

# Exploring the Performance of Agricultural Cooperative Society: A Study in Shekher Bazar, Khilgaon Area

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## I. INTRODUCTION

Agricultural Cooperatives have always been of great significance to the Governments of the People's Republic of Bangladesh and it is also included in the country's National Agriculture Policy. (National Agriculture Policy, 1999). It has been stated here that the government will support the formation of agricultural cooperatives that are dedicated to help farmers in the process of producing and marketing their agricultural outputs to have more production, profit and equity.

Such agricultural cooperatives are formed to provide farmers with economic benefits that they cannot achieve working alone and thus leading to greater profit share for farmers (GF Ortmann & RP King, 2007). Some of the benefits are acquiring farming inputs and necessary information related to agricultural industry with efficiency to gain competitive advantage, having access to various kinds of financial assistance from the cooperatives, increasing bargaining power of farmers, gaining from emerging market opportunities, marketing their produce to customers with greater profit margins and accessing markets that otherwise could not be reached by the farmers easily.

But, agricultural cooperatives are not always correlated to success but also see frequent failures in developing countries because of the challenges the members face as being part of such organizational framework. (John O'Connor, 2004). The challenges may include shortage of capital in the agricultural cooperative that hampers the farmer's access to finance from the organization, lack of efficiency in operational management leading to less support in the form of training, farming input and such, delays in receiving financial returns and profits for the produce the farmers sell through the cooperative, and finally the "politics" prevailing in the agricultural cooperatives related to election of farmers for achieving different designations.

In developing and agricultural countries as Bangladesh, agricultural cooperatives can play an imperative role in ensuring the rights and economic solvency of the farmers (ABM Siddique, 2015). But, to gain success through agricultural cooperatives it is necessary to carefully overcome the challenges that such organizations face. Therefore, it is vital to identify the types of assistance given to agricultural

co-operatives members and the challenges agricultural co-operatives face in the context of Bangladesh.

## II. LITERATURE REVIEW

Human being has to depend on agriculture for its own existence as a country's food security depends on its agricultural sector (GF Ortmann, & RP King, 2007). Farmers are the heart of this agricultural sector and therefore, farming is one of the most important occupations around the world (Siddig El Tayeb Muneer, 1989). Without helping farmers to grow it won't be possible to grow any country's economy (GF Ortmann, & RP King, 2007). Though they make such an important contribution, they are being most deprived in case of the benefit or profit that they are supposed to get in return (National Cooperative Business Association, 2005). There should be an established framework or organizational model to eradicate such injustice and to ensure that farmers get a fair price they deserve for their produce.

Agricultural cooperative can be such useful framework as it is an autonomous association with the help of which farmers can unite voluntarily so that they can meet their common economic, social and cultural needs by engaging in a jointly owned and democratically controlled business (Juan David

Gutiérrez Rodríguez, 2011). In 19<sup>th</sup> century, difficult social and economic situation brought about the presence of such agricultural cooperatives (GF Ortmann, & RP King, 2007). Now, it is important to understand that if by being part of such cooperatives, farmers can expect to solve problems like absolute power of middlemen that results in low profit margin and farmers' low bargaining powers.

If we look into history, cooperatives have long connection with poor, have ability to support sustainable change & contribute to their interest (Birchall & Simmons, 2009). Also, by improving the bargaining power as well as creating economies of scale, cooperatives make market a suitable place for poor people and thus bringing more equitable growth (Gicheru, 2012). Moreover, cooperatives are focused on community economic development rather than on general economic development (Fairbairn, Hammund, Ketilson, & Kerbos, 1997). Here, isolated farmers can be gathered into such organizational framework to allow themselves to avail greater benefits from the marketplace (Birchall & Simmons, 2009). Therefore, to increase the bargaining power of the

farmers and restore their position in the marketplace, agricultural cooperatives can be formed by its members that will also help them in providing goods and services at an affordable price (National Cooperative Business Association, 2005). Cooperatives provide a great way for farmers to capture economic benefits through horizontal integration (Joint production) & vertical integration (Joint marketing) (Tendler, 1983). It is also a great source for rendering intangible benefits like increased skill for action and political capacities (Arango et al., 2005). Consequently, it can be expected that farmers may benefit from better prices as well as other market opportunities by creating proper forms of agricultural cooperatives.

