or participation. This democratic structure extends to the election of the board of directors, which is responsible for managing the cooperative's affairs. The Act outlines the powers and responsibilities of these directors, emphasizing transparency, accountability, and equitable representation. One notable feature of Zambia's cooperative legal framework is its flexibility. While there are general provisions applicable to all cooperatives, the Act allows for variations in the bylaws to accommodate the specific needs and objectives of different types of cooperatives. This flexibility enables cooperatives to adapt to diverse

economic activities, including agriculture, services, and manufacturing (Cooperative Societies Act No. 20 of 1998). Financial management is a crucial aspect covered by the legal framework. Cooperatives are required to maintain proper financial records and conduct annual audits. The Act establishes financial standards and reporting requirements, promoting transparency, and ensuring that cooperative members have access to accurate information about the financial health of their organization. Cooperative societies in Zambia are also encouraged to establish cooperative unions. These unions serve as umbrella organizations that provide support and coordination among member cooperatives. The legal framework recognizes the importance of cooperative unions in enhancing the bargaining power of cooperatives, facilitating access to markets, and promoting collective initiatives for economic development.

The legal framework places a strong emphasis on education and training for cooperative members and leaders. Recognising the significance of knowledge in effective cooperative management, the Act encourages the establishment of cooperative training centers and educational programs. This focus on capacity building aims to empower cooperative members with the skills and knowledge necessary for successful cooperative governance and operation (Mbuta, 2007).

In terms of government support, the legal framework allows for the provision of financial assistance and incentives to cooperatives. Government agencies, such as the Ministry of Agriculture and the Ministry of Small and Medium Enterprises, play a role in facilitating access to resources, markets, and credit for cooperatives. These initiatives are designed to promote the growth and sustainability of cooperative enterprises across various sectors of the economy. Legal provisions also address dispute resolution within cooperatives. The Act establishes mechanisms for resolving internal conflicts through mediation and arbitration. This approach reflects the commitment to maintaining harmony and cooperation within cooperative societies, recognizing that disputes can arise in any organization and should be addressed promptly and fairly (Mbuta, 2007).

Zambia's legal framework for cooperatives, as outlined in the Cooperative Societies Act, provides a comprehensive and flexible structure to promote the formation and sustainable operation of cooperative societies. The emphasis on democratic principles, financial transparency, education, and government support contributes to the overall resilience and effectiveness of cooperatives in contributing to the country's economic development.

2.3.2 The Significance of Cooperatives

According to Desalegn (2019), cooperatives are organisations that are owned and operated by their members to meet their common needs and aspirations. They have been recognised for their significant contribution to economic and social development worldwide. Cooperatives are significant in Empowering Communities; Cooperatives empower communities by allowing individuals to come together as a group and pool their resources to achieve common goals. This enables members to have a collective voice, make decisions democratically, and have control over their economic activities. In countries like Ethiopia, cooperatives have had an impact on Economic Stability. Cooperatives provide economic stability by creating sustainable enterprises that can withstand economic downturns. By pooling resources and sharing risks, cooperatives are better equipped to handle challenges and ensure the long-term viability of their businesses. Additionally, cooperatives have an influence in Job Creation. Cooperatives are known for their ability to generate employment opportunities. They often operate in sectors that are neglected by other businesses, leading to job creation in rural areas and marginalized communities. Cooperatives also tend to have a strong focus on job security and equitable remuneration (Desalegn, 2019).

2.3.3 Resource Mobilization

Cooperatives are adept at mobilising resources through a variety of strategies that leverage collective strength and shared ownership. One fundamental way is through the pooling of financial resources from individual members. Members contribute capital to the cooperative, either through the purchase of shares or the payment of membership fees. These pooled funds form the basis of the cooperative's financial capital, which can be utilized for various purposes, including investment in equipment, infrastructure, and business operations. In addition to individual contributions, cooperatives often can access

external funding sources. Financial institutions and government agencies recognise the stability and community-oriented nature of cooperatives, making them favourable candidates for loans and grants. These external funds can be crucial for cooperatives looking to expand their operations, introduce new technologies, or navigate challenging economic conditions. Cooperative members benefit collectively from these external resources, strengthening their overall financial position (Birchall,1997).

Furthermore, cooperatives engage in joint ventures and partnerships to mobilise additional resources. Collaborating with other cooperatives, businesses, or organizations allows them to share risks and rewards. For example, agricultural cooperatives might form alliances to collectively purchase inputs like seeds and fertilizers at lower costs, negotiate better prices for their produce, or share machinery and storage facilities. These partnerships enhance the efficiency and competitiveness of cooperatives, enabling them to access resources that might be beyond their individual capacities. Cooperative networks and federations play a pivotal role in resource mobilisation (Mbuta, 2007). These umbrella organizations bring together multiple cooperatives operating in similar sectors or regions. By pooling their resources and coordinating their efforts, cooperative networks amplify their collective impact. They can jointly invest in marketing campaigns, research and development, and infrastructure projects that benefit all member cooperatives. The strength in numbers allows cooperative networks to negotiate better deals, access larger markets, and influence policy decisions that affect their respective industries (Pollet, 2009). Another crucial aspect of resource mobilisation is the capacity of cooperatives to generate income through their business activities. Whether engaged in agriculture, manufacturing, services, or retail, cooperatives operate enterprises that generate revenue. The profits earned by the cooperative are either reinvested in the business or distributed among members, providing them with a tangible return on their investment. This income-generation capacity not only sustains the cooperative but also contributes to the economic well-being of its members. Cooperatives often implement innovative financial mechanisms to mobilise resources internally. This includes the establishment of revolving funds, where surplus funds generated by the cooperative are reinvested in the community or used to provide low-interest loans to members. Such

internal financial instruments contribute to the economic empowerment of members and create a cycle of sustainable resource mobilization within the cooperative.

Government support and policies also play a significant role in facilitating resource mobilisation for cooperatives. Governments recognize the social and economic benefits of cooperatives and often provide incentives, subsidies, and favourable regulatory environments to promote their growth. Access to government programs, grants, and technical assistance further enhances the resource mobilisation capabilities of cooperatives, enabling them to thrive in diverse sectors of the economy.

Cooperatives employ a multifaceted approach to resource mobilisation, leveraging the collective power of their members, engaging in strategic partnerships, accessing external funds, and participating in value chains. The ability of cooperatives to pool financial resources, generate income, and collaborate within networks positions them as dynamic entities capable of contributing significantly to economic development and community empowerment (Lolojih, 2009).

2.3.4 Market Environment

Cooperatives operate within dynamic market environments, necessitating a Comprehensive understanding of the external factors that influence their performance and sustainability. This literature review explores key themes related to the market environmental analysis for cooperative enterprises, aiming to provide a solid foundation for future research in this domain. The current marketing policies in most developing countries like Zambia are not very effective in ensuring growth of cooperatives enterprise. In Zambia cooperatives had favourable environment and control for their entrepreneurial growth in the first and second republic, however it was not addressing sustainability of their operations(Mbuta, 2007).

Scholars like Amodeo, (2007) emphasize the unique characteristics of cooperative enterprises, such as member ownership and democratic governance, that distinguish them from other business models. However, cooperatives need to adapt to changing market dynamics to remain competitive and resilient. Further, cooperatives need environmental scanning for them to identify and respond to external factors, including

economic, social, technological, and legal aspects. The regulatory landscape significantly influences the market environment for cooperative enterprises. Scholars point out the impact of government policies, incentives, and regulations on the formation, operation, and growth of cooperative enterprises. Incentives such as tax breaks, removal of taxes when importing equipment's for production, linkage to external international markets. With increased globalization, cooperative enterprises face challenges and opportunities in accessing international markets. There are very few strategies employed by Zambian cooperative enterprises to expand globally while preserving their cooperative principles because most cooperatives are in their infancy. Good training policies can ensure that cooperatives become effective enterprises (GRZ, 2007).

Cooperatives in Africa have failed to show case their niche on the market. Cooperatives have failed to identify competitive markets for their products and services for them to remain relevant. Collective effort of cooperatives would help to fight for a fairer market environment from the government and other stakeholders, thereby enabling them to make entrepreneurial progress. Wanyama (2009a) As the cooperative sector continues to evolve, further research is essential to delve deeper into emerging challenges and opportunities, providing valuable insights for practitioners and policymakers with the bid to improve the market environment (Wanyama (2009).

2.4 CHALLENGES TO THE OPERATION OF COOPERATIVES

The scale and impact of the current youth employment crisis on the future of young people and societies is a call for immediate action. While cooperatives are already playing a role in helping young people take their lives into their own hands, there is great potential for further development. Jobs, affordable products and services, opportunities to start a business and the ability to have a voice in how enterprises not only perform economically, but also act within their communities, are possible through cooperative enterprises (Zouhi,2011)

To enable young people to fully take advantage of the cooperative enterprise option, a number of challenges need to be addressed. In many countries cooperatives are not included in school curricula, and so young people do not have the opportunity to learn about the form of enterprise during their studies. Existing mainstream entrepreneurship

education and business support services also neglect the cooperative model. Even when the cooperative form of business is introduced to potential members, promoters often underestimate the need for capacity building, business management skills, and specific training in cooperative governance. On the enabling environment front, existing policy and legislation continues to limit the formation and growth of cooperative enterprises. In the case of youth cooperatives, for example, the formation of school cooperatives can pose particular challenges when minimum age requirements to the formation of cooperatives are fixed (Zouhi,2011).

