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## AGRICULTURAL COOPERATIVE AND MEMBERS' RESILIENCE IN KITA AND YANFOLILA CERCLES OF MALI

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## ABSTRACT

The study examined the role of agricultural cooperatives in strengthening the resilience and social fabric of rural communities in the Kita and Yanfolila regions of Mali. Using a mix of quantitative and qualitative methods, data was collected from 149 participants, including cooperative members and non-members, through structured surveys and focus group discussions. It explored the challenges faced by farmers, the benefits of cooperative membership, the dynamics of social cohesion within these cooperatives, the nuances of inclusion, and conducted a comparative analysis between cooperative members and non-members. The communities in Kita and Yanfolila faced multiple adversities that significantly affected their resilience, livelihoods and overall well-being. Drought emerged as the most serious problem, affecting the entire population and underscoring its profound impact on agriculture and welfare. Flooding was also a significant threat, exacerbating food insecurity. While terrorist activities and COVID-19 seemed less pressing due to their limited occurrence or awareness at the time, vigilance and awareness remained key. The study highlighted the myriad benefits of cooperative membership and how it empowered members through agricultural training, access to resources and financial stability. In particular, cooperatives have been instrumental in addressing water scarcity and ensuring sustainable access through initiatives such as boreholes and pumping equipment, thereby increasing agricultural productivity and food security. The study also highlighted the key role of cooperatives in fostering social cohesion, promoting conflict resolution and serving as networking platforms. Members praised cooperatives for providing emotional and material support in times of need, disseminating conflict management techniques and promoting transparent, collective decision-making processes. However, there was a noticeable gap in perceptions between cooperative members and non-members regarding the role of cooperatives in conflict resolution. Non-members were less confident, possibly due to a lack of exposure or understanding of cooperative mechanisms. Inclusivity emerged as a key issue, with discussions highlighting the challenge of extending benefits to non-members, which could lead to feelings of exclusion. Income disparities between members and non-members further exacerbated issues of social cohesion. The study also highlighted the profound impact of the COVID-19 pandemic, revealing disrupted supply chains, reduced incomes, increased unemployment and heightened food insecurity in rural communities. Despite this, agricultural cooperatives stepped up by disseminating information, distributing essential supplies and promoting hygiene practices.

**Key words:** Agricultural cooperative, resilience, peacebuilding, social cohesion, COVID-19, Mali



## INTRODUCTION

Agriculture is undoubtedly of central importance to the economy of Mali, as it is the cornerstone of this landlocked West African country. It contributes around 30% of gross domestic product (GDP). It employs 80% of the population and generates over 40% of the country's foreign exchange earnings [1]. The majority of the rural population is mainly engaged in subsistence farming. They often form agricultural cooperatives [2]. A cooperative is defined as an association that pools the resources of people who have a common interest in order to promote and sustain that interest [3]. In addition, an agricultural cooperative is described as a group of farmers who have come together not for the sole purpose of making a profit among themselves, but to undertake joint efforts to promote the growth of their enterprise under improved conditions [4].

Agricultural cooperatives are also known as producer organizations, farmers' cooperatives, farmers' organizations, or producer associations. An agricultural cooperative is also defined as a formal, voluntary, collectively owned, and democratically controlled organization established for the economic benefit of agricultural producers by providing services to its members that support agricultural activities, such as bargaining with customers or providing inputs, technical assistance, or processing and marketing services. Cooperatives increase members' household incomes and, where cooperatives are the backbone of the household economy, increase members' resilience [5].

Agricultural cooperatives achieve social cohesion, gender equality, and resilience of their members by promoting peacebuilding through community work. They use a variety of peacebuilding strategies, such as working together to build new schools and houses, resolving land inheritance and consolidation issues, forming clubs, and encouraging visits to each other's households to build a common understanding among members [6]. Agricultural cooperatives are a driving force for social cohesion, bringing farmers together to collectively address challenges and promote community resilience. Furthermore, the international community is increasingly recognizing the importance of resilience approaches in addressing resource competition, mitigating conflict risks, and promoting development [7].

