



RESOURCE MOBILISATION, UTILISATION AND WELLBEING OF SOCIAL AND SOLIDARITY GROUPS IN THE ASSIN FOSU MUNICIPALITY, GHANA.

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ABSTRACT

Purpose: The study focused on farm-based cooperatives in the Assin Fosu municipality and examined resource mobilisation as well as the factors that determine resource utilisation and the wellbeing of social and solidarity organisations.

Design/Methodology/Approach: 180 respondents from six registered farm-based cooperatives in the Assin Fosu Municipality were chosen for the study using a mixed research design and a multi-stage sample method that included purposive, proportional, and simple random sampling procedures. The Focus Group comprised cooperative chairpersons and was further expanded to include the Municipal Co-operative Officer, who was specifically chosen as a key informant. In addition to narratives drawn from qualitative data, descriptive statistics and logistic regression were used to examine the data.

Research Implications/Limitations: The limitation of this study is the measurement of farm size and income which were based on the mental construct of farmers because most of the cooperative members did not keep records. This tended to distort the reality related to farm size and income which were included in the construct of wellbeing and collective resource mobilisation.

Findings: We discovered that, except for cooperatives based on cocoa, resource mobilisation was low across all the cooperatives. The study found that the mobilisation of resources and the collective purchase of agricultural equipment and supplies, which reduced production costs, were the driving forces behind resource utilisation. The main wellbeing indicators were longer membership durations and group resource mobilisation and utilisation.

Practical Implications: The findings of the study will help contribute to the management of social and solidarity groups in Ghana and broaden the understanding of how this development approach affects livelihoods. It is also hoped that the findings will contribute to the mitigation of the cost of neoliberal policies by providing a path to wellbeing at the micro and informal levels through group resource mobilisation and utilisation.

Social Implications: Social and Solidarity organisations serve as an alternative to economic organisations that are based on neoliberal principles. This is because the latter favours the dominant few in developing economies culminating in widespread poverty, inequalities, and a decline in wellbeing. To maximise wellbeing, cooperatives should intensify resource mobilisation, and utilisation whilst maintaining their membership.

Originality/Value: The novelty of this paper lies in its contribution to the literature on social and solidarity economies. It provides information on the missing link on how farm-based cooperatives mobilise and utilise resources for the wellbeing of their members.

Keywords: *Cooperatives. mobilisation. resource. utilisation. wellbeing*

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INTRODUCTION

The overall goal of development is to raise citizens' standards of living sustainably. Over the years, the development path has been driven by mainly neoliberal ideologies influencing the development policies of many governments in developed and developing economies (Navarro & Muntaner, 2016). The adoption of neoliberal policies has led to the reduction of state interventions with its resultant repercussions of widespread poverty, widening inequalities, increasing rate of unemployment and decline in conditions of living (United Nations, 2015). Many critics of neoliberalism have argued that policies based on capitalism often favour a small segment of the population, usually the dominant few of both developed and developing economies, resulting in significant growth of social inequalities. (Fernando, 2017). To deal with these problems, many governments have intervened with programs to mitigate the social cost of the implementation of neoliberal policies. Some of these policies include free education, health insurance, credit facilities for informal business operations and livelihood empowerment against poverty (Macnaughton & Frey, 2018). These interventions notwithstanding, poverty and inequality still exist in many developing countries.

With increasing poverty, inequality, and state neglect for the poor and the marginalized, and in response to the inadequacies of neoliberalism, social actors have collectively organized by self-mobilizing and utilizing resources to improve their wellbeing. These collective organizations, though they come in different forms, are classified under social and solidarity economies. Utting (2016) for example, has identified various areas of social and solidarity economies including cooperatives, mutual associations, fair trade organizations, networks, and solidarity finance. Social and solidarity groups work towards transforming their local economies through the mobilisation and utilisation of resources (Rulisa, van Kempen, Hakizimana & Koenraad, 2023) that promote individual and community wellbeing (Esteves, Genus, Henfrey, Penha-Lopes & East, 2021). One such group that has gained popularity in developing countries over the years is farmer-based cooperatives. According to the United Nations Research Institute for Social Development (UNRISD) (2015), cooperatives give the masses and ordinary citizens the push they need to prosper, opening doors to wellbeing in the micro-level and informal economies.

Cooperatives play vital roles in rural informal economies leading to a reduction in poverty. As noted by McAdams (1982), they work to reduce structural causes of poverty, improve access to resources, increase social inclusion, increase market accessibility, and give agency to poor and vulnerable people. The literature on cooperatives points to their enormous contributions to the wellbeing of informal actors. Supported by the UN (2015), cooperatives, as part of social and solidarity economies, are essential economic players because they are viewed as a cure for balancing economic, social, and environmental goals. These views had earlier been echoed by Abdou, Fahmy, Greenwald, and Nelson (2010) as that social and solidarity economies help contribute to employment and protection of the vulnerable by improving working conditions, as well as facilitating access to markets and establishing income-generating activities for members.