In Zambia, co-operatives especially those rural and peri urban areas face significant challenges. Some of the significant challenge faced by cooperatives include poor governance and decision-making. In cooperatives, decisions are typically made collectively, which leads to slower processes and potential conflicts. Balancing the diverse interests and opinions of members requires effective communication and transparent structures to avoid decision-making paralysis. Financial sustainability is another critical challenge (Edwards, and Vink, 2007).

Cooperatives often face difficulties in raising capital and accessing financing compared to traditional business models. Limited access to external funding sources can constrain their ability to expand, invest in technology, or weather economic downturns. Additionally, uneven financial contributions from members can strain the cooperative's financial health, making it challenging to meet operational expenses. Market dynamics pose another obstacle. Cooperatives may struggle to compete with larger, more established enterprises, facing issues such as price volatility and uncertain demand. Building a brand and maintaining a competitive edge becomes challenging, necessitating strategic marketing efforts and adaptability to market fluctuations (Edwards, and Vink, 2007).

Legal and regulatory complexities also add to the challenges. Navigating the regulatory landscape can be daunting for cooperatives, especially when regulations may not be tailored to their specific organizational structure. Compliance requirements and administrative burdens may divert resources from core operations and limit the

cooperative's agility. Furthermore, succession planning and leadership continuity present a significant challenge. Cooperatives require competent leadership to thrive, and a lack of effective succession planning can lead to disruptions. Identifying and grooming future leaders within the cooperative is essential for its long-term viability. Geographical dispersion of members can create logistical challenges. In some cooperatives, members may be spread across different regions, making communication, coordination, and collaboration more complex. Leveraging technology and developing efficient communication channels become imperative in overcoming these geographical barriers (Mtonga, 2012).

Environmental and sustainability concerns are increasingly relevant challenges for cooperatives. Adapting to changing environmental regulations and consumer preferences requires cooperatives to invest in eco-friendly practices and sustainable business models. This shift often involves additional costs, posing a challenge for cooperatives to balance profitability with environmental responsibility.

As African cooperatives have left their state-controlled development in favour to function as independent businesses, the leadership is likely to be of vital importance for their performance. A study by Keeling (2004) of California Rice Growers Association shows that cooperatives need highly skilled management with the capacity to make informed business decisions just like a private enterprise. Wanyama et al. point to current data from Africa which indicates that a “committed leadership and a clear vision of finding solutions to the daily problems of their members” are of key importance to cooperative success (ibid. p. 386). The importance of leadership is also raised in older literature on cooperative performance (Hatti & Rundquist 1994; Onwuchekwa 1985). The leadership capacity in a rural cooperative is directly related to the level of literacy among its members as leaders usually are elected from the member base. In developing countries where the education level is low this can be a major constraint for cooperative development (Chriwa et al. 2005). This was shown by African cooperatives’ failure in the past where corrupt, illiterate and opportunistic leaders drove the cooperatives into financial mismanagement and nepotism (Wanyama et al. 2009).

Another important aspect of a cooperative is the need of a clear identity and vision which the literature emphasises as a problem in African cooperatives today (Pollet 2009; Wanyama et al 2009; Mutunga 2008). The literature describes the tendency among cooperatives to involve themselves in a variety of activities which leads to an unclear goal definition. Onwuchekwa (1985) describes how the vision and mission of a cooperative is based on why members joined the organization in the first place. Since there are several rural issues that make smallholders join cooperatives this can create cooperatives which work with many aspects of rural development (Hatti & Rundquist 1994, Onwuchekwa 1985). Even though these might be welcome services to smallholders, the multipurpose function might hinder cooperative efficiency (Hatti & Rundquist 1994; Mutunga 2008; Onwuchekwa 1983).

Member participation is another important factor for cooperative development that the literature mentions (Flygare 2007; Holmén 1994). Hatti and Rundquist write that success of an organization depends on the involvement of the local population as a high degree of membership participation puts pressure on leaders and staff to properly exercise their respective roles (1994:67). Wanyama et al. describe how one of the main reasons for African cooperatives' failure in the past was an increasing mistrust and alienation among members "when they realized that it was the state agencies and boards that set priorities and targets for their organisations rather than themselves" (2009:370). Holmén (1994) describes members' mistrust and indifference to cooperative affairs as one of the main reasons for cooperatives failure in developing countries. (Uchezuba, D., Mbai, S. & Laubscher, K. 2016) The problem of trust, non-transparency, and dysfunctionality has been ascribed to the character and the nature of the agricultural cooperative system in Namibia. Education and technical constraints such as lack of adequate market information and training negatively affect willingness to participate.

However, a number of researchers and practitioners who have conducted surveys and case studies into the performance of smallholders, co-operatives and MSME in general argue that co-operatives are either defunct or non-performing (Lolajih (2009, pv1, 5-6); the introduction of a complex set of subsidy programmes (FISP and FRA) via co-

operatives does not seem to be the most efficient route to develop agriculture the MSMEs performance is low and lack growth (Bigsten and Tengstam, 2008, p.5).

2.5 IMPACT OF COOPERATIVES ON JOB CREATION

Co-operatives play an important role in the economies of many countries, with the livelihoods of an estimated 3 billion people (almost half the world's population) made secure by co-operative enterprises (UK Co-operative College, 2010; ILO and ICA, 2014).

Co-operatives are also being recognised as having a role to play in reducing poverty (Birchall and Simmons, 2007; DFID, 2009; ILO and ICA, 2014). These studies often refer to the potential of co-operatives in this area, drawing on the advantages of their organisational form. Although there are no large-scale studies, some discuss evidence on increased incomes or contributions in other ways that have helped to improve living conditions in countries, communities, or households (Chambo et al., 2009; Develtere et al., 2008). Other authors argue that co-operatives are not designed to reduce poverty and are instead there to meet member needs (Münkner, 2012), which may be focussed on wealth creation (Pollet and Develtere, 2005). Indeed, their identity as business enterprises supports this perspective.

This altered approach to development emphasises the important role that co-operatives can play in reducing poverty, given their widespread membership and impact on livelihoods (see section 1.2.1). As businesses owned by their members, co-operatives can promote areas that are important to them. This provides an alternative enterprise model that can include a focus on job security and improved working conditions, or enhanced incomes through profit sharing and distribution of dividends (ILO and ICA, 2014). As democratic member-owned and controlled enterprises co-operatives can also help bring people into development processes, allowing them to be involved in decisions that affect their economic as well as social lives.

Cooperatives are significant in Empowering Communities; Cooperatives empower communities by allowing individuals to come together as a group and pool their resources to achieve common goals. This enables members to have a collective voice, make decisions democratically, and have control over their economic activities. In countries like

Ethiopia, cooperatives have had an impact on Economic Stability Cooperatives provide economic stability by creating sustainable enterprises that can withstand economic downturns. (ILO and ICA, 2014). By pooling resources and sharing risks, cooperatives are better equipped to handle challenges and ensure the long-term viability of their businesses. Additionally, cooperatives have an influence in Job Creation. Cooperatives are known for their ability to generate employment opportunities. They often operate in sectors that are neglected by other businesses, leading to job creation in rural areas and marginalized communities. Cooperatives also tend to have a strong focus on job security and equitable remuneration (Desalegn, 2019).

2.6 THEORETICAL FRAMEWORK

This study will be based on 3 theories: Social capital theory, Entrepreneurship Theory and Social Entrepreneurship Theory.

2.6.1. Social Capital Theory: According to Liyan, Jerker, Feng, Song (2023) Social capital theory contends that social relationships are resources that can lead to the development and accumulation of human capital. At the core of the social capital theory is trust, members' trust in each other and in the leadership. Thus, cooperatives are established not only because a group of individuals perceives a shared problem but also because the individuals have sufficient trust in one another. The importance of social capital in cooperatives is seen in the benefits that cooperatives offer to their members, including when members need bank credit. In addition to obtaining a certain amount of social capital through participation in cooperatives, members will obtain or accumulate primitive social capital through other channels.

Valentinov (2004) mentions the importance of social capital for cooperatives back to Draheim's (1955) idea of the "double nature" of cooperatives. In Draheim's (1955) classic argument, cooperative organisations combine economic and social identities. Economically, a cooperative is an enterprise that must withstand competitive pressures; socially, it is a group marked by the prevalence of trust and a set of common norms and values. Social capital theory emphasizes the role of networks, relationships, and collective action in creating economic opportunities. Youth cooperatives can provide access to social networks and support systems, enabling young individuals to find

employment opportunities through connections and collaborations within the cooperative (Löwe & Phiona, 2017).

2.6.2. Entrepreneurship Theory: Entrepreneurship theory highlights the role of innovation, risk-taking, and entrepreneurial behaviour in creating jobs and driving economic growth. Youth cooperatives provide a platform for young individuals to engage in entrepreneurial activities collectively. By fostering an entrepreneurial mindset, cooperatives can inspire youth members to identify and pursue new business opportunities, resulting in the creation of both direct and indirect employment (Talmage, & Alden, 2020)

2.6.3. Social Entrepreneurship Theory: according to Nteere, (2012), Social entrepreneurship theory emphasizes the pursuit of social objectives alongside economic goals. “Youth cooperatives, by operating with a social mission in mind, can address pressing social issues such as unemployment and underemployment among the youth”. Through innovative business models and sustainable practices, cooperatives can create jobs that not only generate income but also contribute to social well-being and community development.