A proper agricultural cooperative's main theme is to assist the members to gain economic sufficiency through the creation of a bigger community which will increase their bargaining power in the marketplace (Barratt, 1989). It promotes the participation of its members in the economic development and social well-being and as stated by the Department of Agriculture, Fisheries and Forest of Bangladesh (2010), it serves its members by:

- Increased bargaining power as the members are organized in one place.
- Access to broader market opportunities.
- Reduced production cost as they buy in larger quantities.

Co-operatives do provide its members some additional facilities like access to credit which enables them to start their self-employment by opening their small retail shop or through keeping livestock (Birchall and Simmons, 2009). Agricultural co-operatives also works towards improving the literacy rate of its members by teaching them about various market related factors which will help to build a strong community base (Chambo (2009); Wanyama, Develtere, & Pollet (2008)).

There are a number of appropriate and successful forms of agricultural cooperatives around the developing world as well as in the developed world. Cooperatives in Brazil, Argentina, and India have portrayed long term success in processing and marketing vegetables, milk, sugar and oil seeds (Hoyt, 1989). So, such existing model of agricultural cooperatives can be established in Bangladesh too that may result in similar success for our farmers. It is more reasonable for Bangladesh because there is a widespread interest in developing countries to create such cooperatives in agribusiness which also has altered the way products being transferred from farm level to consumer (Reardon, et al, 2003). When the government doesn't facilitate the required mechanism & fails to uphold the statuses of the small scale farmers, these cooperatives can come to the rescue of this root level farmers (Develtere, Pollet, Wanyama, (2007); OCDC and USAID (2009); Wanyama, Develtere, & Pollet(2008)). Thus, it can be assumed that it is high time to initiate the cooperative marketing societies in Bangladesh as such framework is very much suitable in developing countries like ours where

government alone cannot provide solution to all the problems of different communities in different sectors including agriculture.

But, it also should be noted that the success or failure of the cooperatives depends on the member's co-performance. It is generally seen that members of the co-operatives often have low literacy as well as less knowledge regarding the market environment around them (DFID (2010a); Prakash (2003)). It can be implied to the farmers of Bangladesh too as the illiteracy rate is high in our country and our farmers may not have proper acknowledgement of their rights and also may be ignorant of their united power. Cooperatives often face the problem of managing the operations effectively and thus suffer from less perfect governance, weak management and business skills (OCDC and USAID, 2009).their involves conflict of interest among the management and the members which portrays potential problem for the organization to be effective (United Nations, 2009). As the agricultural co-operatives grow larger so does the chance of potential conflict rose higher which requires greater need for professional management (Davis, 2000). So, to resolve such problems it is required to improve the coordination of the managerial capacity as well as increasing the capabilities of members on a priority basis to broaden the establishment of co-operatives (Afranaa Kwapong (2012); UN (2009); Prakash (2003)). As these lackings can hinder the success of a cooperative, members of the agricultural cooperatives should keep these in mind and take various cautious actions to reach their ultimate goal. To be successful in their initiatives, cooperatives themselves can join hand in hand in order to strengthen the network among them. Such collaboration formation is supported by reviewed literature (DFID, 2010a; OCDC and USAID, 2009; Wanyama, Develtere, & Pollet, 2008; Develtere, Pollet & Wanyama, 2007; Fairbairn, Hammond-Ketilson, & Krebs, 1997; FAO, 2012) and failure to form such collaboration does have negative consequences (Chambo, 2009). Problems like inadequate access to market, poor infrastructure, inadequate credit facilities, & and inadequate agricultural extension services are faced by farmers (Venerakumaran et al, 2005). To combat such issues cooperatives are formed which benefits farmers by giving them direct access to national and international markets (Adefila, J. O, 2014).