The relevance of social and solidarity economies is underpinned by the social capital theory as well as collective action theory, according to Cvetanovic, Despotovic and Filipovic (2015). For example, the social capital proposition argues that connectedness, whether vertical or



horizontal, are resource that can enable people to have access to financial, natural, human, and physical resources. By implication, social capital is any component of a social relationship that yields social-economic advantages thereby improving the wellbeing of members. One of the ways by which social capital is maximized is through participation in group activities. This is because people get deep fulfilment by participating in groups and associations where strong and weak ties can be formed even though challenges may abound with noncompliance with group norms which can undermine collective benefits and wellbeing. In such situations, collective action is paramount in ensuring conformity to rules and regulations governing group formation and activities. Despite the challenges associated with collective action, Filipenko (2017) has argued that the benefits that emanate from SSEs have outdone the demerits by offering agency to people in rural areas by empowering them to gain sustainable livelihoods, particularly in farming in Africa in general and Ghana in particular where the informal sector is large. However, state intervention, in terms of incentives and bailouts, hardly reaches farmers in rural areas making it difficult for social actors to thrive (Ghana Statistical Service, 2018).

The lack of support for social actors, because of neoliberal practices adopted by successive governments in Ghana (Navarro & Mutaner, 2016) has created a gap in which Social and solidarity groups, some of which are cooperatives, non-governmental organizations, associations and *susu* (traditional financial intermediaries) have responded to. Cooperatives dominate Ghana's social and solidarity economy (Department of Cooperatives, 2021) and they are seen as tramp cards for poverty reduction (Aref, 2011) and empowerment of the vulnerable and the less privileged (Woldu, Tadesse & Waller, 2013) since they exist to promote wellbeing of their members and not for profit making (Salifu & Funk, 2012).

The Assin Fosu municipality plays host to about 1200 cooperatives. The cooperatives are organized along dominant livelihood activities in the municipality. The establishment of cooperatives in the municipality is in response to inadequate financial resources needed for farming, marketing, and other livelihood activities (Department of Cooperatives, 2021). The 2019 composite budget of the municipality, for example, listed productions, savings, lending, commercialization of handicrafts, ecotourism services, and farming as livelihood areas around which cooperatives evolve (Ministry of Finance, 2019). For instance, agriculture-based cooperatives in the municipality exist mainly to provide farm inputs, improve quality and yield, enhance access to financial resources, and link members to urban markets (Lee, 2020) even though governments over the years have made substantial interventions in the municipality, including free supply of fertilizers and insecticides to cocoa farmers.

Despite the interventions in rural areas, many rural farmers continue to face negative externalities, hence, their formation of cooperatives to enhance their wellbeing. However, a study by Birchall (2004) observed that cooperatives in the past couple of decades have had a chequered history suffering from a 'democratic deficit' a lack of purpose, and a disconnect with its members. However, studies on social and solidarity groups in Ghana are not only limited but also inadequate concerning information on how these groups mobilize and utilize resources to promote the wellbeing of their members. The study, therefore, attempted to narrow these gaps by focusing on farm-based cooperatives in the Assin Fosu municipality. Aside from the introduction, the rest of the paper is devoted to the review of theories and empirics,

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methodology, results and discussion, and conclusions and policy implications.

THEORY AND EMPIRICS

In this section, the theories that explain social and solidarity economies with a focus on resource mobilisation and utilisation and how these explain wellbeing are discussed. A review of empirical studies on social and solidarity economies is underpinned by collective action and social capital theories. The main assumption of collective action theory is that people benefit by coming together to work for a common goal (Oslon, 2012). Often in response to a state of economic and social deprivation (McAdams, 1982), groups incline towards specific tangible and intangible resources as a pivot on which collective action evolves. First propounded by Olson in 1965, the theory of collective action usually evolves from systemic failures that motivate group formation of people with mutual interest to pursue a common goal for the overall benefit of members (Clague, 1997). Researchers that have explained group phenomenon using the collective action theory have stressed that group goals are achieved and benefits, in the form of wellbeing, are maximized when members collaborate and fully participate in group activities as averred by Tarrow (1998). One of the propositions of collective action theory is the equal benefits that accrue to members regardless of the degree of effort put up by members (Gillion, 2004). Following this, group interest and individual wellbeing suffer when the reward for free riding (Escobar & Alvarez, 2018) exceeds the punishment (Holahan & Lubell, 2016). Though the theory adds nuanced perspectives on the requirements necessary for groups to combat poverty, provide equitable income distribution, and increase the distribution of earnings, the paper illustrates the essence of empowering members of the group and complimentary help to promote wellbeing.