Overall, the theoretical framework presented above combines key concepts from various theoretical perspectives to provide a comprehensive understanding of the role of cooperatives in job creation among youth. By considering social capital, human capital, institutional factors, entrepreneurship, development economics, and social entrepreneurship theories, researchers can explore the multi-dimensional impacts of youth cooperatives on employment outcomes and devise strategies to enhance their effectiveness in promoting youth employment (Nteere, 2012).

2.7 CONCEPTUAL FRAMEWORK

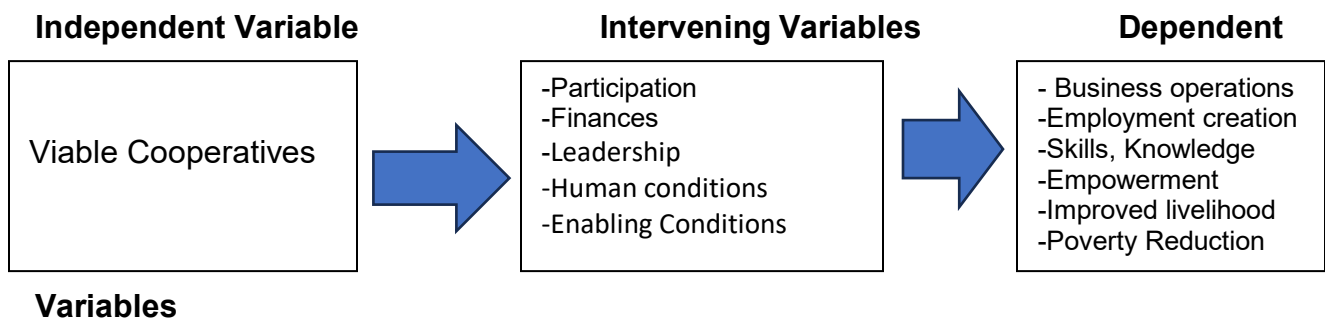
Figure1: Conceptual model of cooperatives as a tool for Employment creation

According to Mugenda & Mugenda (2003), a conceptual structure is a clear pictorial representation of the link between the variables. In a conceptual framework, the following are key variables.

The cooperative organization works as the independent variable in the model and poverty reduction and business promotion function as the dependent variables. The social positions, human conditions and the enabling environment are the intervening variables that influence the relationship of the dependent and independent variables. Good management, good governance and human capital affect the performance of cooperatives. These factors are important for capital accumulation. Moustier et al. (2010) found that cooperatives in Vietnam were able to increase farmers' profits per kilo of produce compared to traditional supply chains, by helping farmers to supply supermarkets directly with produce. They concluded that farmer organizations had become major direct suppliers of supermarkets, unlike in traditional commodity chains where retailers are supplied by a chain of wholesalers and collectors that deal with farmers who sell on an individual basis.

Figure 1.

Below is a diagram showing the operationalization of the variables.



1. **Viable Cooperatives:** This variable represents the primary focus of the study, examining the role and significance of cooperatives in creating employment opportunities for youth. It encompasses various types of cooperatives, such as worker cooperatives, agricultural cooperatives, and community-based cooperatives.

2. **Intervening Variables:** This variable represents conditions and the enabling environment necessary for the cooperatives to thrive and contribute to the improved living conditions of its members.

3. **Dependent Variables:** the primary outcomes of operational cooperatives such as , employment creation, business operations, skills development and Knowledge, empowerment, improved livelihood, poverty reduction etc. According to Banaszak (2008), the key factors that contribute to cooperatives success, are variables such as leadership strength, number and members' participation, sufficient resources and above all, government supports. The internal factors that would influence a cooperative's success are the ones that arise internally, and these include members' commitment, members' participation, structural and communication and managerial factors.

The external factors, considered essential in the success of cooperative, include assistance that act as motivation for members in a cooperative, external assistance, government policies, regulatory frameworks, and market factors. In short, these factors can affect the competitiveness of cooperatives and their ability to create jobs especially in underdeveloped districts and developing countries, where cooperatives are still underdeveloped (Pollet, 2009). By considering these key concepts within the conceptual framework, this study can systematically explore how cooperatives can be key in job creation among youths. The framework helps in understanding the various interrelated factors, impacts, and dynamics involved, thereby guiding the formulation of strategies and interventions to promote successful youth cooperatives and enhance job opportunities for young individuals (Pollet, 2009).

CONCLUSION

This chapter review literature from various schoolers who have researched, observed the introduction, set up, operations and monitoring of cooperatives across the globe. The chapter further explains the theoretical framework and the conceptual framework the

study will use. Through the literature review, cooperatives have been and remain a vital entity in creating employment opportunities for young people. Schoolers suggest that Cooperatives not only provide access to financial capital and develop entrepreneurial skills but also foster supportive ecosystems that enhance youth employability. However, certain literature reviews some challenges and areas for improvement that exist, calling for concerted efforts from policymakers, researchers, and practitioners to maximise the potential of cooperatives in generating sustainable and inclusive employment for youth

CHAPTER THREE

RESEARCH METHODOLOGY

3.0. INTRODUCTION

This chapter discusses in detail the methodological choice and the research design. It explains why exploratory research design is considered appropriate for the research. In addition, the chapter set the procedures to collect, analyse and report data. The methods and processes used to gather the study's data has been described in this chapter. The study design, target audience, data collection techniques, and data analysis approach are all covered in this chapter. The chapter will clarify the various methods employed in the study to achieve this.

3.1. RESEARCH APPROACH

The study employed qualitative methods. Qualitative methods such as interviews and focus group discussions will be conducted to gain a deeper understanding of the challenges faced by youth-centred cooperatives and the experiences of cooperative members. Primary data was collected through interviews and focus group discussions with young people, cooperative members, government officials, and relevant stakeholders. Secondary data will be collected from existing reports, publications, and statistical sources. (Creswell and Plano Clark, 2007)

This study allowed the researcher to collect in-depth data and explore individual experiences and perspectives of participants who shared common characteristics and experiences and also used Observations to gather data on naturalistic settings and behaviours from the respondents.

3.2. RESEARCH DESIGNS

The study used a phenomenological research design to understand events by describing participants knowledge and lived experiences. This study focused on getting an understanding on how cooperatives contribute to job creation among youth and explore opportunities and challenges faced in their operations.

3.3. STUDY POPULATION

The aim of this study was to understand how cooperatives can address youth unemployment and underemployment in Chipata central constituency of Chipata District

Eastern province of Zambia. As of the 2022 Zambian Census of population and housing, the district had a population of 206 552 people (ZAMstart ,2022). With a total number of 2156 registered cooperative under the Ministry of Small and Medium Enterprise.

3.4. SAMPLE SIZE

According to the 2022 Ministry of Small and Medium Enterprise Development annual report, Eastern province, Chipata district had a total of 2156 registered cooperative which include, Agriculture, savings and credit, mining, Artisans, and tourism. Using the Slovin formula calculate the sample size 145.6 cooperatives is recommended. The Slovin formula was used to calculate the minimum sample size based on .08 acceptable margin of error. The formula.

$$N=n/(1+Ne^2)$$

Where:

n=sample size

N= population size

E=acceptable margin of error

The study derived 140 sample sizes from the population as participants. 70 interviews with selected members from 14 selected cooperatives as well as key informants were conducted. The other 70 were from the 7 focus group discussions of 10 members each. A purposive sampling technique was employed to select a representative sample of young people, cooperatives, and key stakeholders. The data collected was analysed through thematic data analysis by examining themes. This sample was picked due to their homogeneous character, (Burns & Grove 1997:236) and were available to participate in the study. The sample was homogeneous in the sense the selected cooperatives had characteristics of youth membership and also did some entrepreneurship activities.

The study interviewed cooperative group leaders, provincial cooperative union, Ministry of small and medium enterprises, District agriculture and cooperative office, multi-purpose secondary level cooperative experts.

3.5. SAMPLING TECHNIQUES

A purposive sampling technique was used to select a representative sample of young people, cooperatives, and key stakeholders in Chipata (Creswell, 2008). The rationale of purposively targeting the participants of the study was significant to the phenomenon under investigation as the target group proved to have the information pertaining to the study. Under the focus group discussions, the deliberations of each group were held at different intervals. Notably, subjects only participated in one data collection method to enable easy tracking of the number of unique subjects that were heard across the research.

3.6. DATA COLLECTION METHODS

The study employed qualitative method in data collection considering the nature of the study. Below are details of data collection.

3.6.1 Primary data

3.6.1.1 Focus group discussions: This aimed to investigate information regarding multi-purpose cooperative's role, in job creation among young people and possible opportunities and challenges in the study area from the point of community members of cooperatives and cooperative leaders.

3.6.1.2 Qualitative interviews: These interviews were used to Collect information from different stakeholders which proved for the validity and reliability of the data. Thereafter, consultation and interviews with different stakeholders such as government officials, cooperative leaders, and other organisations indirectly involved in multi-purpose cooperatives.

3.6.1.3 Field Observation: In addition to the data collection using the above techniques, field visit in the operational areas of the multi-purpose cooperatives doing their duties was done. Informal discussions and interviews were also conducted with the local communities, community extension agents and government officials.

3.5.2 Secondary data, this involved reviewing different literature and other documents which had relevance to the topic under investigation as an avenue of gathering information. This was done through journals, books, reports, research, and other

published and unpublished sources. This complemented the field observation data, focus group discussions, and key informant interview results.