In Bangladesh there is growing interest among the farmers to build up such co-operative community which will enable them to gain better market opportunities (Food and Agricultural Organization, 2014). Farmers from different sectors are trying to join forces in order to get access to the market on a greater basis. Although most of them still do not have required awareness about the concept and how it works. About 88% of the farmers are dependent on middleman for distribution of their products & 94% of them didn't receive fair prices because of them (ABM Siddique, 2015). Here, it can be implied that as farmers are mostly working in distance from their end-consumers, there is a long supply chain existing

between them and so farmers are dependent on the middlemen so that their produce can reach to the end-consumers. Also, it has been said that farmers are not getting fair prices as these middlemen buy the produce at the least price from the farmers and sell the same produce in the market to the end-consumers at the highest price. Therefore, it is the middlemen who are reaping the benefits of rising food prices and the farmers are not even getting the fair price in exchange for their hard work.

In order to improve the standard of living of farmers there is questionably no other better way than organizing farmers into cooperatives where they will have more power to take control over the many market factors.

### III. OBJECTIVE

In order to improve the living conditions of farmers in developing countries by enhancing their market positions as well as the dissemination of information, agricultural cooperatives have been considered as a handy tool (Maren Elise Bachke, 2009). Agricultural co-operatives are thought to be well suited for securing justifiable livelihood both for its members and the wider public (Gicheru, 2012). Agricultural cooperatives play a vital role in creating not only economic benefits, but also develop its members on the basis of capability, leadership and other required skills (Birchall, 2003). Above discussion leads to the selection of two our broad objectives for this study.

1. To identify the types of assistance given to agricultural co-operatives members in terms of funds, skills, technical support and information.
2. To understand the challenges agricultural cooperatives face.

With respects to market access, farmer's cooperatives has the ability to group resources, cut production costs, and work as an efficient access point for communication with other development actors (Food and Agriculture Organization, 2014). These co-operatives do have the ability to perform several roles on behalf of the small scale farmers and carry out the business in a cost effective way & to provide access to require agricultural inputs (Suleman, 2009). various skill development for co-operatives members should focus on several areas rather than on technical assistance (Food and Agriculture Organization, 2012). On the other hand, lack of monitoring and controlling activity limits the ability of the organization to achieve its topmost effectiveness (Department of International Development, 2010). Failure to develop an appropriate policy and legal framework can hamper its performance with regard to its objectives (Chambo, 2009; Prakash, 2003).

#### 3.1 Methodology

We will conduct a descriptive research to gain further insights and the comprehension of the problem situation confronting to our topic. Descriptive research thoroughly portrays the situation, problem, and phenomenon and gives insights about

the living situations of a community and describes approach towards an issue (Kumar, 2005). The primary data will be originated by both qualitative research and quantitative research. By using quantitative research we will quantify the data to do some statistical analysis (Maren Elise Bachke, 2009). To find out the description of agricultural cooperative market and the characteristics along with market opportunities, a structured questionnaire will be originated to given sample of population to discover specification insights from respondents (International Food Policy Research Institute, 2010). One and one interviews were passed out with farmers to allow themselves to provide more expressive views and give authentic responses without the prior influence of others (De Vos, 1998). Primary data have been collected through a questionnaire method from Shekher bazar, Khilgaon.

#### Sampling

Farmers are the target sample for our study. To collect data, convenience sampling has been used. Accepting  $e=9.75\%$  error, confidence level  $z=95\%$ ,  $p=.50$  and  $q=.50$  the sample size has been determined as follows:

$$\text{Sample size } n = 1.96^2 * (.50 * .50) / .0975^2 = 102$$

For the analysis of the data collected through questionnaire, Statistical Package of Social Science version (SPSS) 16 has been used. We have used frequency distribution and factor analysis for our data analysis.