Social capital theory is closely associated with collective action theory. The notion of social capital places emphasis on the real and intangible resources that people might obtain via social contact. The theory evolved from the works of Hanifan in 1916 and later propagated by social researchers including Coleman (1988) and Putnam (1993). For instance, Ostrom (2000) clarified that shared information, understandings, conventions, norms, and prospects regarding patterns of interactions that individuals bring together while forming groups are what foster values. Social capital has two functions: bonding and bridging. Bonding helps cooperatives unite their members to promote cooperation and group action while bridging enhances the group's access to or connection to outside organisations. The resulting network serves as a resource for promoting cooperative goals. The crux of social capital theory is that individuals benefit from social engineering based on the principles of reciprocity, trust, networking, and connectedness (Christoforou, 2017). The theory reinforces the ethos of institutions in the social and solidarity economy and is an important channel that impacts on wellbeing of group members.

Social and solidarity economy can be traced to the labour movements in the late 19th Century, according to Veltmeyer (2017). With a focus on social and environmental goals rather than profit purposes, the values and practises of self-management, solidarity, and collaboration serve as the compass for social and solidarity groups, as suggested by Utting (2016), and often characterized by equality, collective ownership of resources and its associated non-alienation. Social and solidarity groups operate at the horizontal levels, because members are usually of similar socio-economic characteristics, and are formed primarily to ensure access to material

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and financial resources, thereby overcoming poverty and empowering members thereby promoting high wellbeing (Borowiak, Safri, Healy, & Pavlovskaya, 2018).

Wellbeing is difficult to define as many researchers approach the concept constructively. It combines positive feelings like happiness and satisfaction with functional efficiency as well as other positive emotions like enthusiasm, commitment, confidence, and feelings of affection. It also entails reaching one's greatest potential, taking some responsibility for one's life, feeling meaningful (by striving for noble goals, for example), and maintaining fulfilling relationships (Huppert, 2009). The concept of wellbeing has, however, over the years witnessed significant paradigm shifts. For example, Bradburn (1969) constructed wellbeing based on life fulfilment. In his view, an individual will be high in wellbeing based on the overabundance of positive over negative effects and will be low in wellbeing in how much negative influence prevails over positive. While some researchers take into consideration age, family, experience, and income (Garandi & Hassan, 2020), others have approached wellbeing using external factors like work fulfilment, governance, and societal values (Myers & Diener, 1995). A more measurable definition was given by Shah and Marks (2004) to encapsulate feeling satisfied, happy, ability to make contributions to the advancement of one's community. Canaviri (2016) added education, health, work, and social protection to the indicators of wellbeing. Other researchers have taken a more social approach by focusing on networks and neighbourliness (Dooris, Farrier & Froggett, 2018).

Wellbeing cannot be improved without sustainable income as noted by Clark et al. (2008). However, an increase in income alone is not sufficient for wellbeing to be achieved. For example, Reyes-García, et al. (2016) suggested that strategies aimed at improving the wellbeing of the citizenry should focus on social factors because it has a high tendency to, either directly or indirectly, lead to economic wellbeing and even more enhanced and sustainable wellbeing when policies target the merging of individual economic wellbeing and social welfare within the holistic national development framework (Jorgenson & Schreyer, 2017). Improved physical health and lifespan have been linked to higher levels of wellbeing, as has increased productivity at work. Additionally, a happier quality of life has been linked to better national economic performance (Ruggeri, et al., 2020). As per their setup, cooperatives are supposed to attain greater levels of wellbeing for their members, which includes, but is not restricted to, jobs and wealth creation, as well as secondary indicators of standard of living like the environment, mental and physical wellness, leisure and recreation, and social belonging.

The quality of life, as it pertains to the level of living, is inextricably linked to human rights, freedom, individual characteristics (Clamp & Tapley, 2022), and happiness (Ajayi & Chilokwu, 2021). Lawal (2021) found that because there are no prohibitive criteria or bureaucratic delays, cooperative organisations offer the most convenient means of obtaining inexpensive homes, which not only addresses the housing provision difficulties arising from growing urbanisation but also improves the wellbeing of its members. The consensus was that more social, mental, and physical stability for increased production resulted from making judgements regarding how, when, and to whom loans should be paid in a speedier, more reliable manner. Rasaki, Olojede, Adeoye, and Emiola (2021) found that cooperative societies, aside from providing access to loans to their members, offer training, knowledge, and agricultural input, link farmers to markets, and social recognition thereby impacting positively



the life of its members through improved access to health services and food. However, Holmgren (2012) conceded that though cooperative membership does impact positively on overall wellbeing, it appears to be related to some indicators of wellbeing.

