

# DO CO-OPERATIVES FAIL TO SUSTAIN DUE TO INHERENT STRUCTURAL LIMITATIONS?

A Case Study Approach to Ascertain Factors Affecting Co-operative Sustainability

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## **INTRODUCTION:**

Cooperatives have had nearly 110 years of presence in the Indian economy, which by itself make us believe that cooperatives contribute substantially for the improvement of economy in general. Particularly cooperatives believed to be facilitators of both financial and social inclusion in a country like India. Apart from contributing to the economy Cooperatives are seen to be agencies that build social capital, bring in group cohesiveness, support the marginalized groups as well as serve as constructive competitors. Cooperative development in India is the aftereffect of a think strategy of the state and is overwhelmingly sought after through arrangement of a detailed representing base. More importantly, cooperatives being a self-sufficient relationship of people joined deliberately to meet their regular financial, social and social needs and goals, through a mutually possessed and equitably controlled venture (ICA, 1995) have to be in principle more sustainable than any other form of economic enterprise.

Be that as it may, sustainability assumes critical position in the approach of an always expanding number of financial matters, as is represented in the yearly UN Global Compact Research (UNGC) held in 2010. The International Cooperative Alliance (ICA), in its Blueprint for a Cooperative Decade has perceived sustainability as one of the five pillars to position cooperatives as facilitators of financial, social and natural sustainability by 2020. A cooperative's sustainability has varied dimensions like social consideration, budgetary incorporation, and economic development and so on. Of late Karnataka state in India has witnessed a trend of many cooperatives becoming unsustainable for different reasons. Achieving sustainability needs a realistic assessment of the reasons making cooperative weaker. If the reasons are uncontrollable, the cooperative would find it that much difficult to become stable, however, if the reasons are related to human error, some concrete plan of action will see through the cooperative and its

sustainability could be restored. It is in this background that the present study tries to examine the factors contributing to making cooperatives pass through the rough weather, based on the experiences of select case examples.

**PROBLEM STATEMENT:**

Incorporation of cooperatives involves a legal process where in adequate safety measures would be taken by the authorities concerned to ensure that the enterprise in the making has a realistic chance of surviving in the market. Financial strength and an achievable business plan are taken into consideration while permitting a cooperative to commence its operations. In spite of this many cooperatives fail to sustain. It is not a small and negligible situation as evidenced by the data on the number of incorporated, active and inactive cooperatives are seen. The data pertaining to the state of Karnataka as at the end of financial year 2014-15, which are presented in Table 1 below throws enough light on the gravity of the problem.

Table: 1

Status of Co-Operative Societies in Karnataka as on 31-03-2015

Sl.No	Types of Cooperative Societies	Working	Defunct	Liquidation	Total
1	Multi State Cooperative Societies	15	-	-	15
2	State level Cooperative Federations	29	-	2	31
3	District central Cooperative Banks	21	-	-	21
4	Primary Co-operative Agricultural and Rural Development Bank Ltd.,(PCARDB)	174	-	3	177
5	Primary Agriculture Co-operative Societies (PACS)	5144	12	195	5351
6	Large Size Adivasi Multi-Purpose Cooperative Societies (LAMPS)	25	-	-	25
7	Sahakari Grain Banks	92	3	11	106
8	Urban Cooperative Banks	250	-	41	291
9	Other Credit Cooperative Societies	2479	120	196	2795
10	Employers Credit Cooperative Societies	1049	45	98	1192
11	Taluka Agriculture Primary Cooperative Marketing Societies(TAPCMS)	180	-	8	188

12	Other Marketing Cooperative Societies	85	8	18	111
13	Cooperative Sugar Factories	25	2	10	37
14	Processing Cooperative Societies	101	10	27	138
15	Oilseed Growers Cooperative Societies	216	52	53	321
16	Livestock Cooperative Societies	352	30	84	466
17	Milk Producers Cooperative Societies	13617	315	646	14578
18	Joint farming Cooperative Societies	51	4	116	171
19	Lift Irrigation Cooperative Societies	77	17	33	127
20	Water Users Cooperative Societies	2662	245	36	2943
21	Fisheries Cooperative Societies	554	17	41	612
22	Weavers Cooperative Societies	627	74	141	842
23	Other Industrial Cooperative Societies	205	37	118	360
24	Industrial Cooperative Societies	272	68	255	595
25	Consumer Cooperative Societies	1165	50	166	1381
26	Central Co-operative Whole sale Stores	28	1	11	40
27	Housing Cooperative Societies	1202	108	333	1643
28	Forest Labour Cooperative Societies	24	5	12	41
29	Labour Cooperative Societies	84	37	50	171
30	District Cooperative Union	33	-	3	36
31	Multi-purpose Cooperative Societies	2029	137	143	2309
32	Student Consumer Cooperative Societies	108	5	15	128
33	Women Multi-purpose Cooperative Societies	1055	169	231	1455
34	Garibi Hatavo Cooperative Societies	29	6	3	38
35	Leather Cooperative Societies	22	8	22	52
36	Wool weavers Cooperative Societies	168	14	33	215
37	Other Cooperative Societies	307	44	76	427
38	Others	108	22	68	198
	Total	34664	1665	3298	39627

Source: Department of Cooperation, Government of Karnataka

As evident from the data in the Table, out of 39627 cooperatives registered till date, 4963 (12.5%) are either defunct or liquidated. Irrespective of the sub sector under which represents the functional area of cooperatives, a sizeable number of cooperatives seem to be turning out nonviable. While the number of inactive cooperative looks a matter of concern in some cases (Women Cooperatives and housing cooperatives), it is alarming in some others (Weavers' Cooperative and Live Stock Cooperative) and colossal in case of a few others (Joint Farming Cooperatives and Industrial Cooperatives) where the inactive cooperatives constitute more than 50 percent of incorporated cooperatives in the respective category. This is indeed a serious problem and reason for this situation needs serious academic scrutiny.

