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# **Determinants of Success and Sustainability of Farmer Organizations in the North West Region of Cameroon**

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## **Authors' contributions**

*This work was carried out in collaboration between both the authors. Author PMN designed the study, wrote the protocol, carried out the field study, managed the literature searches, performed the statistical analysis and wrote the first draft of the manuscript. Author FDE designed the study, and approved the protocol and the literature searches. Both authors read and approved the final manuscript.*

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## **ABSTRACT**

**Aims:** This article seeks to evaluate the determinants or factors that contribute to the success of Farmer Organizations and their sustainability.

**Study Design:** The research method was based on field surveys.

**Duration of Study:** The study was carried out between August 2018 and October 2019.

**Methodology:** Sample: Data was collected through face-to-face interviews and 299 respondents (255 Farmer organisations members, and 44 community members) were selected using the multi-stage cluster and purposive sampling techniques. Data from the study was analysed using descriptive statistics.

**Results:** Results revealed that the main problems witnessed by Farmer Organisations which slow down their growth include capital accumulation (86.4%), unavailability of loan (79.5%), and lack of

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skilled personnel (65.9%) and high illiteracy level of members (43.2%). While mismanagement of group funds by leaders (13.6%), government interference (29.5%), was of low impact. Factors that contribute to the success and sustainability of farmer organisation among others are good group leadership skills (90.2%) members, meeting the needs of the members (84.3%), assist in community development (58.8%) other factors include origin of group, assistance, communication and members involvement in decision making, membership participation, guiding principles and regulations, type of activity and profitability.

**Conclusion:** For farmer organizations to be successful and sustainable government agencies and NGOs in the sector should help the farmer organizations by providing financial assistance, farm inputs and seeds, provide post harvest infrastructures, regular extension services and the Farmer organizations should be market and advocacy oriented.

**Keywords:** Farmer organizations; problems; success; sustainability.

## ABBREVIATIONS

ACEFA	: Program for the Improvement of the Competiveness of Family Agro-pastoral Farms;
CIC	: Common Initiative Group;
FOs	: Farmer Organisations;
IFAD	: International Fund for Agricultural Development;
MINADER	: Ministry of agriculture and rural development;
MINEPIA	: Ministry of fisheries, livestock and animal husbandry;
NGO	: Non governmental organisation;

## 1. INTRODUCTION

In most developing countries, rural households depend on agriculture for their development and poverty reduction and the role of agricultural cooperatives in rural development implies it's role in agriculture development [1]. Farmer Organizations (FOs) such as farmer unions, farmer cooperatives, farmer groups and commodity associations, as well as rural finance institutions, can play a key role in the development of rural areas in developing countries as well as in fighting poverty. FOs are considered as a key tool to improve the living conditions of resource-poor farmers in developing countries because belonging to a FO has positive effects on smallholder farmers' income and in increasing the level of agricultural production, yield, and economic benefit to farmers [2-3]. For the International Fund for Agricultural Development [4] farmers join FO due to the difficulty to ensure household food security or income given the constraints of farm size of less than two hectares and access to technical modes of production for 85% of all farms in the world. Farmers equally join FOs

because of their effectiveness in providing their members with better access to research for innovations, extension, inputs and marketing of their products and are also, key organizations in shaping livelihood opportunities and outcomes for their members [5]. Therefore, the establishment of cooperative groups or FOs is a step towards creating a reliable local enterprise that may have more bargaining and purchasing power for its members. FO can also improve members bargaining power [6] and facilitate the flow of information between farmers and markets and organise group sales of farmers produce [7].

The North-West region like other parts of Cameroon has since the 1960s witnessed the creation of thousands of FOs that have played both social and economic roles for the benefit of the farmers and their stake holders [8]. The state in the 1960s created cooperatives as alternative organizations to boost agricultural production and as a principal source of foreign currencies through the exportation of agricultural product produced by cooperatives, necessary for economic and social development (MINADER, 2015). The activities carried out by these groups are related to farming and include organization of trainings for its members, sharing of experiences, purchase in bulk of agricultural inputs and distribution, and owning of community farms. However, most of these farms have witnessed less success [8-9].