The lessons learnt from the literature on resource mobilisation, utilisation and wellbeing among social and solidarity groups are that aside from offering a fair opportunity, they seek to promote the interest and wellbeing of their members. Conditions for groups to build networks and relationships based on solidarity are established by the social and solidarity environment. Cooperation and group activities, which involve knowledge exchange via efficient communication channels, are potential benefits that arise from networks. The association's ability to help members find niches in both domestic and foreign markets is bolstered by this, which also brings forward the association's economic components. Internal distribution of profit and wealth among participants is the process's result. In this study, cooperatives were used as a proxy for the social and solidarity economy, and participation in such cooperatives was regarded as a kind of social inclusion.

METHODOLOGY

The study employed a mixed research design with a quantitative approach as the dominant methodology. The study design was cross-sectional as the issue of resource utilisation and wellbeing was studied at one point in time from a cross-section of farm-based cooperatives in the Assin Fosu municipality. The design also allowed for comparison, as averred by Creswell (2013), of different groups in a population. For the study, all six of the municipality's officially recognised farmer-based cooperatives were targeted. They are Assin United Cocoa Farmers Association Limited, Assin Akropong Cocoa Farmers and Marketing Society, Nyame Nhyira Women Oil-palm Farmers Marketing Cooperatives, Brofoyedru Oil-Palm Farmers, Processes and Marketing Society, Assin Fosu Rice Growers and Marketing Society and Assin Akropong Rice Growers and Marketing Society Limited. The total population of members of the selected cooperatives was 331.

A multi-stage sampling approach including simple random, proportional, and purposive sampling techniques was used to create the study's sample. Since the six farm-based cooperatives were the only officially recognised social and solidarity groups in the Assin Fosu Municipality during the study's period, they were all purposively selected. Using the sample size calculation technique proposed by Krejcie and Morgan (1970), 180 individuals were chosen as a sample out of a population of 331. The sample size for each group was determined based on their populations. Due to the homogeneity of members within the groups, participants from each group were chosen using a simple random sampling procedure. A Focus Group was formed by the group chairpersons in addition to the sampled cooperative members, and a key informant purposively chosen was the Municipal Co-operative Officers. The qualitative data from these categories of respondents were used to triangulate the quantitative data.

The study employed an interview schedule to get quantitative data, while an interview guide and a Focus Group Discussion guide were used to gather qualitative data. Resource mobilisation, utilisation and wellbeing were measured on a five-point interval scale with one indicating lowest to five indicating highest. Based on the literature, nine items were used to measure resource mobilisation. The items covered direct participation in finances for

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marginalized members; convergence of economic; political and practical components of social and solidarity groups; practice of firm solidarity between communities; and striving to overcome challenges of coordination at all levels. Others were the accumulation of capital through group farming; farmers' multipurpose; thrift and credit; produce marketing; and identification of consumer demands. Each of these items was given an equal weight from which a resource mobilisation index was created.

Resource utilisation was measured using six items, each of which was given an equal weight after which a utilisation index was created. The items covered acquisition and distribution of loans; facilitation of loan acquisition from financial institutions; granting of loans; use of resources with focus on agricultural activities; use of resources with focus on non-fixed assets; and resources with focus on building members' house projects. A wellbeing index was created using fourteen equal-weight items. The items elicited responses on increase in collective wealth; engagement in projects that promote individual and collective initiative; evaluation of profitability in terms of promoting democratic development; encouragement of active and empowered citizenship; available services that promote members' wellbeing; evaluation of profitability in terms of job creation; and representation of members at local and national fora. The rest were increases in farm income; output; inputs; education and training; access to credit; and conditions of living and employment.

For ethical considerations, the privileges of the respondents in terms of informed consent, anonymity, confidentiality, and privacy were adhered to. Three researchers and two field assistants collected the data from December 13 to December 20, 2021. Data collection was done concurrently for both quantitative and qualitative components. The Statistical Product and Services Solutions (SPSS) software version 23 was used to analyse the quantitative data. Descriptive statistics, chi-square, and binary logistic regression were used for analysis, and the results were triangulated with narratives derived from the qualitative data.

RESULTS AND DISCUSSION

The findings of the study, as discussed in this section, encapsulate how cooperatives mobilize and utilize resources for their wellbeing. The discussion begins with the background characteristics of the respondents followed by collective mobilisation and utilisation of resources among cooperatives. The final part of the discussion is devoted to the factors that affect the wellbeing of the members of the sampled cooperatives. Out of the 180 sampled cooperative members, 175 were reached giving a response rate of 97.2 percent. The 175 respondents were almost evenly distributed across males and females (50.09%) while the majority (77.1%) of them were married with the rest being single, widowed, separated, or divorced. The youngest respondent was 25 years while the oldest was 85 years. Most of the respondents clustered around the mean age of 50.29 years (standard deviation = 11.68 years, skewness = 0.357, median = 50.00 years). Regarding household size, the observations ranged from a minimum of one to a maximum of 12 with a mean household size of 5.87 (skewness = 0.04, median = 6 people), and a standard deviation of 2.128. According to Clamp and Tapley (2022), these background variables are relevant to group mobilisation and utilisation of resources.