Though agriculture serves as a linchpin of the economy, farmers in Mali face a variety of obstacles on a daily basis that jeopardize their food and income security. The threat of drought and creeping desertification is growing, especially in the northern half of the country, as a result of changing climatic conditions that are causing greater temperatures and less rainfall in an already challenging environment. Poor water management and a lack of irrigation facilities exacerbate challenges for farmers who may already be concerned about land tenure [8]. The



same source suggests that Farmers may find it difficult to access credit and are vulnerable to market volatility and consequent fluctuations in the prices of agricultural inputs and outputs. Farmers are further constrained by inadequate training and education in agricultural concerns, thus reducing their knowledge of, and access to, innovative technologies; a lack of capacity-building for farmers' organizations has an effect on farmer autonomy. Poor infrastructure and limited storage options contribute to low productivity and post-harvest crop losses.

Given these myriad challenges faced farmers in Mali, it is essential to assess whether agricultural cooperatives aid members in building resilience against the aforementioned adversities. Resilience is a term that is increasingly being used to describe and explain the complexities of individual and group responses to traumatic and challenging situations [9].

Resilience is a concept with deep roots in various disciplines such as psychology, the physical sciences, and development. Regardless of the field, all definitions emphasize the ability to effectively cope with stress without succumbing to it. However, different approaches to dealing with stress lead to different outcomes. It is applied in the development field, specifically in preparing for natural disasters. The Intergovernmental Panel on Climate Change defines resilience as the ability of a system and its parts to anticipate, absorb, accommodate, or recover from the effects of a hazardous event in a timely and efficient manner. This includes preserving, restoring, or improving essential structures and functions [10]. In psychology, resilience focuses on the capacity of individuals to cope with difficult or traumatic circumstances [11]. The business community views resilience as the ability to overcome challenges that impact productivity [12].

Resilience, a relatively new concept in the field of conflict resolution and peacebuilding, has gained attention in various country studies exploring the connection between stress and conflict [13]. Conflict resilience refers to the capacity to withstand or bounce back from conflict, and it plays a crucial role in fostering social cohesion. By safeguarding institutions, relationships, and established patterns of behavior that underpin cohesion, conflict resilience supports the unity of communities and societies. This relationship is mutually reinforcing, as the presence of social cohesion also strengthens resilience by promoting relationships and cooperation across potential fault lines. Consequently, the process of building resilience contributes to social cohesion, which in turn enhances the capacity to resist and recover from conflict. While resilience is a multifaceted concept with various approaches across different disciplines, this research aims to assess resilience with a specific emphasis on social cohesion, this study recognizes the vital role that social cohesion plays in building and reinforcing resilience. The study aims to explore how agricultural cooperatives



contribute to enhancing the resilience of their members in these different dimensions compared to their peers' non-members.

- To investigate how agricultural cooperatives help their members to build resilience and promote social cohesion through knowledge sharing, and cooperative learning among members.
- To identify the challenges faced by agricultural cooperatives in promoting member resilience, analyse the contributing factors, and propose solutions.

## MATERIALS AND METHODS

The research was conducted in two districts: Yanfolila cercle in the Sikasso region in southern Mali and Kita cercle in the Kayes region in western Mali. The criteria for selecting these locations and agricultural cooperatives were defined according to Caritas Suisse's areas of intervention, which included a significant number of cooperatives and many farmers. The cooperatives supported by Caritas Suisse are spread over 6 communes in the cercle of Kita, namely (Bendougouba, Benkadi Founia, Bougaribaya, Djidian, Sébékoré, and Sirakoro), the number of households targeted by the project is 600, i.e. 3,950 people, while in the Yanfolila circle, in 4 communes (Djallon Foula, Gouanan, Wassoulou-Ballé, and Yallankoro-Soloba), the number of households targeted is 530, which is 2,900 people. Two main criteria were used to select respondents: 1) Number of Beneficiaries: Respondents were selected based on the number of beneficiaries per cooperative, recognizing the variation in beneficiary numbers across locations. This approach aimed to ensure representative participation from each location. 2) Agriculture Value Chain: The study focused on the resilience of agricultural cooperatives within different value chains. The value chain encompasses the entire agricultural process from production to consumption. The study acknowledged three value chain categories based on data from the Caritas Suisse project: maize (30%), peanuts (20%), and vegetable production (50%).