Even though FOs are called to play a significant role in the lives of its members and communities in which they exist, there are many factors that affect their success and sustainability as well as factors that slow down their growth and led to failure. Banaska, [10] Identified four factors that affect the success and sustainability of FOs; that is, leadership strength, group size, business relation amongst members and member's

selection process at creation. Such studies are however limited in Cameroon. In addition studies that elaborate a sustainability model that can be used by stake holders and government agencies to assist the FOs to become successful and sustainable in order to foster agricultural growth and development are scarce in the literature. The objective of this article is to analyse the factors that determine the success and sustainability of FOs in the North-West region of Cameroon and propose a sustainability model for FOs in the study area.

## 2. METHODOLOGY

The study area was the Northwest region (at 6.33° longitude North and 10.5° latitude east) situated in the western highlands of Cameroon located of the Greenwich Meridian and has a surface area of 17.910km<sup>2</sup>. The research method was based on field surveys in which primary data was collected using a well structured questionnaire through interviews with members of FOs.

### 2.1 Study Population

The study population include members of active groups of FOs located in two divisions of the North West region namely Mezam, and Ngokentunjia, divisions. The members of these FOs belong to either CIGs (Common Initiative Groups) or unions of CIGs and cooperatives (coop) or unions of cooperatives excluding financial cooperatives (Coopec). Interviews were limited to members of active FOs who have carried out activities for at least five years in different agricultural sectors notably farming and rearing of livestock. Five years was considered long enough to have an effect on the members and community members.

### 2.2 Sampling Technique and Size

The sampling techniques used in this study included the multi-stage cluster sampling and purposive or selective sampling Methods. The multistage random sampling method was used to identify the first study population made up of individual members of FOs. At the first stage, the study population was selected from two divisions out of the seven divisions in the Northwest region. At the second stage the study population was further subdivided into subdivisions where five subdivisions were purposively selected due to its accessibility and at the third stage the FOs

found in these subdivisions were selected based on the main farming activities carried out in the different villages and five members per FO were selected at random to answer the questionnaire number 1 (questionnaire for group members).

The purposive sampling method was further used to identify the sampling size for questionnaire number two (questionnaire for community leaders). The community members were selected from the communities where the FOs carry out their activities. Five communities were identified and at least seven community members were selected per community based on hierarchical distribution of members of the community. As follows; the chief or his councillors, queens, quarter heads, committee leaders, committee members and opinion leaders in the community. The sample size was made up of 255 farmers belonging to 51 FOs and 44 community members.

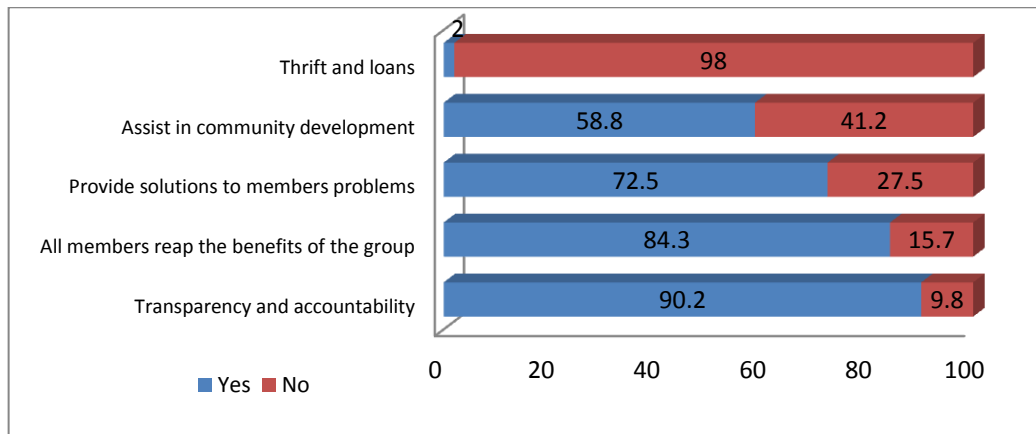
Once the questionnaire was elaborated, a reliability test was conducted on the field by administering the questionnaires to see if questions were well set before it was fully administered.