Collective Mobilisation of Resources by the Cooperatives

In this section, we examined the mobilisation of resources of the cooperatives. According to Rulisa, van Kempen, Hakizimana and Koenraad (2023), resource mobilisation is important as it allows cooperatives to secure funds and support the implementation of social and solidarity economy initiatives to create economic opportunities for marginalized people to promote their wellbeing. To achieve this, respondents were asked to rate the collective mobilisation of resources owned by the cooperate societies (Table 1).

Table 1: Descriptive Statistics on the Components of Resource Mobilisation

Functions of cooperative	Mean	MD	Sk	SD	QD
Direct participation in finances for marginalized members	2.3	2	.54	1.1	1
Encourage convergence of economic, political, and practical components of SSE	2.03	2	1.1	.99	.5
Practice of firm solidarity between communities	2.05	2	1.02	.97	.5
Strive to overcome challenges of coordination at all levels	2.01	2	1.4	.96	.5
Accumulation of capital through group farming	3.62	4	.78	1.01	1
Accumulation of capital through farmers' multipurpose	2.05	2	.79	1.01	1
Accumulation of capital through thrift and credit	2.06	2	.95	1.2	1
Accumulation of capital through produce marketing	1.72	1	1.57	1.04	.5
Accumulation of capital through identification of consumer demands	1.83	1	1.34	1.19	1

MD – Median; Sk – Skewness; SD – Standard Deviation; QD – Quartile Deviation

Source: Field data (2021)

The items were measured on a five-point interval scale, of equal weight, after which a collective resource mobilisation index was estimated by averaging the items. All indexes lower than the median index was coded as low while those above the median were coded as high. A preliminary analysis of the data showed a skewed distribution of the overall collective resource mobilisation index with a median of 2.125 (mean = 2.2293, skewness = 1.009) and a quartile deviation of 0.375. The disaggregated items were almost evenly distributed with mean utilisation values that varied from 1.72 to 2.3 except for the accumulation of capital through group farming (Table 1).

Further analysis was done to determine how the sampled cooperative members distribute over the degree of resource mobilisation. As presented in Table 2, the resource mobilisation across the majority (58.9%) of the cooperative members was low. Collective mobilisation of resources was lower for the rice and oil palm-based cooperatives than for the cocoa-based ones. The chi-square test of homogeneity showed a significant association between the type of cooperative and the degree of collective resource mobilisation ($\chi^2 = 23.812$, $df = 5$, $P\text{-value} = 0.000$). The association was, however, moderate as depicted by the Cramer's V statistic and its associated p-value ($V = 0.369$, $p\text{-value} = 0.000$). Studies have found that cooperatives are important for farmers' collective resource mobilisation as they provide platforms for farmers to pool resources, knowledge, and skills to achieve common goals (Rulisa et al., 2023).



Table 2: Collective Resource Mobilisation by Type of Cooperatives Cross-Tabulation

Types of Cooperatives	Low	High	Total
	No. (%)	No. (%)	No. (%)
Assin Akropong Cocoa Farmers and Marketing Society	13 (37.1)	22 (62.9)	35 (100)
Assin United Cocoa Farmers Association Limited	20 (45.5)	24 (54.5)	44 (100)
Assin Fosu Rice Growers Cooperative and Marketing Society Limited	10 (71.4)	4 (28.6)	14 (100)
Assin Akropong Rice Growers Cooperative and Marketing Society Limited	17 (56.7)	13 (43.3)	30 (100)
Brofoyeduo Oil Processing Farmers and Marketing Cooperative	22 (88.0)	3 (12.0)	25 (100)
Nyame Nhyira Women Oil-Palm Farmers Marketing Cooperative	21 (77.8)	6 (22.2)	27 (100)
Total	103 (58.9)	72 (41.1)	175 (100)

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

Source: Fieldwork (2021)

Factors Affecting Collective Resource Utilisation by Cooperative Members

Based on the literature, six items that explain the utilisation of resources were used (Table 3). Respondents scored these items on a five-point scale with equal weight. The scores were aggregated and averaged to generate an index for collective resource utilisation. The descriptive statistics produced an overall mean of 2.5019 (skewness = .452, median = 2.3333) with a standard deviation of 0.86915. Regarding the distribution of the specific items, resource utilisation was in terms of acquisition and distribution of loans to members (mean = 2.81, median = 3, skewness = -.18) as well as helping members to secure loans from financial institutions (mean = 2.77, median = 3, skewness = -.18) compared to the rest of the items as depicted in Table 3.