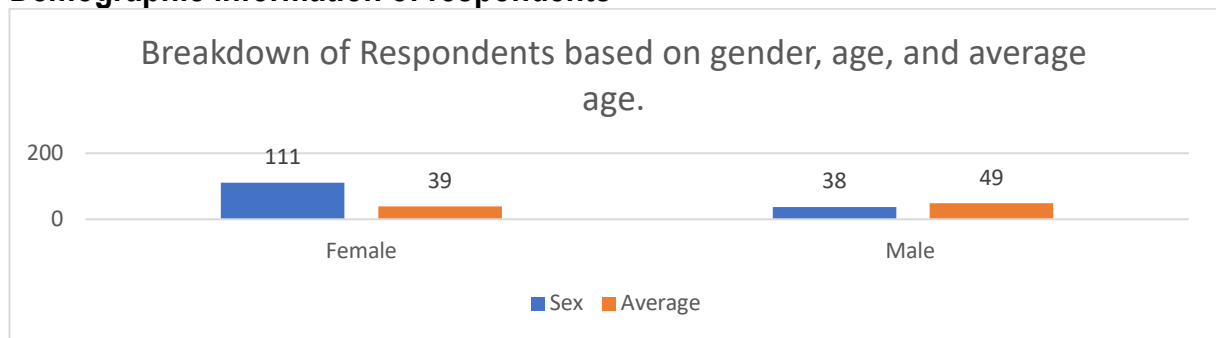
The study includes agricultural cooperatives in Kita and Yanfolila, with 36 members from Kita and 20 members from Yanfolila, making a total of 56 cooperative members. The number of respondents was increased from 5 to 6 in Kita due to the higher number of beneficiaries. In addition, 24 non-member farmers were included, 14 from Kita and 10 from Yanfolila, giving a total sample size of 84 cases. The selection criteria for cooperative members include at least three years of membership, active participation with weekly contributions, and a household size of at least 5 dependents, which is important for studying resilience. 10 Focus Group Discussions (FGDs) were conducted, with five FGDs in each circle, comprising groups of 6-7 people from local authorities and government technical services in



the circles, and randomly selected community members; a total of 65 additional respondents participated in FGDs. This approach allowed a thorough exploration of experiences, opinions and attitudes towards agricultural cooperatives and members' resilience. The FGDs provided valuable insights and shed light on previously undiscovered issues that had not been captured by previous data collection methods. In brief, a total of 149 respondents participated in this research. As Mali is a French-speaking country, the questionnaires were initially in French [the official language of Mali] and were professionally translated.

## RESULTS AND DISCUSSION

### Demographic information of respondents

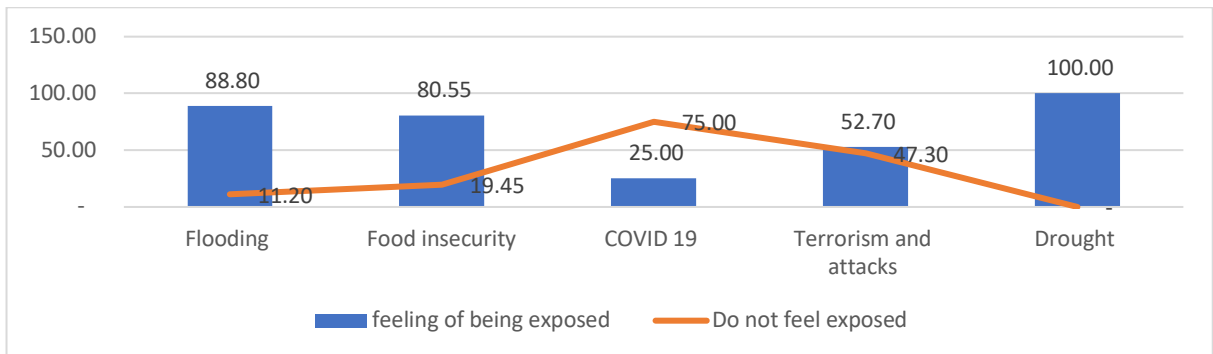


**Figure 1: demographic information of respondents**

The respondent demographics revealed a notable trend: there were 111 women compared to 38 men, suggesting a higher engagement of women in agriculture within the Kita and Yanfolila circles. Interestingly, the average age of surveyed women stands at 39, notably lower than the average age of surveyed men, which is 49. This might indicate that women tend to start or persist in agriculture at a younger age compared to men.