### 2.3 Technique of Data Analysis

After the questionnaires were fully administered, a recount was conducted, by adopting a manual technique of classifying questionnaires. Verifications were made to ensure that the questionnaires were well filled by the respondents before analysis. The analytical tools used in the study were those of descriptive statistics such as, frequency table, graphs, and bar charts in order to analyze the factors that contributed to FO success and sustainability.

## 3. RESULTS AND DISCUSSION

To be able to determine the factors that led to the success and sustainability of FOs in the study area, members were asked to outline the reasons why they think the FOs they belong to will exist for a longer time. Fig. 1 indicates that the main factors members attribute for the success and sustainability of the FOs include thrift and loans, assist in community development, provide solution to member's problems, members reap the benefits of the groups and transparency and accountability. All of these factors can be regrouped under group leadership and management skills.



**Fig. 1. Distribution of respondent with respect to reasons of group success and sustainability**

### 3.1 Group Leadership and Management Skills

From Fig. 1 members of FOs outlined good group leadership and management skills of inputs and benefit as the reason for the success of FOs in the study area. This through, transparency and accountability, all members reap the benefits of the group, and they provide solution to member's problems and assistance to community development.

#### 3.1.1 Transparency and accountability

Figure 1, shows that, 90.2% of members stated that transparency and accountability in the management of resources of the group like inputs, benefits and its distribution to members was a reason for the FOs sustainability. This explains why community members were also willing to join these FOs. The members testified that they have regular sharing of profits to members either yearly or every semester either equally or according to members. Since the proceeds from the groups are always kept in the group's bank account, this prevents mismanagement of funds by leaders as funds are only withdrawn when needed, this helps to minimise disputes between members. These findings are in line with Valentinov [11] who described such problems as incentive problems and an institutional disadvantage for the FOs because management of resources in FO are expected to be done effectively and transparently by the leaders of the FOs to ensure members participation, success and sustainability.

#### 3.1.2 Members must benefits from the group

The second important factor that contributed to the success and sustainability of FO in the study

area as indicated by 84.3% of group members is the fact that all members reaped the benefits of the groups, since the groups meet the needs of the members and they benefited from the group proceeds, trainings, inputs, group sales among many others and as such improved their standards of living. The results corroborate those of Borzaga and Galera [12] who found out that FOs like co-operatives help to address the needs of communities and members and "should be regarded as collective problem solvers.

#### 3.1.3 FO should be a problem solver

72.5% of the respondent said the FOs were successful and sustainable because they help to provide solutions to their members problems. This is because FOs were created by members to meet the needs of members as such can be considered as problem solvers. Zeuli et al. [13] found out that FOs are oriented towards solving local problems by organizing local people into stable groups or organisations with their mission to keep funding, distribution of benefits, and responsibility and accountability in local users' hands. According to Bhuyan, [14]; Osterberg et al, [15] and Wanyama et al. [16] skilled or "committed leadership with a clear idea of finding solutions to the daily problems of their members" are vital to cooperatives.

#### 3.1.4 Assist in community development

Another reason identified by members for the success of FOs is their ability to assist in community development as reported by 58.8 % of the members. Participation in cooperatives often encourages participation in other community projects and in state and local government and working together in FOs also

helps members to better understand how to solve community problems [17-18]. Due to their assistance in community development the community members are also committed to the success of the FOs and are willing to join the groups to foster more future development.

### **3.2 Other Factors that Contribute to FO Sustainability**

Other factors affecting farmer organizations success and sustainability were determined by sorting out the FOs who had existed for over ten years and had indicated that their farming activities have been profitable. In all, 38 groups were sorted and their characteristics are as follows: origin of group, assistance from other body, communication and member's involvement in decision making, membership participation, guiding roles and regulations, type of activity and profitability, group creator and creation process and nature of members.

#### **3.2.1 Membership selection at initial phase and nature**

The findings (Table 1 ) show that most of the groups identified as sustainable and successful were mixed gender groups with a clear criteria for recruitment of members such as members must be physically fit before belonging to the group as approved by 44.7% of groups, members must pay registration or annual fee by 76.3% of groups, 68.4% for respect of group rules and regulations, and members must be of good morality (44.7%). Member's obligations were also clearly spelled out; this included payment of monthly dues (47.4%), attendance of meetings (84.2%), abiding by rules and regulation abiding (84.2%). These recruitment criteria according to Chibanda et al. [19] prevents the entry of free riders into the group who do not have the success and development of the group at heart but join the FOs to benefit from government assistance. This findings are in line with Williams, [20] who reports that the success and sustainability of a FOs like cooperatives is determined from the start as such FOs must select the right members at the initial stage.