3.7 DATA ANALYSIS

The research data collected in this study was analysed using thematic data analysis. Thematic is meant to identify themes, i.e. patterns in the data that are important and relevant to addressing the research questions. Not only did thematic analysis help in summarising data but also helped in interpreting and making sense on the available data set. The data analysis employed a deductive approach, through which emerging themes were identified from data, based on codes of interest. Key themes were then condensed into specific findings, supported by the evidence of direct quotations. Following data collection, the analysis process involved transcription and translation of primary data first. Data sets were thoroughly reviewed and coded according to pre-specified key codes of interest drawn from primary and secondary research questions. Coded data was then analysed to find emerging patterns that where developed into themes. Themes were then re-verified against the collected datasets to ensure that every emerging theme had a strong basis in the primary data. Finally, evidence-based themes were mapped against one another, drawing connections between them, and further describing them in detail (Creswell ,2008).

3.8 ETHICAL CONSIDERATIONS

Ethical clearance was obtained from UNILUS Ethics Committee before Data collection. The researcher secured informed consent from all the participants who took part in the study. During this study, the participants were informed the purpose of the study and confirmed the confidentiality of their responses. This included briefings for non- disclosure of individual identity and their liberty from any liability or risk arising from the study or the response. The study took inputs from the interested participants only and explained participants right to withdraw at any time.

CONCLUSION

The research employed a qualitative approach where primary data was collected through, interviews, and focus group discussions with young people, cooperative members, government officials, and relevant stakeholders. Secondary data was collected from

existing reports, publications, and statistical sources. A purposive sampling technique was used to select a representative sample of young people, cooperatives, and key stakeholders in Chipata. The Qualitative data was subjected to thematic analysis to identify emerging patterns and themes.

All Ethical Considerations was taken into consideration and appropriate measures were taken to ensure the ethical conduct of the research, including informed consent, confidentiality, and privacy protection.

CHAPTER 4 PRESENTATION AND ANALYSIS OF RESULTS

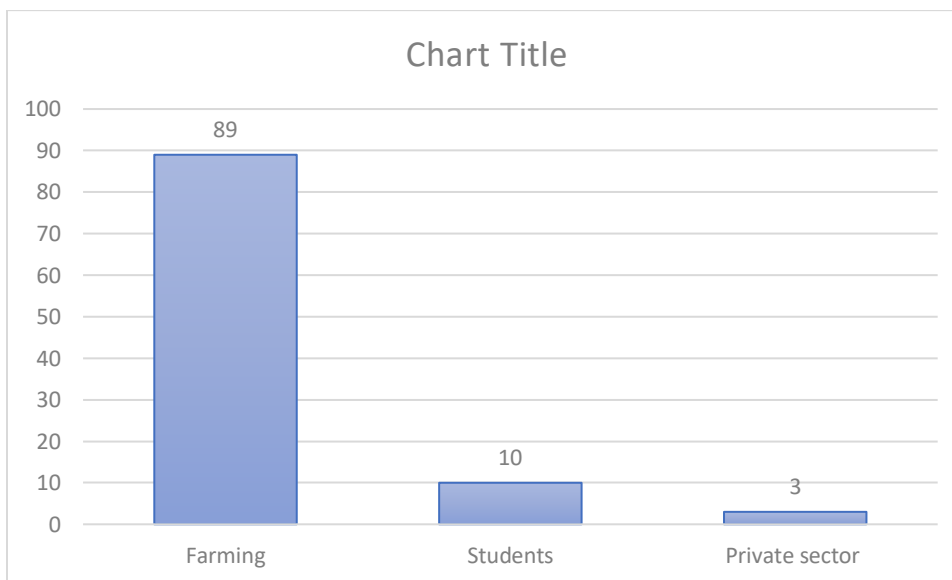
4.0. INTRODUCTION

This chapter presents the findings of the study which are presented in line with the research objectives. The chapter outlines the interpretation and analysis of the findings. This chapter describes the presentation, the research objectives will be used as headings and major themes and emerging patterns within data will be explained in brief.

4.1. DEMOGRAPHICS

Findings

Figure 2: Gender profile



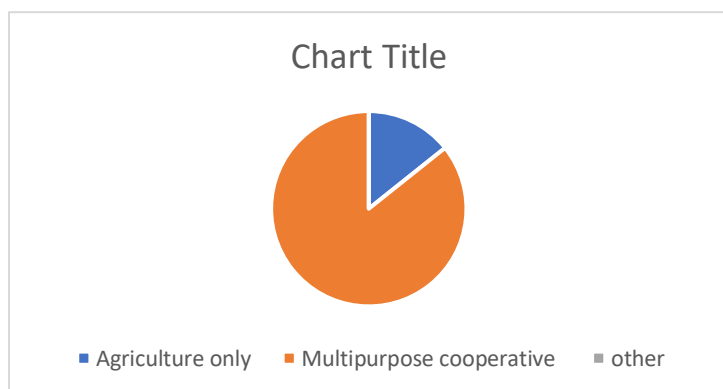
Source: field work

The above figure shows that most of the research subjects were female (Figure 2). The reason for a greater number of female subjects was because most of the females had no jobs and cooperatives were an option for financial benefits and empowerment. This was echoed by the subjects in the focus group discussions;

R12; "I joined the cooperative because I don't have a formal job"

R6: Being part of a cooperative a woman is the only way I can find capital because I don't have collateral for loans from financial lending institutions.

Figure 3: Cooperative types



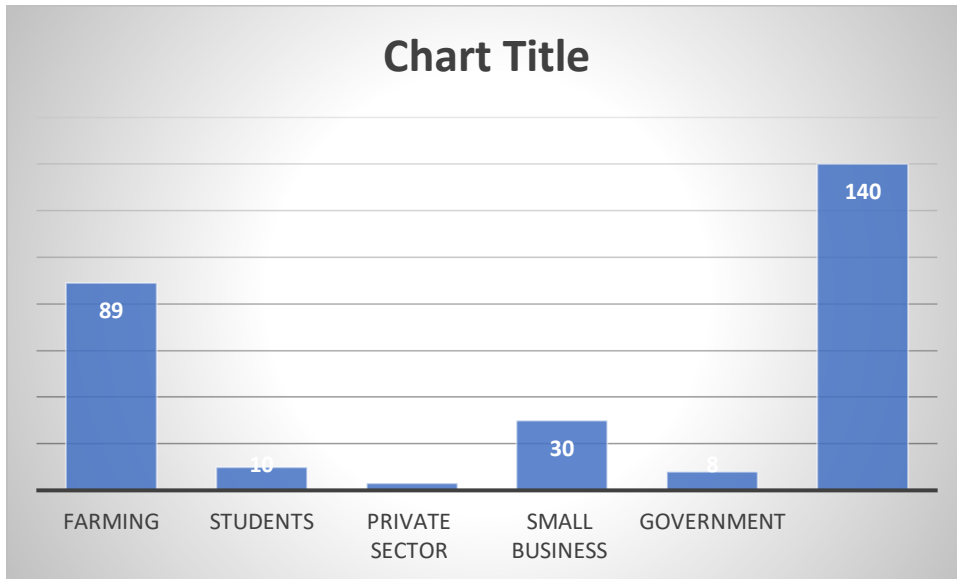
Source: field work

The study sampled different types of cooperatives which included multipurpose cooperatives, agricultural cooperatives, and credit cooperative. Among these the multipurpose cooperatives and agriculture cooperatives had more activity than other cooperatives while the credit cooperatives had only one major activity which was providing loans and savings (figure 3). The subjects in the interviews shared that the most common cooperatives known in the study area are agricultural cooperatives.

One of the group leaders shared in the interview;

“In this area the only thing that comes to mind in the cooperative members is agricultural input. The members have been only exposed to farmer input support programs” (Zulu, 2023)

Figure 4: Occupational status of sampled participants



Source: field work

Most of the sampled members were engaged in farming and household activities, others were government employee, enterprise owners and students. The study showed that groups like private organization and employee stock made small informal business were low (figure 3). The study indicated that the reason for this, was because the study area's economy is characterised by agriculture activities. Thereby, majority of the sampled 140 members in the cooperatives were engaged in farming and household activity.

R2; shared that' " Chipata is know for agriculture production, we farm maize, groundnuts and tobacco".

Table 1. Profiles of sample 14 youth focused cooperatives.

No.	Name of cooperatives	Year of Formed	Major activities	Memberships	Number of youths
1	Chipata marketers multipurpose	1983	-Retail- sell maize meal -Credit and loan services	125	15
2	Lesabwona Multipurpose	2020	-Peanut butter making -Beekeeping -Retail	21	17
3	New Tapeza multipurpose cooperative	2021	-Credit and savings -Farming	32	3
4	Nalumango Multipurpose cooperative	2022	-Credit and loans -Farming	20	0
5	Twatasha women's cooperative	2004	-Credit and loans -Farming	22	0
6	Chasimpi Multipurpose	2022	-Credit and loan -Farming	42	7
7	New Kapata Multipurpose	2009	-Beekeeping -Maize farming	32	7
8	Love sisters	2010	-Credit and savings	20	7

			-Charity works		
9	Ugali multipurpose	2021	-Fish farming -Credit and saving -Transport business	20	17
10	Smart hunters' youth cooperative	2022	-Transport	10	10
11	Youth Ideas multipurpose	2019	-Credit and savings -Peanut butter making	36	29
12	David Kaunda women's	2019	-Chicken rearing	16	3
13	Tibalangize women's	2014	-Farming -Savings and loans	32	13
14	Silver savings and loan associations	2021	-Loans and savings	40	18

The specific 14 Youth focused cooperatives sampled, focused on provision of agricultural input and output service to their member, loans, savings, linkages to markets, start-up capital and production of goods and services for growth and operational costs. The cooperative bought raw materials from their members and from other producers in the community after fulfilling the members' demand.