### Challenges faced by farmers

The communities in Kita and Yanfolila are grappling with a range of challenges that have significantly impacted their resilience, livelihoods, and overall well-being. Understanding the severity of these challenges and how the communities perceive their exposure to them is vital for effective problem-solving. Analyzing these findings will offer valuable insights to develop strategies and improve their situation. A visual representation, labeled Figure 2: Community Risk Assessment, succinctly summarizes the severity of challenges and the community's perception of their exposure. This figure provides an overview, aiding in better comprehension of the situation.



**Figure 2: Community risk assessment, (primary data collected in March 2023)**

The collected data reveals significant findings about community challenges. Drought is the most severe issue, affecting everyone with 100% exposure, highlighting its impact on agriculture and well-being. Urgent action is needed to secure water resources. Flooding is the second major concern, affecting a majority and underscoring food insecurity. Addressing vulnerability and ensuring food access is vital. Terrorist attacks and violence are not major concerns in the studied region due to lower occurrence, but ongoing vigilance is necessary. COVID-19 is not perceived as a threat, possibly due to limited information. Raising awareness is crucial to ensure community safety and well-being.

### **Benefits of being a member of a cooperative**

Cooperative membership offers several benefits, including training in agriculture, processing, conservation, and marketing. Members also learn about efficient water management for gardening. These skills enhance agricultural practices and productivity. Moreover, access to funds supports income-generating activities, fostering financial stability and entrepreneurial pursuits.

Cooperatives have resolved the challenges of water and food security which are due to drought as testified by one of the members of the cooperative during FGD *“In my opinion, I can confidently say that the cooperative, with the support of Caritas Suisse, has played a crucial role in addressing water shortages and improving the lives of its members. The provision of essential resources such as boreholes, vegetable gardens, and pump tools has ensured sustainable access to groundwater, leading to increased agricultural productivity through irrigation and promoting the efficient use of water. These initiatives have not only enhanced the living conditions of the members but also contributed to their food security and resilience in the face of water-related challenges. Furthermore, the cooperative's collaboration with Caritas Suisse during emergencies, particularly droughts, has proven beneficial. The provision of food aid, including millet, sugar, oil, and milk, has significantly improved nutrition and food security for households. It is worth highlighting that the cooperative members have not solely benefited from the water*





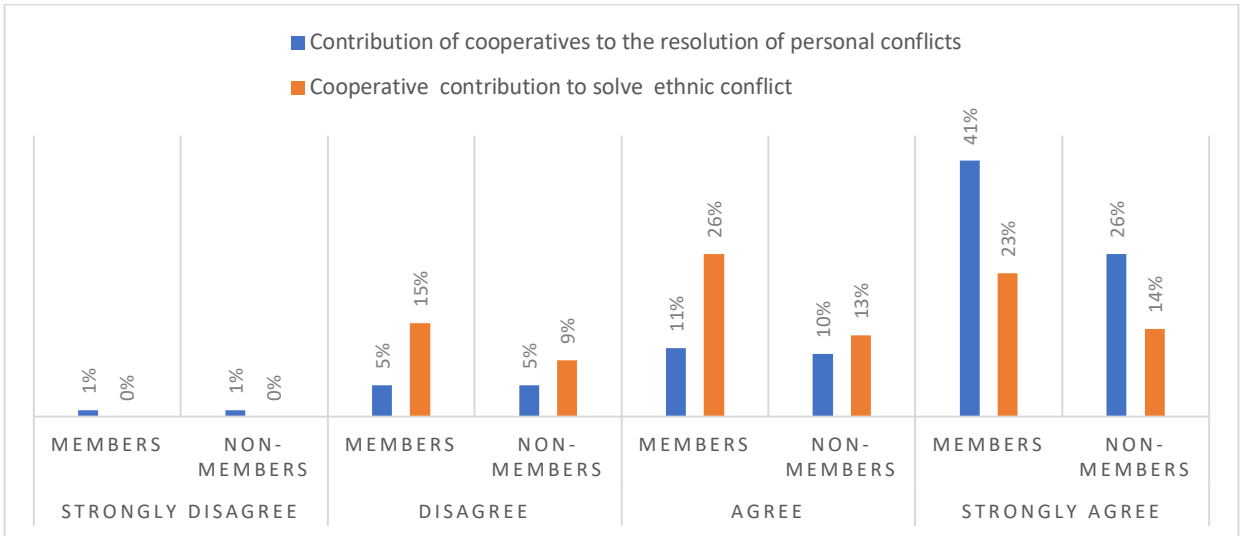
*from the boreholes, which demonstrates the cooperative's commitment to the broader community. I believe that the cooperative, in partnership with Caritas Suisse, has made a commendable contribution to the well-being of its members and the community at large. The sustainable solutions provided, coupled with the support during emergencies, have undoubtedly made a positive impact on the livelihoods of individuals, ensuring their resilience”.*