#### **3.2.2 Setting of clear vision and mission of the FO**

Another factor that contributes to the success of the FOs is the fact that they set clear vision and mission of the group at creation. This can be seen from their creation process where members

themselves created 89.5% of the FOs. The vision and mission of an FO is based on why farmers joined the organisation in the first place [21]. These groups were created to meet members need with the help of the members themselves or NGOs (57.9%) while others started as social or a Njangi group with the aim to assist the members financially or to meet their social needs (39.5%). Some of the reasons why FOs were created to assist members or meet their needs include; to provide farm inputs to members, to benefit from assistance and finance, to get access to more markets, to have more bargaining power, reduce transaction cost, to get access to trainings and to benefit from extension visits. According to Hatti and Rundquist [22], "only organisations established and promoted by people can initiate and sustain a development process".

#### **3.2.3 Nature and type of activity/ profitability**

One of the criteria that determined group success and sustainability in the studied area was the type of activity and profitability of the farming activity. According to the groups' members, most the groups sampled are profitable that is averagely profitable (78.9%) or highly profitable (21.1%). The majority of groups said to be profitable carried out diversified farming activities at the same time including crop and live stock production (63.2%) with the rest of the groups (36.8) carrying out single activities such as crop production(15.8%), market gardening (7.9%) and livestock production (13.2%). These findings are similar to [23] who indicated that high value products offer greater returns than staples of low value and more chances for increase income thereby leading to FO success and sustainability. There is also evidence that carrying out both livestock and crop production is very profitable for the farmers as livestock serves as quick financial security, provision of natural fertilizer and food [24]. Livestock production also has the ability to contribute to poverty reduction in many ways as it can increase food supply, generate employment and supply inputs and services for crop production, also serve as a source of income and a way for capital accumulation [25].

#### **3.2.4 The existence of guiding principles and values**

One hundred percent of the groups that were sustainable and successful had guiding principles and values in their FOs that they uphold. The FOs practiced all the international

cooperative principles of voluntary and open membership, democratic member control, member economic participation, autonomy and independence, education, training and information, co-operation among co-operatives and concern for community a new principle of thrift and loan particular to FOs of this region was added. The FOs also practiced all the international values of self-help, self-responsi-

bility, democracy, equity and solidarity, equality, and these FOs added a last value of transparency. These guiding principles and values according to leaders of the FOs interviewed act as important human values and principles that guide the FOs in achieving their desired social as well as economic objectives Skoko et al., [26] reported similar findings.

**Table 1. Distribution of groups according to sustainability factors**

<b>Factors</b>	<b>Indicators</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Nature of members</b>	Single gender groups	1	2.6
	Mixed	37	97.4
	Total	38	100.0
	Physically Fit		
	Yes	17	44.7
	No	21	55.3
<b>Membership conditions</b>	Total	38	100.0
	Pay Registration		
	Yes	29	76.3
	No	9	23.7
	Total	38	100.0
	Respect by laws		
	Yes	26	68.4
	No	12	31.6
	Total	38	100.0
	Be of good morality		
	Yes	17	44.7
	No	21	55.3
	Total	38	100.0
	Monthly dues payment		
	Yes	19	50
	No	19	50
	Total	38	100.0
<b>Obligation of members</b>	Meetings		
	Yes	32	84.2
	No	6	15.8
	Total	38	100.0
	Rules and regulation abiding		
	Yes	32	84.2
<b>Group creator</b>	No	6	15.8
	Total	38	100.0
	Members	34	89.5
	A combination of these	3	7.9
	Government	1	2.6
<b>Creation process</b>	Total	38	100.0
	Government officials advised to create the group	1	2.6
	Members decided to create the group based on need	4	10.5
	Members met and decided to create the group with help of an NGO	18	47.4
	Started as social or a Njangi group	15	39.5
	Total	38	100.0