In general, the subjects from focus group discussion indicate that, "the cooperative members were not increased as expected due to poor management activity, low awareness, lack of commitment of some members and public relation". This was in line with what two participants pointed out and had this to say;

R8 *“My cooperative is not doing any activity, except for some members that are involved in cultivation of maize and other crops”.*

R4: *“Currently the cooperative is not doing any activity, except for its members that are involved in peasant farming i.e. at individual level”.*

As provided by the quotes from the participants, it can be concluded that some of the cooperatives were not active enough to provide their members with the much-needed help in terms of financial support, skills, knowledge, and entrepreneurship.

Majority of the participants of the Focus Group Discussion overwhelmingly attributed the lack of a knowledge on how cooperatives operate, skills, ignorance among others in their cooperatives. This was supported by some quotes from the members of the group; R5 *“My cooperative has no vision because we do not know its importance”.*

From the outcomes of the FGDs, it was revealed that cooperatives in Chipata District do not have the necessary tools to help them solicit for funds such as business plans. They further stated that they have no finances to engage external expertise to help the write proposal to help them solicit for funds and strategic plans for their cooperative. Failure by cooperatives to have business plans was due to their ignorance on the importance of a business plan coupled with lack of knowledge on how to draft one. This is evidenced by the views of the participants as illustrated above. The above findings were supported by the literature from GRZ, (2007) and Tembo (2014), as stated below:

“GRZ (2007) posited that a vision statement is an essential precondition towards the enterprising of cooperatives. This is owing to the fact that a vision statement spells out a strategic forecast of where the cooperative is headed to, coupled with the means of getting there. Besides this, a vision also serves as a critical path viz-a-vis the kind of decisions and activities which the cooperative may opt to come up with. To actualise this, a responsive corporate culture amongst cooperative members should be entrenched into the envisaged business of undertaking. This entails that the beliefs, behaviours, and attitudes of members of the cooperative should be in congruency with the ideals of the

business. For instance, the handling of clients and other facets of the business should epitomise the corporate culture and vision of the cooperative. By so doing, the business would remain afloat and become a market leader.

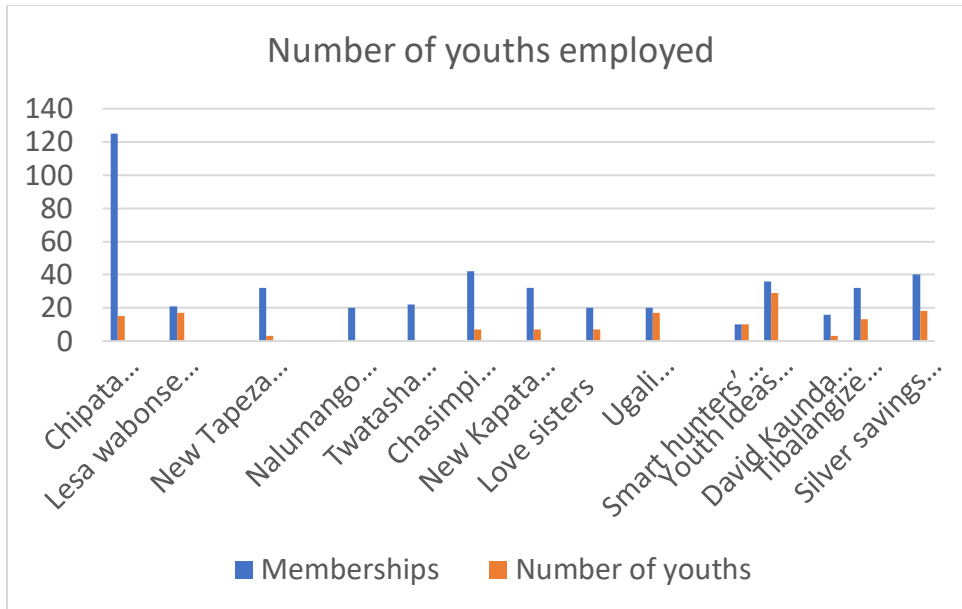
Conversely, Tembo (2014), asserted that it is a well-known fact that a cooperative that has no clear vision becomes reactive in nature. In most cases, such cooperatives tend to do a multiplicity of activities without a business strategy. This haphazard mode of operation results into business failure coupled with being crowded out of the market by rivals that embrace vision formulation.

Figure 5: Number of youths employed by the cooperatives.

From the sampled 14 youth focused cooperatives with the population of 146 youth membership only 5 cooperatives employed the youth with population of 16. Employment youth rate from the sampled cooperatives was 11%. From what the study revealed, youth employment by cooperative in Chipata district is very low as evidenced by statistics below.

This lack of capacity by the cooperatives to employ the youths was justified by the outcomes from the focus group discussion, for instance, according to the participants' views, most of them demonstrated that it was only some of their members who were involved in either subsistence crop farming or livestock rearing i.e. in their individual capacity and not collectively as cooperative societies.

The actual views of the participants were as follows; R4: "Currently the cooperative is not doing any activity, except for its members that are involved in peasant farming i.e. at individual level".



5 of the 14 sampled cooperatives had employed 16 youths collectively. The youths were not members of the cooperative but employed on a monthly salary. 146 youths from the sampled cooperatives were self employed, managing their small enterprises ranging from hardware business, groceries, selling of second hand clothes, boutiques, Poultry, kitchen ware and supplying food stuffs. The members where being empowered by the cooperatives through loans and group profits.

This is inline with with one participant from the focus group shared :

R17 "Being part of a cooperative has really helped me with resources, and now I have boosted my poultry business"

Table 2: Factors to success of the sampled cooperatives

Factor	Description
Congruity of membership	Coordination is easy for cooperatives if membership have the same characteristics as shared preferences are more likely.
Size	The size of the cooperatives and the skills of its leadership must match the scale of the chosen services
Self-mobilised, funded	Cooperatives need to have the capacity to generate resources on their own as this increases the likelihood of sustainability.
Preferred choice of services	Cooperatives goods and services are expected to fulfil the needs of the membership and leadership capacity and respond to community needs
Skills and education	Members have no skill or have very low skills levels, allowing some to lead and others to hold that leadership accountable
Resource mobilisation	Cooperative should be able to generate enough resources to achieve its goals and for its operations
Participation	cooperatives must have attractive benefits for its members to ensure members are self-motivated and participate fully.
Organisational structure and governance	The structure of the cooperative must match its responsibilities and enable accountability to the membership regularly.

4.5. FINDINGS

Table 3. Distinctive themes

Presentation of the identified themes and subthemes has been supported by the discussions and direct quotes that the 140 subjects gave. These themes and sub themes are emerging from the data during the analysis process. This is presented in the table below.

Key themes	Sub-themes	Codes
<p>The importance of cooperative structures in providing opportunities for young people to gain employment and develop skills</p>	<ul style="list-style-type: none"> • Economic Empowerment • Skill Development • Entrepreneurship Promotion • Leadership 	<ul style="list-style-type: none"> • Enabling environment has seen the growth of some cooperative in Chipata district. • Lack of entrepreneurship skills • Lack of training of training and mentorship hinder progress among cooperatives. • Innovation and adaptability by some cooperatives have helped them to thrive. • Lack of commitment and networking among cooperative members. • Lack of collateral by most of the cooperatives limit them access investment capital. • Poor Leadership and management skills • Low motivation due to low rewards for members. • Cooperative not having tools for proper running e.g. business plan and vision.

		<ul style="list-style-type: none"> • Lack of Knowledge on the operations of cooperatives. • Ignorance among members. • Lack of skills and entrepreneurship. • Cooperatives mostly formed with a view of access fertilizer from government. • Legal frame not fully comprehended by most members. • Strategic planning. • Communication.
<p>The role of cooperatives in fostering social inclusion and community engagement among young people</p>	<ul style="list-style-type: none"> • Community Impact • Social Inclusion • Sustainability • Partnerships 	<ul style="list-style-type: none"> • Cooperatives working in silos. • Lack of information on available community programs • Government community programs • Non-governmental organization community empowerment programs

4.5.2. To assess the existing cooperative landscape for youth employment and entrepreneurship in Chipata District.

The study aimed to assess the cooperative landscape in Chipata district by focusing on cooperatives role in job creation for youths. By analysing the collected data, the study found that there is a growing cooperative sector with several cooperatives actively registered with some functioning occasionally and some full time. The study identified diverse cooperatives focusing in various sectors such as Manufacturing, Agriculture, retail, and services. From the study findings the researcher realised that these cooperatives could recognise the potential of youth population in the district, however there are no sufficient job opportunities for the youth.

“In Chipata District, Eastern Province, job opportunities for youth are somewhat limited. While there are sectors like agriculture and small businesses, the demand often falls short of meeting the growing youth population. Many young individuals face challenges accessing stable and well-paying employment, leading to a need for alternative avenues such as cooperatives” (Sikazwe, 2023).

Another research subject from the stakeholders’ interviews.

“Job opportunities for young people are not enough, reason being not enough jobs are being created in our communities through cooperatives, by young people themselves, public sector nor the private sector” (Kalulu, 2023).

Further analysis reviewed that most cooperatives are formed with the view or aim of accessing government programmes such as farmer input support programmes, constituency development fund and other programmes provided by the private sector.

The study found that; 80% of the sampled cooperatives were motivated and formed to access farmer input support programs and constituency development funds.