### IV. DATA ANALYSIS

#### Frequency Distribution:

Gender				
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	88	86.3	86.3	86.3
Female	14	13.7	13.7	100.0
Total	102	100.0	100.0	

#### Description:

Within the sample size of 102 a significant no. of male around 88 is related with agricultural activities whereas, only a very few female accounted 14 is involved which reflects our agricultural activities are mostly male generated.

Age				
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 15-25	4	3.9	3.9	3.9
26-35	9	8.8	8.8	12.7
36-45	33	32.3	32.3	45.0
46-55	33	32.4	32.4	77.4
56+	23	22.5	22.5	99.9
Total	102	100.0	100.0	

*Description:*

In accordance with sample size it seems a substantial amount of middle age group is related to agricultural base. Here the middle age cluster is 2 & both are representative of same frequency of 33.

**Income**

	Frequency	Percent	Valid Percent	Cumulative Percent
<25000	46	45.1	45.1	45.1
26000-35000	32	31.4	31.4	76.5
36000-45000	18	17.6	17.6	94.1
46000-55000	4	3.9	3.9	98.0
56000+	2	2.0	2.0	100.0
Total	102	100.0	100.0	

*Description:*

At this point income signifies 46 no. of sample which is near about half of our sample generates a low level of money numbered <25000 which may a cause of their low living standard.

**Land Size**

	Frequency	Percent	Valid Percent	Cumulative Percent
<1	2	2.0	2.0	2.0
1-3	81	79.4	79.4	81.4
>3	19	18.6	18.6	100.0
Total	102	100.0	100.0	

*Description:*

In case of land size 81sample among 102sample owned 1-3 bigha agricultural land. People have their own land but the quantity of land rationally insignificant to produce significant amount of earnings.

**Increase Income Level**

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	92	90.2	90.2	90.2
No	10	9.8	9.8	100.0
Total	102	100.0	100.0	

*Description:*

An extensive no. of sample of 92 within the sample of 102 believes their income rises by participating in a cooperative society.

**Increases Customers**

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	83	81.4	81.4	81.4
No	19	18.6	18.6	100.0
Total	102	100.0	100.0	

*Description:*

A wide ranging sample of 83 indicates the no. of their customer increases by adding up to cooperative society.

**Decreases Production Cost**

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	94	92.2	92.2	92.2
No	8	7.8	7.8	100.0
Total	102	100.0	100.0	

*Description:*

Working in association with agricultural cooperative society decreases the production cost that's what 94 sample truly believes within 102 sample of our study.

**Availability of Agricultural Inputs**

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	96	94.1	94.1	94.1
No	6	5.9	5.9	100.0
Total	102	100.0	100.0	

*Description:*

Within 102sample size 96 was agreed positively that availability of agricultural inputs such as seeds, fertilizers & capital grows while connecting them in cooperative society

**Training Facility**

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	100	98.0	98.0	98.0
No	2	2.0	2.0	100.0
Total	102	100.0	100.0	

*Description:*

Entire scenario talks about the same thing that, cooperative society affiliates them by providing proper training.

**Loan Facility**

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	95	93.1	93.1	93.1
No	7	6.9	6.9	100.0
Total	102	100.0	100.0	

*Description:*

At this point around 93% of sample size states that, by involving into cooperative society it's easier to get financial facilities like loan than before.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	86	84.3	84.3	84.3
	No	16	15.7	15.7	100.0
	Total	102	100.0	100.0	

*Description:*

Assurance of getting a fair price is the core of the cooperative society that what 84.3% of our sample size have faith in.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	34	33.3	33.3	33.3
	No	68	66.7	66.7	100.0
	Total	102	100.0	100.0	

*Description:*

Sampled people show dissatisfaction in terms of payment. A massive no. of 66.7% says it's not that prompt what they desire for.