According to the respondents of the research, being part of an agricultural cooperative offers members a supportive and collaborative environment. Cooperatives provide emotional and material support during difficult times and celebrates important events like weddings. It also serves as a networking platform, granting access to agricultural inputs and resources. Conflict prevention and management techniques, like promoting connectors and discouraging disconnectors, are taught, enhancing social cohesion. The cooperatives' continuous support leads to members' ongoing development. Transparency and accountability are maintained through market gardening campaign reports. Additionally, the cooperative extends its reach beyond its own community, fostering collaboration with neighbouring villages, as expressed by cooperative members in Marina Jassa, where vegetable production is purchased by community members from nearby villages. Cooperative brought transformative changes, fostering collective work, better planning, self-confidence, and sustainable farming practices. Enhanced agricultural production and income result from combined efforts. Through effective planning, resources are allocated optimally, adapting to change and boosting productivity. Sustainable farming practices, supported by improved seeds and tools, increase yields and financial stability.

### **Cooperative and social cohesion**

Social cohesion within agricultural cooperatives significantly contributes to the resilience of their members in facing challenges and ensuring the sustainability of their cooperative activities. Firstly, social cohesion creates a supportive and collaborative environment where members work together towards common goals. This collective effort enhances their ability to adapt and respond effectively to various challenges. The below data reveals how cooperatives have contributed to social cohesion. Figure 3: Community perception on cooperation in enhancing social cohesion.





**Figure 3: Community perception on cooperation in enhancing social cohesion on personal and ethnic conflicts (primary data, March 2023)**