Factors	Indicators	Frequency	Percentage
<b>Type of activity</b>	Crop production	6	15.8
	Crop production and market gardening and livestock	2	5.3
	Crop production and live stock production	22	57.9
	Livestock production	5	13.2
	Market gardening	3	7.9
	Total	38	100.0
<b>Profitability</b>	Averagely profitable	30	78.9
	Highly profitable	8	21.1
	Total	38	100.0
<b>Guiding roles and regulations</b>	Guiding principles	38	100.0
	Guiding Values	38	100.0
	Percentage respect of Procedure	38	100.0
<b>Membership participation</b>	Financial contribution through donations		
	Yes	37	97.4
	No	1	2.6
	Total	38	100.0
	Shares Purchase		
	Yes	24	63.2
	No	14	36.8
<b>Attending of meetings</b>	Total	38	100.0
	Weekly	16	42.1
	Monthly	15	39.5
	Every two weeks	6	15.8
	Twice a year	1	2.6
	Total	38	100.0
	Percentage participation in meeting between 20-50%	5	13.2
<b>Communication and Member Involvement In Decision making</b>	Between 60-100%	33	86.8
	Total	38	100.0
	General assembly democratically votes and guided by the group constitution	14	36.8
	General assembly democratically	15	39.5
	Guided by the constitution of the group	7	18.4
	Guided by the constitution of the group and imposed by members	2	5.3
	Total	38	100.0
<b>Assistance from other body</b>	Extension follow up and trainings	17	44.7
	Buying and selling	4	10.5
	Financial assistance and input	9	23.7
	All forms of Assistance	8	21.1
	Total	38	100.0

### 3.2.5 Membership participation and commitment

Member's commitment and participation is another factor responsible for the success and sustainability of FOs in the study area. This member's commitment and participation is related to provision of funds to run the FOs activities and participation during meetings, group activities and decision-making.

### 3.2.6 Contribution towards group funds and group activities

The findings showed that the successful FOs provided financial contribution towards the success of their farming activities through donations (97.4%) and purchase of shares (63.2%). Member's commitment is a very important factor for the survival of the FOs that is their decision to increase or reduce the volume of



their patronage or simply withdraw from the FO can greatly affect the FO.

### 3.2.7 Participation during meetings

Member's commitment to these FOs could be seen through their active participation in group meetings weekly (42.1%), monthly (39.5%), or every two weeks (15.8%) which gave an averagely high membership participation rate of between 60-100%. 86.8% increase participation rate at meetings and group activities as earlier mentioned is due to transparency in the management of group funds, members reap the benefits of the group and the provide solutions to members problems. This in line with Fulton et al [27] that member's commitment is related to the ability of the FO to address member's needs as the success of the organization as an effective agent for members raises member's commitment to the FO activities.

### 3.2.8 Communication and participation in decision-making

Another characteristic noticed from the successful and sustainable FOs in the study area is good communication between members in the form of member involvement in decision-making. 76.3% of the decision taken is done by the general assembly democratically voted or guided by the group constitution agreed by the group or both. Osterberg and Nilsson, [28] indicated that factors that contribute to member's commitment include benefits of the FO to its members, communication and participation in decision-making. He also found out that significant disloyalty in members is due to the poor management of the FO. Members are said to be more loyal and participate actively when involved in decision making than when it is forced on them [29].

### 3.2.9 External assistance from other bodies

More so, another characteristic of the sustainable and successful FOs is that of interaction with other bodies such as government agency MINADER (Ministry of Agriculture and Rural Development, MINEPIA (Ministry of Livestock Fisheries and Animal Husbandry), Non Governmental Organizations (NGO), agribusinesses organisations and other groups in the form of assistance in finance and inputs, trainings, extension and business agents (buying of inputs and sale of produce).

#### 3.2.9.1 Extension follow up and trainings

A majority of the groups received assistance in extension follow up and trainings (44.7%) from government agent and NGOs or group members. The trainings offered were; animal husbandry, crop production, leadership and group dynamics, basic accounting, gender relations, farm management, marketing, and cooperative training. Other trainings requested by the FOs are food processing, seed multiplication among many others. Extension visits is done by government agent and NGOs who visit the members anytime when called. These trainings and extension follow-up helped the members to acquire knowledge on improved agricultural techniques thereby increasing farm yields and eventually income.