Additionally, the findings indicate varying levels of youth engagement across different cooperatives. Some cooperatives have successfully attracted and retained a substantial number of young members, while others face challenges in effectively involving the youth. Understanding these patterns is crucial for devising targeted strategies to enhance youth participation. The study also highlights success stories where cooperatives have significantly contributed to youth empowerment, employment, and entrepreneurial success.

This was confirmed by a testimony from a cooperative member from the focus group discussions R9.

“Being part of a cooperative has really helped me with resources, and now I have boosted my poultry business.”

The research findings reveal that there are potential areas for collaboration between cooperatives, government agencies, and non-governmental organizations which include supply of goods and services, provision of raw materials, trainings, and financial assistance. The research learnt that creating synergies among these entities could amplify the impact of youth-focused cooperatives, fostering a more comprehensive approach to addressing unemployment and promoting entrepreneurship.

4.5.3. To examine factors influencing successful operation of youth-centred cooperatives in Chipata District.

Through the in-depth interviews and focus group discussions, several factors emerged as critical for the success of these cooperatives in Chipata districts. The study reveals key insights into the dynamics shaping the effectiveness establishment and operations of cooperatives. Leadership and Management was found to be one of the top things that led to successful establishment and operations. Other findings included skills and training, commitment on the part of members, investment capital, well-structured legal framework, enabling environment, strong and visionary leadership, effective management practices, including strategic planning, financial acumen, and transparent communication, contribute significantly to the sustainability and growth of these cooperatives.

Among others, the study found that financial Viability and Access to Resources emerges as a critical determinant. Successful cooperatives demonstrated effective financial management, access to funding, and diversified income streams. Lack of financial resources and limited access to credit were identified as challenges that impede the establishment and operations of youth-centred cooperatives. However, Access to

finances was one of the major challenges identified by all the 14 cooperatives. Several cooperatives struggled to secure the necessary funding, grants, and loans for their operations. Lack of collateral and limited access to investment capital hindered their growth potential.

Community Engagement and Networking were pointed out as pivotal to the operations of cooperative. The study found that, cooperatives that actively engage with the local community and establish networks with other organizations and stakeholders tend to thrive. Collaborative efforts contribute to resource-sharing, knowledge transfer, and increased market access, fostering a supportive system for youth-centered cooperatives. The study also identifies the regulatory landscape as a significant factor influencing cooperative success. Positive interactions with government bodies, supportive policies, and streamlined regulatory processes contribute to a conducive environment for the establishment and smooth operation of youth-focused cooperatives.

Successful cooperatives demonstrated a capacity for innovation and adaptability to different market and operation conditions these includes adopting new technologies, exploring emerging markets, and staying responsive to the evolving needs of both the youth members and the broader community.

Recognising the interconnectedness of leadership, financial stability, training, community engagement, regulatory support, and adaptability is crucial for designing effective strategies to enhance the sustainability and impact of these cooperatives in fostering youth development.

The findings show that cooperatives that invest in skill development, entrepreneurship training, and mentorship programs exhibit higher levels of success. This highlights the need for comprehensive support structures beyond initial establishment. Furthermore, most cooperatives outlined the importance of capacity building initiatives. The researcher learnt that capacity build was essential for the success of cooperatives especially with cantered cooperatives. Many cooperatives lacked knowledge and skills in cooperative management, entrepreneurship, and financial management. Access to training and mentorship programmes was crucial in enhancing their efficiency and sustainability and sustainability (Dejene, 2014).

“Most people who form cooperatives have various interests and are people from different backgrounds. If training is given to youths before they form a cooperative it can help because they would be moving together in ideas”. (Getrude, 2023)

“Youths lacking certain skills such as financial literacy, entrepreneurial skills, including skills for a particular trade such as carpentry, tailoring and catering”. (Mary 2023)

An enabling policy environment was also identified as an influencing factor in the establishment and operation of youth cooperatives. Most cooperatives were established with the view of accessing government programmes such as CDF, however government has not put-up policies and systems that ensures these cooperatives are investing the resources. Poor monitoring of implementation of cooperative by responsible institutions which leads to members sharing the grants they acquire from government and other stakeholders. Politically motivated cooperatives were also seen as being more favoured to access resources from the system thereby compromising sustainability (Chabala and Öjemark, 1993).

“Most of the cooperatives are not sustainable, the lack focus, when they firm cooperatives, they just want to benefit from agriculture inputs, and access CDF, once they get the money they share, and groups end just like that. Some of them lack proper leaderships as a result they fail to progress, others lack mentorship”. (Astrida, 2023)

4.5.4. To analyse the impact of cooperative enterprises on job creation among youths in Chipata District.

The study revealed that cooperatives had potential to create jobs based on the 14 youth focused cooperatives. 5 of the 14 cooperatives under the study were able to employ people in their operations. One cooperative involved in production of cooking oil had 5 employees, others were engaged in entrepreneurship activities that brings income to cooperative members. Cooperatives have potential to create employment in Chipata district however very few jobs were created for youths. Cooperatives have empowered young people in selected areas in the district to grow their business which have the potential to create jobs.

The cooperative model has proven effective in promoting economic empowerment among the youth's population in the district. Responses from the focus group discussions group showed that cooperatives enterprises youths in Chipata have gained access to resources through government programmes such as Constituency Development Fund, Farmer input support program and other programmes under the department of community development. However there has been barriers in accessing markets and creating networks for them to be successful enterprises and contribute to local economic development (Wanyama, Develtere, and Pollet, 2009).

Based on the research findings, the following recommendations and policy implications were provided to enhance the role of cooperatives in addressing job creation among youths in Chipata district.

- Develop comprehensive capacity building programs tailored for youth centered cooperatives. These programmes should focus on cooperative management, entrepreneurship, financial literacy, market access, equipping youths with the skills and knowledge required for success.

“Those forming cooperatives should be sensitized so that they understand the purpose of the cooperatives and their expected contribution to job creation especially for the youth. Cooperatives should have clear visions and not just forming groups to benefit from fertilizer”. (Kalulu, 2023)

- Foster collaboration and partnerships between youth centered cooperatives and relevant stakeholders such as educational institutions and Chipata trades training institutes was mentioned, NGO and Government agencies. This would provide access to mentorship, training, and technical support, helping cooperatives overcome challenges and improve operations thereby create jobs for youths.

“Collaboration between the government, educational institutions, and other stakeholders should involve in creating supportive policies, integrating cooperatives management in the education system and establishing mentorship programs for aspiring cooperative entrepreneurs”. (Shumba, 2023)

“The government is already promoting the formation of cooperatives for youths in collaboration with trades schools. Once students complete their courses, they can form cooperatives and be empowered by government through CDF and other empowerment programmes.” (Astridah, 2023)

- Advocate for supportive policies and regulations that create an enabling environment for the establishment and operation of cooperatives. This should include simplified registration processes, tax incentives and procurement preferences for cooperative can significantly contribute to their growth and sustainability.

CHAPTER 5

DISCUSSION OF FINDINGS

5.0. INTRODUCTION

This study, derived 140 cooperatives members within Chipata District, aimed to unravel the nuanced dynamics of cooperatives in their role as potential agents for youth job creation. The analysis presents a nuanced perspective on the current state of these cooperatives, shedding light on both strengths and challenges that influence their effectiveness in generating employment opportunities for the youth. The study delved into the role of cooperatives in job creation for youth within a district where some of these entities currently exhibit limited effectiveness. The findings illuminate critical insights into the challenges and opportunities associated with harnessing the potential of cooperatives as catalysts for youth employment.

- **Household impact:** notable positive aspect of the cooperatives' contribution to the improved household income and improved livelihood through various activities in agriculture, retail, credit and savings and craft industries showcased potential for scalable ventures that could positively impact employment rates.
- **Community Integration:** Cooperatives served as vital community hubs, fostering social cohesion and collective entrepreneurship. The study shows that, the cooperatives that engaged youths in their activities not only created economic opportunities but also contributed to community development and resilience.
- **Skill Development:** Several cooperatives demonstrated efforts in providing training and skill development programs for their members provided to enhance their production. The cooperative members in 4 sampled cooperatives had undergone training on how to make chicken feed, entrepreneurship, and management. These initiatives aimed at equipping the groups with the necessary skills for entrepreneurship and sustainable operations of the cooperatives. The study showed that the cooperatives that received training in management, were performing better than the others, indicating the importance of training and skills development for effectiveness of the cooperatives.

However, the study shows that, despite their potential, cooperatives still face various challenges in effectively promoting youth employment. Limited access to finance and resources, inadequate skills training, and lack of mentorship can hinder the establishment and growth of youth-led cooperatives. Additionally, there may be cultural and social barriers that discourage young people from participating in cooperative ventures especially young women. These challenges can be explained as follows:

- **Limited Financial Resources:** A prevalent challenge across many cooperatives was the scarcity of financial resources, hindering their capacity for expansion and job creation. Insufficient access to credit and limited capital impeded the cooperatives' ability to initiate larger-scale ventures. Similarly, Moonga, L. P. & Mgemezulu O. (2005) in their study outlined the lack of adequate financial resources and access to credit as a significant impediment for cooperatives. Many struggled to initiate or expand ventures due to financial constraints, limiting their capacity to generate employment opportunities. The findings showed that the application procedures for loans and grants meant for cooperatives are difficult to complete and the processes are long making it impossible for the cooperatives to access funds (Amodeo, 2007).
- **Skill Gaps and Training Needs:** Despite efforts in skill development, a discernible mismatch was observed between the skills acquired and the market demands. This disconnect reduced the employability of the youth within the cooperatives, limiting the overall impact on job creation. The study identified skill deficiencies among youth involved in cooperatives, hindering their ability to engage in viable economic activities. A comprehensive lack of targeted training programs further exacerbated the challenges faced by these cooperatives.
- **Governance and Leadership Issues:** Governance structures within some cooperatives exhibited weaknesses, ranging from inadequate leadership to inefficient decision-making processes. These issues often led to mismanagement of resources and created internal challenges that impeded the cooperatives' effectiveness. governance issues within cooperatives, ranging from weak leadership to inadequate management structures, were identified as key obstacles. These issues contributed to mismanagement of resources and

undermined the overall effectiveness of the cooperatives (Azmah, Fatimah, Rohana, and Rosita, 2013).