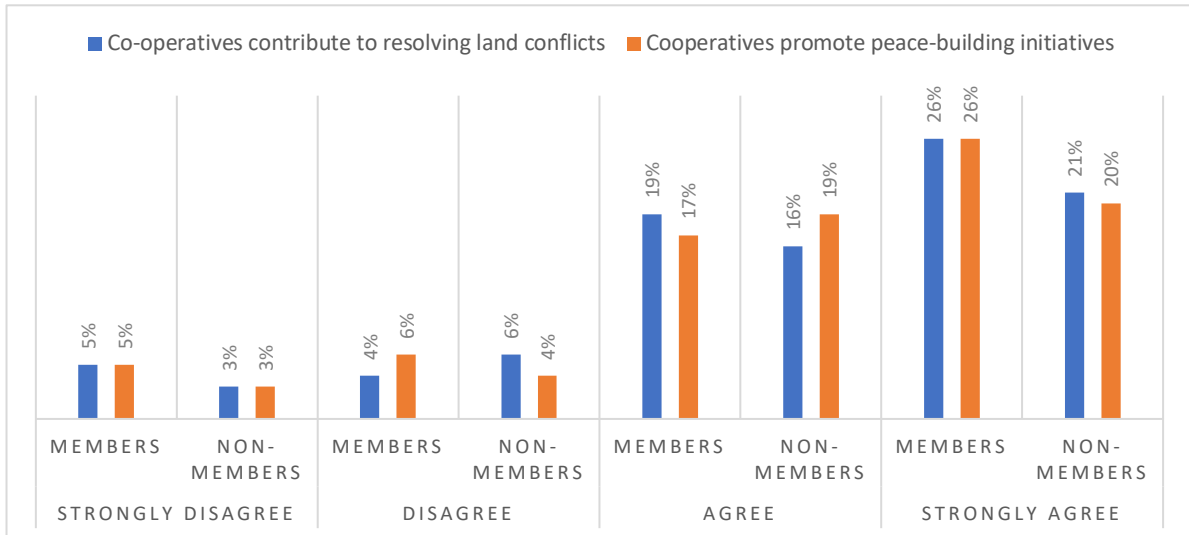
Both members and non-members exhibit a noteworthy level of consensus regarding the role of cooperatives in mitigating personal conflicts. Among members, 41% strongly agreed and 11% agreed that cooperatives contribute to resolving personal conflicts, while non-members expressed similar sentiments with 26% strongly agreeing and 10% agreeing. This suggests a widespread acknowledgment of cooperatives as effective mechanisms for addressing personal disputes. However, a minority of respondents hold differing views: 1% strongly disagree and 5% disagree among members, and 1% strongly disagree and 5% disagree among non-members. The data indicates a slightly lower level of consensus regarding the effectiveness of cooperatives in resolving ethnic conflicts compared to personal conflicts. Among members, 23% agree and 26% strongly agree with the cooperative's contribution to ethnic conflict resolution, while among non-members, this figure stands at 14% for agreement and 13% for strong agreement. Conversely, some respondents expressed skepticism about the role of cooperatives in ethnic conflict resolution, with 15% of members and 9% of non-members disagreeing. This suggests that while there is acknowledgment of cooperatives' potential in addressing ethnic tensions, it may not be as universally accepted as their role in resolving personal conflicts.

The data underscores the perceived importance of cooperatives as facilitators of conflict resolution, particularly in personal disputes. The higher levels of agreement among both members and non-members regarding cooperatives' role in addressing personal conflicts reflect a widespread recognition of their positive impact on social dynamics within communities. While there is somewhat less consensus regarding their efficacy in resolving ethnic conflicts, particularly among



non-members, the data still reflects a significant belief, especially among members, in the potential of cooperatives to contribute positively to mitigating interethnic tensions.

The research has expanded its focus beyond the role of cooperatives in mitigating personal and ethnic conflicts to include their contributions to resolving land disputes and fostering peace-building initiatives, as illustrated in Figure 4 below



**Figure 4: Community perception on cooperation in enhancing social cohesion on land Conflict and peacebuilding initiatives (primary data, March 2023)**

According to the data gathered from respondents, 26% of cooperative members and 21% of non-members strongly agree that cooperatives play a significant role in resolving land conflicts. Additionally, 19% of members and 16% of non-members simply agree with this notion. However, a small portion, comprising 5% of members and 3% of non-members, strongly disagree, while 4% of members and 6% of non-members merely disagree with the idea of cooperatives contributing to land conflict resolution. Regarding the involvement of cooperatives in peace-building initiatives, 26% of members and 20% of non-members strongly agree, while 17% of members and 19% of non-members agree that cooperatives promote peace-building efforts. Conversely, 5% of members and 3% of non-members strongly disagree, and 6% of members and 4% of non-members simply disagree with the role of cooperatives in promoting peace-building initiatives. Overall, the data indicates that both members and non-members recognize the importance of cooperatives in addressing land conflicts and participating in peace-building initiatives, with slightly higher agreement rates among members. This underscores the perceived significance of cooperatives in fostering conflict resolution and peace-building within communities.