Table 3: Descriptive Statistics on the Components of Resource Utilisation

Functions of cooperative	Mean	MD	Sk	SD	QD
Acquisition and distribution of loans to members	2.81	3	-.18	1.37	1
Help members acquire loans from financial institutions	2.77	3	-.18	1.48	1.5
Granting of loans to members	2.54	2	.488	1.51	1.5
Utilisation of resources with a focus on agricultural activities	2.22	2	1.36	1.16	.5
Utilisation of resources with a focus on non-fixed assets	2.49	2	.58	1.23	1
Utilisation of resources with a focus on building members' house projects	2.26	2	.528	1.25	1

Source: Field data (2021)

All collective resource utilisation scores lower than the median were classified as low utilisation, while those equal to or above the median were classified as high. Generally, resource utilisation was low for the majority (62.29%) of the respondents (Table 4). The disaggregated data show that most of the respondents from all the cooperatives except those from Assin Akropong Rice Growers Cooperative and Marketing Society Limited and Assin Akropong Cocoa Farmers and Marketing Society utilized low resources. It emerged from the FGD that these two cooperatives have instituted informal credit schemes and facilitated the acquisition of farm inputs for their members. The Chi-square test of homogeneity showed a significant association between the type of cooperative and resource degree of utilisation ($\chi^2 = 60.905$, df = 5, P-value = 0.000). The Cramer's V test (0.590, P-value = 0.000) also confirmed the association as relatively strong.



Table 4: Distribution of Collective Resource Utilisation by Type of Cooperative

Types of Cooperatives	Low No. (%)	High No. (%)	Total No. (%)
Assin Akropong Cocoa Farmers and Marketing Society	15 (42.9)	20 (57.1)	35 (100)
Assin United Cocoa Farmers Association Limited	29 (65.9)	15 (34.1)	44 (100)
Assin Foso Rice Growers Cooperative and Marketing Society Limited	9 (64.3)	5 (35.7)	14 (100)
Assin Akropong Rice Growers Cooperative & Marketing Society Limited	5 (16.7)	25 (83.3)	30 (100)
Brofoyedu Oil Processing Farmers and Marketing Cooperative	25 (100)	0 (0)	25 (100)
Nyame Nhyira Women Oil-Palm Farmers Marketing Cooperative	26 (96.3)	1 (3.7)	27 (100)
Total	109 (62.3)	66 (37.7)	175 (100)

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

Source: Fieldwork (2021)

The factors that determine the maximum likelihood that a cooperative member will be classified as a high-resource user were analysed using a binary logistic regression. Sex, age, marital status, access to formal education, household size, years of membership in cooperatives, farming as a primary occupation, type of cooperative, access to cooperative farm/crop management training, agro-chemicals/farm implements, farm size, income per hectare, social inclusion, and collective resource mobilisation were the explanatory variables. The model outperformed the implicit null assumption that no factor significantly explains collective resource utilisation. This was indicated by the -2 Log likelihood (121.368) as well as Wald Chi-square statistics ($\chi^2 = 110.558$, df = 21, P-value = 0.000) estimated with a sample size of 175. In addition, the Cox & Snell R Square (0.468) and the Nagelkerke R Square (0.638) show that the predictors accounted for between 46.8 percent and 63.8 percent of the variations in collective resource utilisation (Table 6).

Nyame Nhyira women oil palm farmers and marketing cooperative was used as the standard cooperative against which the other cooperatives were compared with in terms of collective resource utilisation. Being a member of Assin Akropong Rice Growers and Marketing Society Limited increases the likelihood of high collective resource utilisation by a marginal factor of 4.457 compared to being a member of the other cooperatives, all other things being equal. The odds of a member of Assin Akropong Rice Growers and Marketing Society being a high collective resource user was 86.271 higher than their counterparts from Nyame Nhyira Women Oil-palm Farmers and Marketing Cooperative and the effect was significant (p-value = 0.000). The high utilisation of resources among Assin Akropong Rice Growers and Marketing Society was attributed to farm equipment (a tractor and combined harvester) that were collectively acquired and used by members for their farm activities. By pooling resources together, the cooperative was able to reduce production costs than the other cooperatives. These findings collaborate with those of Rasaki et al. (2021) that cooperatives are capable of offering loans and farm inputs to their members thereby helping them to reduce the cost of production.

Collective resource mobilisation also directly affected collective resource utilisation. As shown in Table 5, the odds for cooperatives that highly mobilized resources were 6.852 times higher than those that lowly mobilised resources (p-value = 0.000). It emerged from the focus group discussion that the activities of the cooperatives were limited by the volume of resources that they generated. A quote from one of them which was supported by the other participants states that:

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We are limited in terms of resource mobilisation, and it is not due to the refusal to bring our resources together, but the problem is that we do not have the resources. The little monthly dues that we pay are not enough to sustain the activities of our cooperative, so we usually make judicious use of the little that comes our way. Thus, it would be for the good of everyone if the government can support us with resources. (Leaders of Assin Akropong Rice Growers and Marketing Society Limited; December 2020)

These findings are similar to Utting’s (2016) assertion that collective resource mobilisation also leads to collective resource utilisation.