#### 3.2.9.2 Financial assistance and input

The sustainable and successful FOs (23.7%) received assistance in finances and input. Assistance in inputs like ameliorated seeds or genetically modified animal species, modern farm tools, and fertilizers from NGOs and government agencies. Financial assistance came mostly from the FOs thrift and loan (njangi) activities.

#### 3.2.9.3 All forms of assistance

Twenty one percent (21%) of the FOs received all the forms of assistance. These groups testified that their activities were highly profitable. All these forms of assistance include training, assistance in finance, farm tools and inputs, extension follow-up collaboration with business organizations through buying and selling and with other FOs. Since they had interactions with government agencies, NGOs, other groups and agribusinesses organizations these findings corroborate with Hill et al. [29] who affirmed in a study on the impact of external support that external support greatly improves the livelihood of rural communities and facilitate FOs access to members.

### 3.3 Problems Witnesses by FOs that Hamper's the Success and Sustainability of FOs

Members were also interviewed on the problems witnessed by FOs in their community that slows down their success and sustainability. They outlined a number of problems (Fig. 2), which

included: Inadequate capital accumulation, unavailability of loan, mismanagement by leaders, and lack of skilled personnel, government interference, and high illiterate level of members.

### **3.3.1 Inadequate capital accumulation and unavailability of loans**

86.4% group community members indicated that the most important problem encountered by FOs is inadequate capital accumulation. Unavailability of loans was identified by 79.5% community members. These results are in conformity with the results of other authors [30-31] that showed that one of the biggest and largely unaddressed challenges of smallholder farmers in the world is access to finance. This is because financial institutions as banks or microfinance considers them as too risky consequently, are unable to obtain financing from either microfinance institutions or commercial banks.

### **3.3.2 Lack of skilled personnel**

Lack of skilled personnel to manage and train the groups was the second problem identified by 65.9% of community members. The farmers identified lack and limited number of extension workers to train and monitor the farmers. Most farmers that were successful gave as reason the constant follow up of government extension workers. The results are also in line with other studies that one of the constraints that affect productivity of live stock farmers is lack of skilled personnel to train the farmers in modern agricultural techniques thereby decreasing productivity [30-32].

### **3.3.3 High illiteracy level of members**

43.2% of community members said the high illiteracy level of their group members was a problem to the success of their FO. The community members testified that members who could not read and write did not understand the trainings offered to the members and did not apply them as required consequently leading to low production, it is indicated that high illiteracy rate of members greatly affect the implementation of new farming techniques thus low production [33-34]. Apart from inability to implement new farming techniques they also lack the ability to use basic business skills such as accounting, cash-flow management and marketing skills and will be unable to meet the quality standards set by fresh produce markets and food processors [35].

Problems of lesser impact on the success and sustainability of FOs as identified by community members include mismanagement of group funds by leaders (13.6%). Most members testified that FO leaders managed the finances and resources owned by the FO correctly and all members benefited from the groups and most of their problems were resolved by the FOs. Also, since most groups were created by members based on their needs, there was very little government interventions as only 29.5% of groups identified government interventions as a problem and this is mostly the case of FO groups created with the assistance of government agencies to implement their projects. Fongang, [9] found out that some FOs in Cameroon were created by some agricultural programs to serve as their partners with assistance in the form of financial, material and trainings and the FOs witnessed a certain form of state intervention.

## **3.4 Proposed FO Sustainability Model**

From the characteristics of the successful and sustainable FOs operating in the study area and from literature information a model that could be used to describe the sustainability of FOs was developed. This model may later on be used by upcoming and existing FOs to sustain their respective systems (Fig. 3). This model has been developed from the Sustainable Livelihoods framework model (SLFM). The Sustainable Livelihoods thinking was inspired by Robert Chambers in the 1980s, and has been further developed by Chambers, Conway and others in the 1990s. The Sustainable Livelihoods framework describes what development dedicated to poverty reduction should focus on to create sustainable livelihoods for the poor [36].