### **Inclusion and sense of belonging**

Promoting a sense of inclusivity and belonging within communities is not only vital for individual well-being, but also plays a crucial role in fostering social cohesion and resilience. Inclusive communities tend to be more resilient in the face of challenges, as they draw upon the diverse strengths and experiences of their members. Additionally, a strong sense of belonging cultivates a supportive environment where individuals are more inclined to cooperate, resolve conflicts amicably, and work together towards the collective betterment of the community. By nurturing inclusivity and belonging, societies can foster social cohesion and resilience, laying the foundation for sustainable development and harmony. The focus group discussions highlighted the commendable efforts of agricultural cooperatives in fostering inclusivity and belonging among their members. These cooperatives employ transparent communication, regular meetings, and training opportunities to empower members and encourage their active involvement. Collective decision-making enhances members' sense of ownership and belonging. The insights gathered from the focus group discussions highlighted that participating in agricultural cooperatives involves member contributions, which can sometimes pose a challenge for certain community members lacking the capacity to contribute. Consequently, this situation can deter their involvement in cooperatives and may be seen as a form of exclusion for non-members. To address this, extending inclusivity principles beyond the cooperative's membership is crucial for community unity. Equal services for non-members can promote equality, bridging the gap between members and non-members. Nonetheless, careful evaluation of the impact on sustainability and incentives is necessary to strike a balance between inclusivity and membership benefits for the cooperative's long-term success.

### **Comparison of social cohesion and resilience for members and non-members**

Data collected from members and non-members revealed that participating in cooperatives offers several advantages in terms of, support networks, knowledge sharing, access to assistance, and economic prospects. These elements contribute to the resilience and social cohesion of cooperative members. Non-members, on the other hand, often lack similar support and resources, making them more vulnerable to economic hardship and social isolation. Table 2 highlights the comparison between members and non-members in terms of social cohesion and resilience.

Altogether, being a member of an agricultural cooperative provides individuals with access to resources, knowledge, support networks, and opportunities that can enhance their resilience and social cohesion. Respondents did, however, raise



some issues that could disrupt community harmony and cohesion, such as income inequality: cooperative members generally have higher incomes from their production than non-members. This can be attributed to various factors, including access to resources, knowledge, market information, and collective bargaining power. The income gap can lead to differences in social cohesion between members and non-members within the community. In addition, non-members sometimes feel envious of the benefits and opportunities available to cooperative members. This envy may arise from witnessing the benefits and progress that cooperative members enjoy through organization, meetings, and support from NGOs. This perception of inequality can potentially affect social cohesion within the community. By addressing these inequalities and promoting inclusive practices it can help strengthen social cohesion and contribute to the overall resilience of the community.

### **Effect of COVID-19 in Kita and Yanfolila**

Even though the awareness of covid19 for the majority of rural communities (Kita and Yanfolila) was very low, the respondents expressed the feeling of its impact: the COVID-19 crisis has had a detrimental impact on rural communities in Mali, particularly in relation to the marketing of agricultural products. Farmers have faced significant declines in the prices paid by buyers for their products, resulting in a loss of revenue and financial struggles. This decline is attributed to disrupted supply chains, shifts in demand, and limited market opportunities. As a result, rural households have faced challenges in purchasing inputs for the upcoming cropping season and have struggled with increased unemployment and rising food expenses. The pandemic has exacerbated existing vulnerabilities and made it difficult for rural communities to afford the same food basket as before, leading to heightened food insecurity and financial stress.

### **The role played by cooperatives during COVID-19**

Cooperatives played a variety of roles during the COVID-19 pandemic. They were involved in information dissemination, monitoring, sensitization, essential supply distribution, and community support. Their active participation at the grassroots level, as well as their intimate relationship with households, enabled them to effectively contribute to public health promotion, virus prevention, and living circumstances improvement during this difficult period. Here are some roles enumerated by respondents: Cooperatives took the initiative to inform and sensitize households about proper hygiene measures. They disseminated information on the importance of frequent handwashing, wearing masks, practicing social distancing, and following other recommended barrier measures. By raising awareness, cooperatives played a vital role in educating communities and promoting behavioral changes to prevent the transmission of the virus.



Additionally, cooperatives actively monitored and ensured compliance with hygiene and barrier measures. They conducted regular visits to households, checking if the recommended measures were being followed correctly. This monitoring helped identify areas where compliance was lacking and enabled timely interventions and corrective actions.