Table 5: Binary Logistics Regression of Collective Resource Utilisation

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

Source: Fieldwork (2021)

Factors Explaining Wellbeing of Cooperative Members

In this section, we examined the factors that promote the wellbeing of cooperative members. Wellbeing was measured on a five-point scale using fourteen items (Table 6). The total wellbeing score was averaged for each of the respondents and discussed using descriptive



statistics. The median wellbeing index was 1.7143 (mean = 1.891, skewness = 1.220) with a quartile deviation value of 0.5. The specific items also mimicked the composite with means varying from 1.74 to 2.21 as captured in the table.

Table 6: Descriptive Statistics on the Components of Wellbeing

Item	Mean	MD	Sk	SD	QD
Contribution to net increase in collective wealth	1.89	2	.942	1.01	.5
Engagement in projects that promote individual and collective initiative	1.82	2	1.19	.975	.5
Profitability in terms of contribution to democratic development	1.98	2	.906	.913	.5
Encouragement of active and empowered citizenship	1.83	2	1.06	.988	.5
Ensuring available services that promote members' wellbeing	1.83	2	1.23	.985	.5
Evaluation of profitability in terms of job creation	1.99	2	1.30	1.1	.5
Representation of members at local and national fora	2.21	2	1.05	1.01	.5
Membership has led to an increase in farm income	1.79	2	1.48	1.05	.5
Membership has led to an increase in farm output	1.87	1	1.33	1.1	.5
Membership has led to an increase in farm inputs	1.85	1	1.22	1.11	.5
Membership has led to easy access to credit	2.11	2	1.06	1.32	.5
Membership has led to education and training	1.74	1	1.06	1.10	.5
Membership has led to improved living conditions	1.75	1	1.45	1.19	.5
Membership has led to employment	1.81	1	1.45	1.19	.5

Source: Field data (2021)

The composite wellbeing indexes lower than the median was coded as low, while those equal to or above the median were classified as high. The classified wellbeing data were then distributed across the cooperatives (Table 7). Generally, the respondents were almost evenly distributed over low (50.3%) and high (49.7%) wellbeing. Further details of the data show that high wellbeing was associated with cocoa-based cooperatives while all the members from the women cooperative (Nyame Nhyira Women Oil-Palm Farmers Marketing Cooperative) as well as the majority from rice and oil palm-based cooperatives were associated with low wellbeing. Based on the results of the chi-square test of homogeneity, the association between the degree of wellbeing and the type of cooperative was significant ($\chi^2 = 68.311$, $df = 5$, P -value = 0.000). The effect size test showed the association to be strong and significant (Cramer's $V = 0.625$, p -value = 0.000).

Table 7: Wellbeing Classification by Type of Cooperatives Cross-Tabulation

Types of Cooperatives	Low Wellbeing	High Wellbeing	Total
	No. (%)	No. (%)	No. (%)
Assin Akropong Cocoa Farmers and Marketing Society	6 (17.1)	29 (82.9)	35 (100)
Assin United Cocoa Farmers Association Limited	9 (20.5)	35 (79.5)	44 (100)
Assin Foso Rice Growers Cooperative and Marketing Society Limited	12 (85.7)	2 (14.3)	14 (100)
Assin Akropong Rice Growers Cooperative and Marketing Society Ltd.	20 (66.7)	10 (33.3)	30 (100)
Brofoyedu Oil Processing Farmers and Marketing Cooperative	14 (56)	11 (44)	25 (100)
Nyame Nhyira Women Oil-Palm Farmers Marketing Cooperative	27 (100)	0 (0)	27 (100)
Total	88 (50.3)	87 (49.7)	175 (100)

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

Source: Fieldwork (2021)

To ensure that the results, about wellbeing, inform policy, a binary logistic regression analysis was performed to determine the factors that explain the wellbeing of the cooperatives. The



classified wellbeing was the dependent variable while the independent variables were sex, age, marital status, access to formal education, household size, years of membership in cooperatives, farming as a primary occupation, type of cooperative, access to cooperative farm/Crop management training, agro-chemicals/farm implements, farm size, income per hectare, social inclusion, collective resource mobilisation, and collective resource utilisation. The 2 Log likelihood, 107.002, as well as Wald Chi-square value ($\chi^2 = 135.593$, $df = 22$, P -value = 0.000) estimated with a sample size of 175 from six cooperatives members, show that the implied null hypothesis was outperformed. In addition, between 53.9 percent and 71.9 percent of the variations in wellbeing were explained by the variations in the independent variables as indicated by Cox & Snell R Square and Nagelkerke R Square respectively.