The proposed FO sustainability model presents the factors which contribute to the success and sustainability of FOs, as well as the outcomes of sustainability of the FOs referred to as livelihood outcomes. As represented in the model, the successful and sustainable creation of FO entails that: members should be at the origin of the creation and it should be based on their needs. FO members should select profitable farming activities to carry out, set a clear vision and mission for the FO and be able to select skilful leaders democratically. These leaders should be able to manage the group funds and inputs with transparency and accountability so that members can reap the desired maximum benefits. Good membership selection at initial phase to prevent

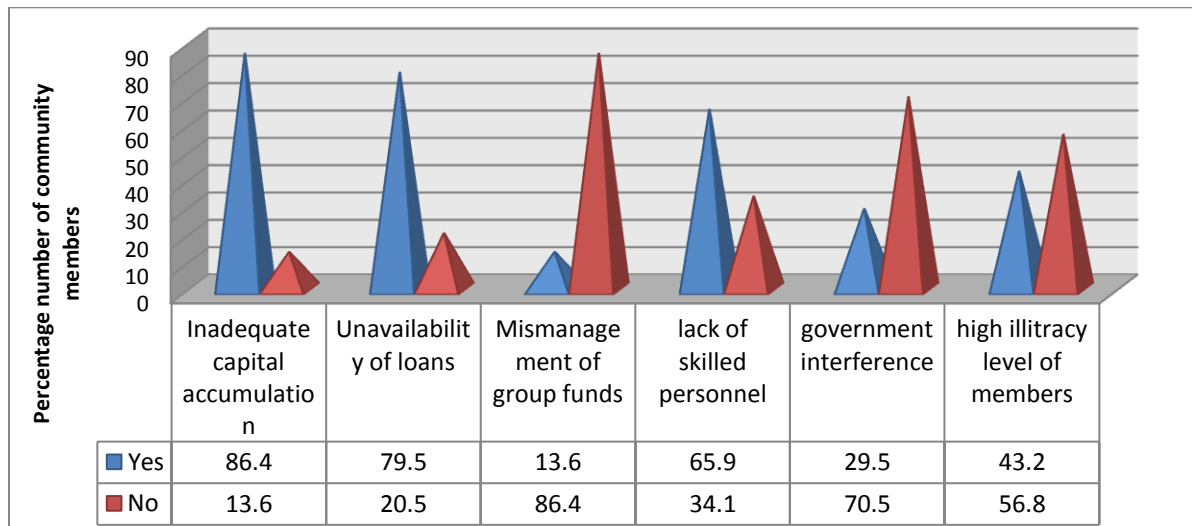


Fig. 2. Distribution of community members with respect to the Problems face by FOs in the studied communities