- Climate change: The researcher learnt that because of climate change there is scarcity of resources for cooperatives to effectively do business. Climate change exacerbate resource scarcity, making it challenging to access essential inputs like water, energy, and raw materials. This scarcity disrupts production. The fluctuations in weather patterns and extreme events linked to climate change leads to unpredictable market conditions. Cooperatives struggle with instability of supply chains, affecting the availability and affordability of their products. This uncertainty makes it difficult for youth cooperatives to plan for long term and establish sustainable market strategies. Additionally, cooperatives face cost associated with adapting to climate change impacts. Investments in resilient infrastructure, technology upgrades and shifting production methods to more sustainable practices strain the financial resources for cooperatives.

To overcome these challenges and leverage the potential of cooperatives in youth employment, several strategies and policy interventions can be considered. Governments can enhance the provision of financial and technical support specifically targeted at youth-led cooperatives. This can include access to loans, grants, and capacity-building programs tailored to their needs. Furthermore, mentorship programs and partnerships with experienced entrepreneurs can help guide and mentor young cooperative members, equipping them with the necessary skills and knowledge to succeed (Coleman, 2000).

The role of cooperatives in job creation for youths is a crucial research topic that deserves attention. As the global job market becomes increasingly competitive and unemployment rates rise, addressing the employment needs of young people has become a priority for governments and policymakers. Cooperatives offer a potential solution to this challenge by providing opportunities for job creation, skills development, and entrepreneurial growth.

One of the key benefits of cooperatives is their ability to generate employment opportunities for youths. Cooperatives operate on the principles of shared ownership, democratic decision-making, and collective benefits. These principles provide a

favourable environment for young people to actively participate in economic activities and access decent and sustainable employment. By creating cooperatives, youths have the chance to start their own businesses, engage in meaningful work, and contribute to the local economy.

The study found that Cooperatives also offer unique opportunities for skill development among youths. Many young people lack the necessary skills and experience to compete in the job market. By joining or starting cooperatives, they have the chance to gain practical skills related to entrepreneurship, business management, and teamwork. This enables them to acquire valuable experience and develop a broader skillset, increasing their employability in the long run.

The findings found that cooperatives in Chipata district foster an entrepreneurial spirit among youths. Through cooperative initiatives, youths have developed and implemented innovative ideas such as starting up small enterprises with group funds, procuring motorcycles for transport business, increased their farm products by investing in farming equipment's and irrigation (Sara, 2010) The cooperatives have contributed to local economic growth, and address community and household needs. Cooperatives have empowered young entrepreneurs by providing the necessary resources and support networks to succeed. This not only creates job opportunities for the individuals directly involved but also spurs economic development in their respective communities (Maliti, 2014).

In conclusion, the role of cooperatives in job creation for youths is a promising avenue to address the pressing issue of youth unemployment. Cooperatives provide a supportive environment for young people to participate in economic activities, develop skills, and foster entrepreneurship. However, to fully realise their potential, policymakers and stakeholders must address the challenges faced by youth-led cooperatives and implement targeted interventions that empower young people to establish and sustain cooperative enterprises.

CHAPTER 6

CONCLUSIONS AND RECOMMENDATIONS

6.0. INTRODUCTION

In this section, the attention is turned to the culmination of the research efforts, where a conclusion of the study is given and recommendation that could led to the successful operations of cooperatives for youth employment in Chipata District.

6.1. CONCLUSION

In conclusion, this research explored into the cooperative landscape in Chipata, specifically those targeting youth employment and entrepreneurship. Through a comprehensive assessment, the research identified key factors influencing the successful establishment and operation of such cooperatives. The analysis revealed a positive impact of cooperatives on job creation and economic empowerment among the youth in the region. Considering these findings, the study offers recommendations and policy implications aimed at enhancing the pivotal role of cooperatives in addressing youth unemployment in Chipata, Zambia. There is need to advocate for the strengthening of these cooperative endeavours and envision a future where collaborative effort contribute significantly to sustainable economic development and improved livelihoods for the youth in the region.

The study underscores the need for a multifaceted approach to invigorate cooperatives as engines for youth job creation in the district. With a focused examination on cooperatives targeting youth employment and entrepreneurship, the research unravels the intricate web of factors influencing their successful establishment and operation. Furthermore, the analysis sheds light on the transformative impact these cooperative enterprises have on job creation and economic empowerment among the youth population in the region.

This study aimed to investigate how cooperatives help in creating employment for the youth in Chipata district. By addressing financial constraints, skill deficiencies, and governance issues, coupled with strategic partnerships and technology integration, cooperatives can be transformed into dynamic entities capable of fostering sustainable employment opportunities for the youth. The success of such efforts hinges on the

commitment of stakeholders, including government bodies, private sector partners, and the cooperatives themselves, to collaboratively overcome the existing challenges and pave the way for a more prosperous and empowered youth workforce. While the cooperatives in Chipata District exhibit positive contributions to the local economy and community development, addressing the identified challenges is pivotal for unlocking their full potential in youth job creation. Strategic interventions focusing on financial empowerment, targeted skill development, and governance strengthening can pave the way for more resilient and impactful cooperatives, contributing significantly to sustainable employment opportunities for the youth in the district (Borzaga and Santuari, 2001).

6.2. RECOMMENDATIONS

1. Provide financial support for cooperative development: Access to finance is a significant barrier for young people looking to establish and sustain cooperatives. Government should collaborate with financial institutions to develop specific loan or grant schemes targeted at youth-led cooperatives to supplement the constituency development fund. This will enable young entrepreneurs to access the necessary capital to initiate and scale their cooperative ventures. Facilitate access to credit and financial resources through collaborations with financial institutions and government initiatives. Develop strategies to enhance cooperatives' financial literacy and management capabilities to optimise resource utilisation.
2. Offer tailored training and mentorship programs: Many young people lack the skills and knowledge required to run successful cooperative businesses. Chipata District should invest in training programs that provide youth cooperative members with the necessary skills in entrepreneurship, management, marketing, and financial literacy. Mentorship programs can also be established to connect young cooperative members with experienced entrepreneurs who can provide guidance and support throughout their entrepreneurial journey. There is need to align skill development programs with market demands to bridge the existing skills gap, encourage partnerships with educational institutions and industry experts to ensure relevance and applicability of training programs. implementing targeted

capacity building programs can address skill gaps and enhance the entrepreneurial capabilities of youth within cooperatives. Training should cover financial management, market analysis, and effective leadership to strengthen the foundation of these cooperatives.

3. Foster networking and collaboration: Encouraging networking and collaboration among youth-led cooperatives in Chipata District is crucial to their success. Platforms such as cooperative fairs, trade exhibitions, and networking events should be organised to facilitate knowledge sharing, learning, and potential collaborations among cooperatives. This can lead to increased market access and business growth opportunities for young cooperative members.
4. Conduct awareness campaigns: To promote the benefits and potential of cooperatives among young people in Chipata District, awareness campaigns should be conducted. These campaigns should highlight success stories of youth-led cooperatives, showcase the economic and social impact they can create, and address common misconceptions or doubts that deter young people from engaging in cooperative entrepreneurship.
5. Monitor and evaluate progress: Establishing a monitoring and evaluation system is crucial to track the progress and impact of interventions aimed at promoting youth-led cooperatives. Regular assessments should be conducted to evaluate the effectiveness of implemented measures and identify areas in need of improvement. This data can inform future policies and interventions to ensure their continued success.
6. Governance Strengthening: Implement governance training programs to enhance leadership skills within cooperatives. Foster transparency, accountability, and effective decision-making processes to fortify the internal structures of the cooperatives. Strengthening governance structures within cooperatives through mentorship programs and workshops can improve leadership skills. Clear guidelines for transparent decision-making and resource management are essential to enhance the credibility and effectiveness of these organisations (Amodeo, 2007).

By implementing these recommendations, Chipata District can harness the potential of cooperatives to create meaningful employment opportunities for its youth population. The establishment of youth-led cooperatives can contribute to economic growth, foster entrepreneurial skills, and address the issue of youth unemployment in the region.

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APPENDIX 1.



SCHOOL OF POST GRADUATE STUDIES

INTERVIEW GUIDE FOR CO-OPERATIVES REPRESENTATIVES AND MEMBER

Dear Respondent,

My name is....., a student at the University of Lusaka (UNILUS) pursuing a master’s in development studies. You have been selected to participate in this research. All data will be handled with the utmost confidentiality and used exclusively for the intended function. Your contribution will be very helpful in gathering data on this specific subject. Please provide your honest opinion.

Thank you for accepting to participate in this study and your interest in discussing the role of cooperatives in job creation for youths.