As shown in Table 8, years of membership in cooperatives, collective resource mobilisation and collective resource utilisation significantly explain wellbeing. Respondents who had more years of membership in cooperatives were 0.775 more likely to experience high wellbeing compared to those with few membership years ($B = 0.254$, p -value = 0.031). The odds of cooperatives that collectively mobilize resources for their members to have high wellbeing was 8.847 times higher than those with low collective resource mobilisation ($B = 2.180$, p -value = 0.006). Also, respondents whose cooperatives collectively utilized more resources were 0.348 more likely to have high wellbeing as compared to those with low resource utilisation ($B = 1.057$, p -value 0.030). Using similar components, Esteves, et al. (2021) found that collective resource mobilisation in organizations significantly improved wellbeing.

During the focus group discussion with the heads of the cooperatives, it emerged that apart from the credit arrangement improving their social inclusion, it also contributes to their wellbeing as one could always rely on such credits to remain in production. They, however, indicated that the resources were not enough. This assertion was confirmed by the key informant, the Director of Cooperatives. He stated that:

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

Accordingly, during the focus group discussions, the leaders of Assin United Cocoa Farmers' Association Limited suggested that their wellbeing was not good, but it was better compared to when they were not part of cooperatives. Similar views were shared by the leader of Brofoyedru Oil Processes Farmers and Marketing Society. On the other hand, the leaders of Assin Akropong Cocoa Farmers and Marketing Society indicated that the only wellbeing factor that was gained from forming the cooperative was the ability to obtain farm inputs (fertilizer) from the Municipal Assembly, though in smaller quantities to the extent that two farmers shared a five-kilogram bag of fertilizer. The two rice-based cooperatives' leaders also revealed that they distribute improved rice varieties to their members which helps contribute to improving their wellbeing. These findings are similar to what Rasaki, Olojede, Adeoye, and Emiola (2021) found cooperatives serve as a tramp card through which members access agricultural inputs and markets.



Table 8: Variables in Binary Logistics of Wellbeing of Cooperative Members

Variables	B	Wald	P-value	Exp(B)	95% C.I. for EXP(B)	
					Lower	Upper
Females	1.164	2.623	.105	3.203	.783	13.108
Age	-.003	.007	.932	.997	.922	1.078
Divorced marital status	1.041	.635	.426	2.833	.219	36.682
Married marital status	1.360	1.378	.240	3.895	.402	37.708
Separated marital status	11.652	.000	.998	114	.000	.000
Single marital status	.971	.392	.531	2.642	.126	55.341
Access to formal education	1.154	1.839	.175	3.172	.598	16.823
Household size	-.106	.397	.529	.899	.646	1.252
Years of membership in the cooperative	0.254	4.667	.031*	.775	.616	.977
Farming as a primary occupation	-.008	.000	.995	.992	.085	11.641
Assin Akropong Cocoa Famers	27.613	.000	.997	98242	.000	.000
Assin Fosu cooperative rice farmers	24.492	.000	.998	43325	.000	.000
Assin Akropong rice growers	26.833	.000	.998	4503903	.000	.000
Assin United Cocoa Famers	27.439	.000	.997	8255	.000	.000
Brofoyedu oil processes farmers	26.419	.000	.998	297675	.000	.000
Access to farm/crop management training	-.663	.398	.528	.515	.066	4.048
Access to agro chemicals/farm implements	1.717	2.684	.101	5.566	.714	43.408
Farm size in Hectare	-.071	.256	.613	.931	.707	1.227
Income per Hectare	-.001	1.075	.300	.999	.998	1.001
Social Inclusion	1.342	3.276	.070	3.825	.895	16.350
Collective Resource Mobilisation	2.180	7.519	.006*	8.847	1.862	42.030
Collective Resource Utilisation	1.057	4.710	.030*	.348	.134	.903

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

Source: Fieldwork (2021)

CONCLUSION AND POLICY IMPLICATIONS

The study set out to examine the mobilisation and utilisation of resources and the wellbeing of social and solidarity groups with a focus on cooperatives. We concluded that resource mobilisation of the cooperatives was generally low but higher for cocoa-based cooperatives. The main factors that informed the utilisation of resources among cooperatives were resource mobilisation and collective acquisition of farm equipment with its attendant benefits of positive externalities which lowered production costs of the cooperatives. Longer membership years, collective resource mobilisation and collective resource utilisation were the major predictors of wellbeing among cooperatives.

Practical Implications

Practically, the findings of the study will help contribute to the management of social and solidarity organisations in Ghana. The findings would broaden the understanding of how this development approach affects livelihoods, which could be relied upon to eventually enhance

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the standard of living and bring about sustainable development among members of the SSE. It is also hoped that the findings will contribute to the mitigation of the cost of neoliberal policies by providing a path to wellbeing at the micro and informal levels through resource mobilisation and utilisation.

Social Implications

In terms of social implications, the maximisation of wellbeing of social and solidarity organisations rests on the intensification of resource mobilisation, utilisation, and maintenance of membership. The paper has contributed to the literature on social and solidarity economies by providing information on the missing link on how farm-based cooperatives mobilise and utilise resources for the wellbeing of their members.

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