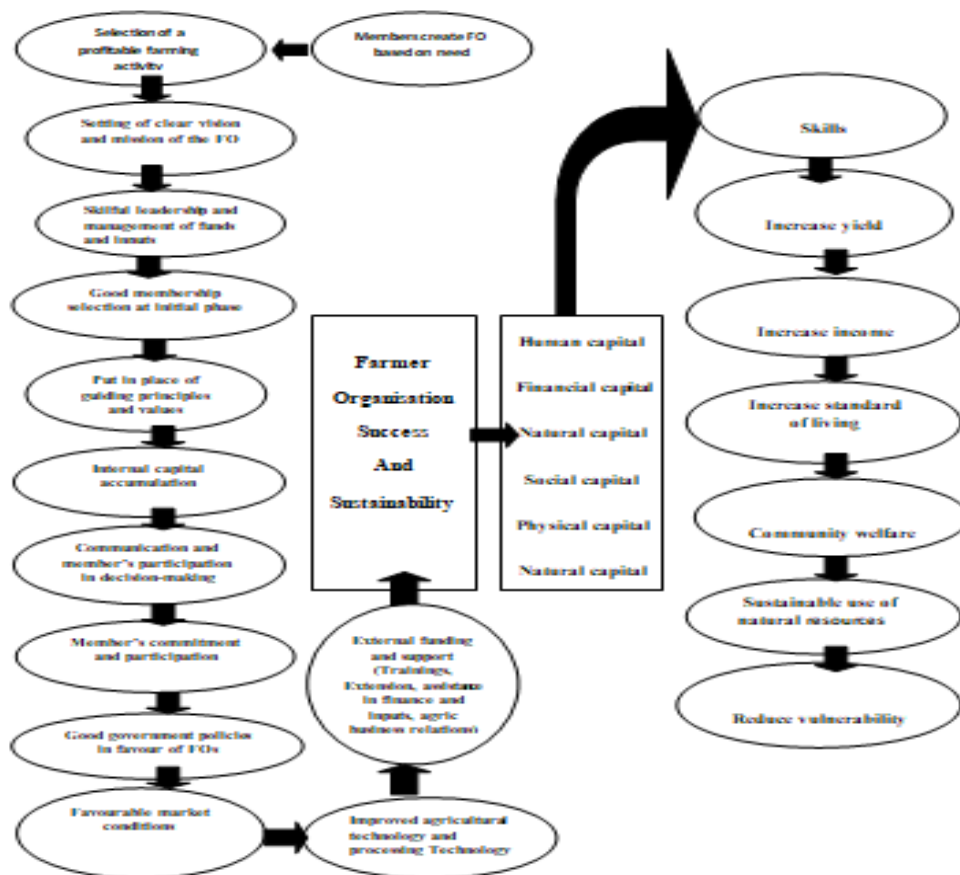


Fig. 3. FO sustainability model

free riders, followed by putting in place of guiding principles and values, with internal capital accumulation by members to run the FOs

activities are equally good attributes that can lead to the sustainability of FOs. Good communication and member's participation in

decision-making should be encouraged which in turn will raise members' commitment and participation. Good government policies in favour of FOs should be put in place with improved agricultural and processing technology to process agricultural produce of members in order to prevent or limit post-harvest losses. Coupled with the existence of favourable market conditions, FOs should lobby for partnership with NGOs, government agencies for additional funding and support in the form of training, extension follow-up, assistance in finance and inputs, agric business relations with other FOs and business units to sell their produce and buy inputs at affordable prices. According the proposed sustainability model, the positive outcomes of the listed factors will lead to the success and sustainability of the FOs, which in turn will lead to the provision of better livelihoods. Expected livelihood outcomes will be in the form of skill accumulation, increase yield, increase income, increase standard of living, community welfare and sustainable use of natural resources and reduced vulnerability.

#### **4. CONCLUSION**

From the findings, the main problems witnessed by FO which slows down their growth include capital accumulation, unavailability of loans, and lack of skilled personnel as well high illiterate level of members. Mean while the factors that contribute to the success and sustainability of farmer organisation among others are good group leadership, origin of group, assistance, communication and members involvement in decision making, membership participation, guiding principles and regulations, type of activity and profitability.

#### **5. RECOMMENDATIONS**

Due to the problems that FOs face and to ensure sustainability so that they may be able to play their role of assisting farmers to improve their livelihoods and encouraging agricultural development in the NorthWest region in particular and Cameroon as a whole, the following recommendations are made to government agencies and Non Governmental Organisations who work closely with FOs and farmers.

One of the problems identified by FOs in the Northwest region is that of inadequate capital accumulation and unavailability of loans because they lack financial collaterals to request for loans.

It is recommended that, the government should create agricultural banks where farmers can loan money to carry out their activities at very reduced interest rates or provide subventions to FOs who have proved to be outstanding in their communities. To solve the problem of post harvest losses FOs in the Northwest region could be provided post harvest infrastructures such as cold stores for storage of perishable products (poultry and fish), ware houses or processing centres to process their products and prevent post harvest losses.

In other to boast production of FO members, appropriate government services and NGOs should increase the number of extension workers on the field to train the FO members on ameliorated production techniques. The provision of farm inputs and ameliorated seeds by these stakeholders will also go a long way to also increase production.

As concerns the FOs, in order to increase their income and improve their living standards, FOs should be more market oriented and lobby for more markets and develop farmer, buyer relations through contracts that will improve access to domestic and regional Markets. FO should also carry out advocacy to benefit from support from NGOs or government agencies in the form of trainings, and agricultural inputs and create networks with national, regional and international networks of Fos.

#### **COMPETING INTERESTS**

Authors have declared that no competing interests exist.

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