INSTRUCTIONS

Answer all questions.

Kindly explain where your explanation is required and site examples where possible.

Do NOT indicate anything pertaining to your identification (e.g. name or signature)

Name of Cooperative: _____

Sex of respondents _____

Co-operative Information

1. Type of Co-operative? Agricultural () ii. Multi-purpose () iii. Savings & Credit () iv. Marketing () v. Livestock () vi. Any other ()

2. Membership of your co-operative

3. Number of Board of directors.....

4. Number of management staff

5. Number of general workers in

6. Number of youths employed

QUESTIONS

Section A: Activities of the cooperative

Co-operative Information

1. What are the common core businesses in co-operatives in your area?

2. How well have the activities of the cooperatives transformed the available resources into the intended outputs/results in terms of quantity and quality? What barriers affect the enterprising of your cooperatives?

Explain the nature and structure of cooperative enterprises in relation to the following:

- Membership
- Market information
- Raw materials
- Capital formulation.

Section B: Enhancing the enterprising of cooperatives.

4. How could you enhance the enterprising of your cooperative (Internally)?

5. How could you enhance the enterprising of your cooperative (Externally)?

6. What opportunities are there for cooperatives to perform better in this district?

Section C: Structure

7. Does your co-operative society have the management staff component?
8. How was your cooperative formed? Member driven, Government or NGO
9. Do your co-operatives have board of Directors?

Section D: Feasibility of Cooperatives in Job Creation for Youth:

10. Do you think your cooperative is financially sustainable? 5=Very much, 4 = Much, 3. Somehow, 2. Little, 1. Very little, 0= I do not know
11. Are there new possibilities that could enable members of cooperatives to participate in the following innovation, Yes /No? If yes provide details
12. What sort of support do the cooperatives need for them to function properly?
13. Which factors in the environment of the cooperatives are obstacles for better profitability?
14. What are the challenges and constraints cooperatives currently face?

Section E: Effective Strategies and Support:

15. How can cooperatives effectively attract and engage young people to participate in their initiatives?
16. What kind of training or capacity-building programs should cooperatives offer to facilitate youth involvement and prepare them for employment?
17. Are there any specific sectors or industries where cooperatives can particularly benefit youth employment?
18. What recommendation can you give to improve co-operative societies' performance in your area to enhance job creation for youth?

Thank you for your cooperation!

APPENDIX .2



SCHOOL OF POST GRADUATE STUDIES

INTERVIEW GUIDE FOR STAKEHOLDERS

Dear Respondent,

My name is....., a student at the University of Lusaka (UNILUS) pursuing a master’s in development studies. You have been selected to participate in this research. All data will be handled with the utmost confidentiality and used exclusively for the intended function. Your contribution will be very helpful in gathering data on this specific subject. Please provide your honest opinion.

Thank you for accepting to participate in this study and your interest in discussing the role of cooperatives in job creation for youths.

INSTRUCTIONS

Answer all questions.

Kindly explain where your explanation is required and site examples where possible.

Do NOT indicate anything pertaining to your identification (e.g. name or signature)

Sex of the respondent _____

1. To start off, let's hear a bit about your experiences and perspectives on job opportunities for youth in your community or District. Do you believe there are sufficient **employment options for young people? Why or why not?**

PART 1: Understanding Cooperatives:

2. Can you provide us with a brief definition of cooperatives? How familiar are you with the concept and its principles?

2a. Give examples of the types of cooperatives in the district.

2b. What activities are these cooperatives engaged in?

PART 2: Feasibility of Cooperatives in Job Creation for Youth:

3. In your opinion, what are the potential benefits of cooperatives in terms of job creation for youth?

4. Are there any specific sectors or industries where you believe cooperative models could be particularly effective in generating employment opportunities for young individuals?

5. What are some potential challenges or barriers that may hinder the ability of cooperatives to create jobs for youth in your context?

6. Are there any existing cooperatives in your community that focus on employing or empowering young people? If yes, how successful have they been?

PART 3: Effective Strategies and Support:

7. What do you think are some effective strategies or initiatives that can be undertaken to encourage and support the establishment of cooperatives that generate jobs for youth?

8. How should the government, educational institutions, and other stakeholders collaborate to promote and enhance the role of cooperatives in addressing youth unemployment?

9. Are there any specific skills or trainings that would better equip young individuals to engage with cooperatives or start their own cooperative ventures?

10. What kind of support mechanisms (financial or non-financial) would be beneficial to help cooperatives thrive and create more job opportunities for youth?

11. How sustainable are the cooperatives in your district?

Conclusion:

11. Is there anything else you would like to add regarding cooperatives' potential to create jobs for youth?

Thank you for your cooperation.

APPENDIX 3.



SCHOOL OF POST GRADUATE STUDIES

PARTICIPANT INFORMATION SHEET:

Introduction:

My name is....., a student at the University of Lusaka (UNILUS) pursuing a master's in development studies. You have been selected to participate in this research. All data will be handled with the utmost confidentiality and used exclusively for the intended function. Your contribution will be very helpful in gathering data on this specific subject. Please provide your honest opinion.

Thank you for accepting to participate in this study and your interest in discussing the role of cooperatives in job creation for youths.

Purpose of the study:

This study aims to investigate the role of cooperatives in job creation among youths in Chipata Districts. The study intends to assess the existing cooperative landscape in Chipata, focusing on cooperatives that target youth employment and entrepreneurship, examine the factors that influence the successful establishment and operation of youth-centered cooperatives in Chipata, analyse the impact of cooperative enterprises on job creation and economic empowerment among the youth population in the region and provide recommendations and policy implications to enhance the role of cooperatives in addressing youth unemployment in Chipata, Zambia.

Procedures:

I would like to invite you to participate in a Focus Group Discussion (FGD) or interview as part of this research. During the discussion, I may also record the interview through audio.

You may not benefit directly from your participation, and you will not receive any contribution to compensate for your participation. However, the information that you

provide will help to establish how cooperatives can be key in creating jobs for youths in the district.

districts

Risks; Benefits and Discomforts of taking part in the study:

You may not benefit directly from your participation, and you will not receive any contribution to compensate for your participation. However, the information that you provide will help me understand how cooperatives can contribute to job creation. I do not expect there to be any risk posed to you by your participation.

Privacy and Confidentiality:

All the information that you share will remain confidential. When producing the report, all the responses collected from everyone will be taken together. The report will not mention the names of specific individuals.

Voluntary participation:

Your participation is voluntary. You have the right to end the interview at any time and for any reason, which you need not disclose to us. You can also choose to skip any question at any time and for any reason. Additionally, you have the right to ask questions at any point in the interview or afterward.

Access, Storage and Disposal

All the data collected will be analysed and a report will be generated. The data on the recorders will be deleted after the data has been analysed. The hard copies will be stored in a secure place until the final report is generated and data validated the after the data will be disposed. The report of this research will be shared with the University.

Reimbursement to the participants.

For this study I will only provide refreshments for all the participants will participate in the study.

Contact details

In case you need any/further clarification, or you wish to ask any questions later after we have completed the interview, you can direct your questions to 0976744726 or email: sitembiles@gmail.com

Do you consent to participate in this research? May we record the conversation? / Do you consent to share your experience by audio clip?

Yes |___| No |___|

Name & Contact of the Participant _____

Name of the Researcher _____

Date: _____

APPENDIX 4.



SCHOOL OF POSTGRADUATE STUDIES

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E-mail:unilus@zamnet.zm,ictar@zamnet.zm

UNILUS-RESEARCH ETHICS COMMITTEE

Ref no: FWA00033228-3101/24

Date: 5th January 2024

STUDENT NAME: SITHEMBILE SAKALA

INVESTIGATE THE ROLE OF COOPERATIVES IN JOB CREATION FOR YOUTHS IN CHIPATA DISTRICT EASTERN PROVINCE ZAMBIA

The above research was submitted to the research ethics committee for review. The study has no major ethical problems and is approved subject to the following:

1. The study cannot be changed without express permission of the UNILUS research ethics committee.
2. Approval from the necessary authority should be sought.

Congratulations and the committee wishes you success in your work.

Professor Kasonde Bowa
MSc(Glasgow),M.Med(UNZA),FRCS(Glasgow),FACS,FCS,DPH(LSTMH),MPH(UCL)
Chairman- UNILUS REC
Professor of Urology and Consultant Urologist
Deputy Vice-Chancellor – Research and Innovation
Executive Dean - School of Medicine and Health Sciences

APPENDIX 5.

In reply quote: DCEDO

*All Correspondence to be addressed
To The District Cooperative and Entrepreneurship Officer
Chipata*



**MINISTRY OF SMALL AND MEDIUM ENTERPRISE DEVELOPMENT
OFFICE OF THE DISTRICT COOPERATIVE AND ENTREPRENEURSHIP DEVELOPMENT
CHIPATA**

10th January 2024

Ms. Sithembile Sakala
P.O Box 510386
Chipata


REQUEST FOR PERMISSION TO CONDUCT RESEARCH -YOURSELF.

Reference is made to the above captioned subject

I pleased to inform you that authority has been granted to enable you undertake research titled **“Investigate the role of cooperatives in job creation for youths in Chipata District”**. You are permitted to collect data from communities within Chipata District.

Please note that the research project and the results of the research will be used purely for academic purposes. Your research should not interfere with the operations of the 14 cooperatives you will interact with.

Yours faithfully,


Jonas Sikaona
Ass District Co-operatives and Entrepreneurship Development Officer
Chipata District