*Factor Analysis:*

In this study 9 variables have been taken into consideration. The variables derived from reviewing the literature on related subject matter. And for the factor analysis to be appropriate, the variables must be correlated. These variables are as follows:

- V1- Increase of Income
- V2- Increase of Customer
- V3- Decrease of Production Cost
- V4- Availability of Agricultural Inputs
- V5- Training Facility
- V6- Loan Facility
- V7- Assurance of Right Price
- V8- Fast Payment
- V9- Happy to be a part of Cooperative Community

*KMO and Bartlett's Test:*

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.724
Approx. Chi-Square		269.407
Bartlett's Test of Sphericity	Df	28
	Sig.	.000

Consequently, from the above table; it is apparent that factor analysis is appropriate. Here, the KMO value is .724, which is

between .5 and 1.0, and the approximate chi-square statistic is 269.407 with 28 degrees of freedom, which is significant at the .000 level. Therefore, the null hypothesis can be rejected and the alternative hypothesis that all the variables are inter-correlated to each other can be accepted. To analyze the variables ranging from V1 to V10, factor analysis has been used for data reduction. This analysis divulges the most important factors that contribute to measure the effectiveness of Cooperative Society.

*Total Variance Explained:*

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.393	42.408	42.408	3.393	42.408	42.408
2	1.296	16.202	58.609	1.296	16.202	58.609
3	1.080	13.495	72.104	1.080	13.495	72.104
4	.609	7.616	79.720			
5	.546	6.826	86.546			
6	.441	5.517	92.063			
7	.419	5.236	97.299			
8	.216	2.701	100.000			

Extraction Method: Principal Component Analysis.

From the above table, only 3 factors have been extracted, as cumulative percentage is greater than 70% at this point and eigenvalue is greater than 1.0 (it is recommended that factors with eigenvalues greater than 1.0 should be retained) that indicates the adequacy of the analysis using derived factors.

**Component Matrix<sup>a</sup>**

	Component		
	1	2	3
Increased_Income	.730	-.116	-.263
Increase_of_Customer	.684	-.315	.172
Decrease_Production_Cost	.849	-.154	-.085
Availability_of_Agricultural_Inputs	.762	.363	-.020
Training_Facility	.677	.463	-.043
Loan_Facility	.104	.733	.579
Assurance_of_Right_Price	.773	-.207	.010
Fast_Payment	.154	-.483	.797

Extraction Method: Principal Component Analysis.

a. 3 components extracted.

The extracted 3 factors can be interpreted in terms of the variables that load high coefficients. From the rotated



component matrix table, factor 1 has high coefficients for Increased Income (.730), Increase of Customers (.684), Decrease of Production Cost (.849), Availability of Agricultural Inputs (.762) and Training Facility (.677). Thus, factor 1 can be entitled as “Basic Cooperative Community Framework”. Factor 2 has high coefficients for Loan Facility (.733). Thus, factor 2 can be recognized as “Credit Option”. Factor 3 has high coefficients for Fast Payment (.797). Therefore, this factor can be named as “Payment Option”.

## V. FINDINGS

Farmers do get benefitted from the agricultural co-operative society. From our data analysis we have found that farmers who are active members of an agricultural co-operative society do get benefits in severe forms ranging from credit facility, training facility, availability of agricultural inputs (seeds, fertilizer etc.), and fair market price. Though they are not satisfied with some of the activities of agricultural co-operatives, many of them are utterly happy to have such a system in place to have a better grasp of the market. While our data collection helped us to identify specific benefits that farmers receive from the co-operatives, interviewing them in face to face revealed other interesting insights also. Members of the agricultural co-operative society receives help in the form of credit facility, better agricultural inputs (seeds, fertilizer), training facility, fair market price, and decrease in production cost.