Cooperatives played a role in sensitizing households about the construction and maintenance of proper sanitation facilities, such as latrines. Good hygiene practices are crucial in preventing the spread of diseases, including COVID-19. By advocating for improved sanitation, cooperatives contributed to creating healthier living environments and reducing the risks of virus transmission within households and communities. Furthermore, cooperatives conducted home visits to monitor the utilization of handwashing kits. They provided guidance on the proper use of these kits and ensured that households had adequate access to water, soap, and other necessary supplies. Monitoring usage levels helped identify any issue or challenge faced by households in maintaining proper hand hygiene. Cooperatives played an active role in distributing essential COVID-19 control equipment to communities. This included handwashing kits, masks, soap, bleach, and informative posters. By facilitating the distribution of these supplies, cooperatives ensured that even disadvantaged households had access to the necessary resources for protection against the virus. Moreover, cooperatives participated in monitoring and sweeping activities in villages and households. They collaborated with local authorities and health organizations to identify high-risk areas, provide up-to-date information, and offer continuous support to the community. Monitoring and sweeping efforts aimed to maintain cleanliness, minimize potential virus hotspots, and promote overall community well-being.

## **CONCLUSION, AND RECOMMENDATIONS FOR DEVELOPMENT**

This study highlights the pivotal role of agricultural cooperatives in bolstering member resilience and fostering social cohesion. By facilitating knowledge sharing and cooperative learning, these organizations create an environment where members can exchange ideas and best practices, equipping them with the necessary tools to navigate challenges effectively. The proactive approach of cooperatives in addressing crises such as the COVID-19 pandemic underscores their adaptability and responsiveness to member needs. Furthermore, the cooperative model serves as a robust support structure that not only promotes resilience but also strengthens community bonds, thereby enhancing member well-being and contributing to overall community development. The study's findings also shed light on the differing perceptions of conflict resolution capabilities between cooperative members and non-members, emphasizing the need for greater



education and awareness to attract broader support and engagement in cooperative initiatives.

To address the challenges faced by agricultural cooperatives, it is recommended to implement a multifaceted approach. Firstly, adopting sustainable and climate-resilient farming practices is crucial to mitigating the impacts of drought and flooding on agricultural productivity and livelihoods. Additionally, enhancing early warning systems for natural disasters through collaboration with meteorological agencies and leveraging technological advancements can provide timely information to farmers, enabling proactive measures to minimize crop and livelihood impacts. Moreover, forging partnerships with organizations like Caritas Suisse for funding and technical support is essential to access resources such as irrigation systems, training on climate-smart agriculture, and financial assistance during extreme weather events. Finally, creating platforms for cooperative members to share experiences, knowledge, and best practices through workshops, field visits, and mentoring programs can empower them with the skills and tools needed to effectively navigate challenges and build resilient communities.



**Table 1: Sampling by value chain category by cercle for cooperative members and non-members**

Agriculture Value Chain	Kita Cercle				Yanfolila Cercle			
	Members		Non- members		Members		Non-members	
<b>Category1: Vegetables</b>	50% x 32	16	50% x 14	7	50% x 24	12	50% x 10	5
<b>Category2: Maize</b>	30% x 32	10	30% x 14	4	30% x 24	7	30% x 10	3
<b>Category3: peanuts</b>	20% x 32	6	20% x 14	3	20% x 24	5	20% x 10	2
<b>Total</b>		<b>36</b>		<b>14</b>		<b>24</b>		<b>10</b>

**Table 2: Social cohesion and resilience for members and non-members (primary data collected, March 2023)**

Category	Cooperative Members	Non-Members
<i>Mutual Support</i>	Benefit from mutual support, enhancing resilience.	Lack organized support, rely on own resources.
<i>Knowledge Sharing</i>	Direct access to latest techniques, enhancing efficiency.	Learn from members, improve practices through observation.
<i>Timely Access to Resources</i>	Access to quality seeds on time, maximizing yields.	May face delays in accessing quality seeds.
<i>Aid and Support</i>	Access food and financial aid, ensuring resilience.	Vulnerable to food insecurity and financial instability.
<i>Access to Information</i>	Better access to price info for informed decisions.	Rely on less reliable or delayed information sources.
<i>Financial Management</i>	Maintain operating accounts for effective decisions.	May lack effective financial management practices.
<i>Credit Access</i>	Better access to credit within the cooperative.	Reliance on external credit sources.
<i>Awareness and Open-mindedness</i>	Exposed to new ideas and perspectives.	Miss out on opportunities for personal growth.



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