Farmers are now being able to get information about what to do during both pre and post-harvest season. Due to the training facility received by the farmers from agricultural co-operative society they are now being more accustomed with scientific farming method. They use the fertilizer on the exact amount it requires. They are now benefitted both from reduced production cost as well as increased market price. This is due to the fact that now they don't need to ale their products to middlemen. They can easily reach to the final consumer bypassing the middlemen.

We find out the participants of the study believes that by participating in to cooperative society increases their income level by ensuring a fair price but a measure concern is not availing the price promptly. Due to the training facility received by the farmers from agricultural co-operative society they are now being more accustomed with scientific farming method. They use the fertilizer on the exact amount it requires. They are now benefitted both from reduced production cost as well as increased market price. This is due to the fact that now they don't need to ale their products to middlemen. They can easily reach to the final consumer bypassing the middlemen. Participation of youth to play the role of active citizenship in agriculture is foremost importance to support middle age group by new technological knowledge which is missing here.

Despite such benefits agricultural cooperatives still lacks professionalism in their operations. Farmers were complaining that they do not get the fund immediately. Another very

important problem that they point out was that lack of awareness about such co-operatives among farmers. There is no such communication done by the co-operatives to let the farmers know about its presence and how farmers can reap benefits out of it. Another problem that was pointed out by them was lack of trust among the members of the co-operatives, lack of accountability within the organizational framework. They are not organized in the institutional level in order to give them more bargaining power at the national level. Members were complaining about the problem they face while accessing up to date information about frequent weather changes, and also about the new development in the agricultural sector. They also want govt. to support such agricultural co-operatives to help them grow in the national level. Despite its huge potential agricultural co-operative members do face some shortcomings mainly due to its operating style.

## VI. RECOMMENDATIONS

There is no doubt about the impact agricultural co-operative can have to its member but it needs to take care of some of its deficiencies in order to serve its members more effectively. As the members were complaining about the effective operations of the organization, it should devote its concentration on how to increase its operational efficiency. Since, there is a lack of awareness among the farmers about the agricultural co-operative; they should immediately design campaigns to build awareness among the farmers. In this case, farmers they themselves can be of good help. If the member farmers of the co-operative educates other farmers about the benefit of agricultural co-operative then it would be an easy task to administer the awareness.

They should develop a formal organizational framework pointing out the flow of authority among the various members. There needs to be a formal procedure for registration of members pointing out the terms and conditions as well. Effective control measure will help the organization to avoid any potential organizational pitfalls. They need to have a clear plan about how they are going to expand the collaboration with other co-operatives in various districts in order to build a strong community base. They can develop intensive promotional campaign to educate farmers about the co-operative and how it can serve their purpose both in short and long run. They can take support from various advisory panels to better manage their organization. In order to sustain the organization it's necessary to raise the education level of the agricultural co-operative members which will increase their management and business skill. The promotional activities of the concerned authority like influencing relevant departments in the government in favor of co-operatives in securing concessions and facilities from public agencies will boost the confidence of the cooperatives. In addition to providing the traditional benefits it can also provide several other services to its members like as, knowledge on savings and various social supports. Although co-operatives are autonomous organization but in order to grow its platform

govt. should come forward to provide assistance it can provide to such co-operatives.

## VII. CONCLUSION

Agriculture plays a vital role in any country's economic development. In order to maintain this development there is no better way than maintaining the interest of those who are making it possible. Since, farmers in our country are facing severe problem regarding various issues, this research tries to how those problems can be solved in assistance with the agricultural co-operatives. This study points out that agricultural cooperatives provide various types of assistance to its members. It shows that there is a positive relationship when farmers get themselves involved with agricultural co-operatives and their performance. Despite some of its shortcomings the future of agricultural co-operatives is very bright considering the types of service they render to its members. In order to make it a more useful model govt. should come up to provide assistance so that it can have a sustainable base. If it's possible to administer the system nationwide then it will certainly help Bangladesh's economic development while at the same time securing country's food security.

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