When we look at the above situation many questions arise about the sustainability of cooperatives. Why do co-operatives fail to sustain? Is it the built in limitations of co-operative structure that makes them incompatible to a market economy? Is it their lack of professionalism and inability to compete? Whether a co-operative becomes unsustainable because of structural/systemic failure or is it because of human factors? Do failed co-operatives fail for natural reasons? Or are they made to fail? It is important that we take up an in-depth study to find out solutions for some of these critical questions.

#### **OBJECTIVES OF THE STUDY:**

With the overall objective of this study is to ascertain the reasons for failure of cooperatives. In the pursuit of accomplishing this objective, the study focuses on the following specific objectives.

1. To identify the specific factors that has contributed towards making a cooperative unsustainable.
2. To ascertain the perceptions of cooperative leaders, members and officials regarding of failure of cooperatives.
3. To classify and gauge the impact of structural, situational and human factors.
4. To evaluate the efforts put in to make the cooperative sustainable and
5. To explore the ways and means of making such cooperatives sustainable in the long run.

## **METHODOLOGY AND SCOPE:**

The analysis in this paper is based on the data pertaining to five defunct/liquidated cooperatives in Mysore region of Karnataka. These sample units were selected through random sampling technique. Data were gathered through both secondary sources (annual reports and financial statements of the cooperatives) and primary sources (interaction with former members, board members and staff of the cooperatives) In addition, the study has used other secondary sources such as published literature, scholarly articles and reports to build the theoretical frame, to compare the situation in other regions/countries and to provide macro level details.

The classifications of the sample are given in Table 2.

Table: 2 List of cooperative selected for study

<b>Type of cooperative</b>	<b>Sample No.</b>
Primary Agriculture Cooperative Society	01
Credit Cooperative	01
Women Cooperative	01
Consumer Cooperative	01
Multipurpose Souharda Cooperative	01
Total	05

As seen from the table above, the sample includes one cooperative each from each of the generally popular functional areas of cooperatives. While agriculture and credit cooperatives are the largest in terms of number of cooperatives, the women, consumer and multipurpose cooperatives are critical in terms of the member constituency they represent and the scope for diversified business. It is therefore hoped that the sample helps analyzing the factors affecting different types of cooperatives together. It is hoped that the deliverables from this study will be of use to various stakeholders. Firstly, it would be helpful for the academia to understand the situations under which cooperatives become less sustainable. The study is supposed to also benefit other cooperatives under similar situations, which can learn from the experience of the defunct cooperatives. The data would likewise give some lesson to new cooperatives and help them understand what to adopt and what to avoid in the process of developing sustainable businesses.

## **LITERATURE REVIEW:**

As stated by Gertler (2001) 'Co-operatives are down to earth vehicles for, co-operation and aggregate activity, both of which are pivotal to sustainable development; they manufacture and strengthen group, which is both a medium for, and a measure of, sustainable development. Basiago (1999) has segregated cooperative sustainability into three noteworthy segments firstly, Economic sustainability that incorporates Development and Productivity; Secondly, Social Sustainability that incorporates Empowerment, Accessibility, Participation, Sharing, Cultural Identity and, Institutional Stability and Thirdly, Environmental sustainability that incorporates; Eco-System, Carrying Capacity and, Biodiversity. All these dimensions of sustainable economy can be facilitated by cooperatives only when they have a stable and sustainable business activity. However authoritative sources suggest that 'worldwide cooperatives face numerous difficulties in the process of becoming sustainable (ILO, 2014).

Lacy et al (2010), contend that sustainability assumes a huge position in the progress of perpetually expanding financial markets, as is represented in the yearly UN Global Compact Research (UNGC, 2010). In the context of farming cooperatives it is held that sustainability has essential variables - Organizational, Financial and Operational sustainability – that are exceptionally urgent for sustainability of the cooperatives. The International Cooperative Alliance (ICA, 2013), in its Blueprint for a Cooperative Decade has perceived sustainability as one of the five pillars to position cooperatives as facilitators of economic, social and natural sustainability by 2020.

Notwithstanding the variables required for achievement of cooperatives' sustainability, some studies (L, Jr, and Green, 2001) demonstrate that members' learning about cooperatives' standards and responsibility to these standards are the best parameters in a cooperative's success and sustainability. Additionally, Amodeo (2007) found that members' learning of cooperatives qualities and standards are most important for a cooperative's sustainability. Similarly factors such as administration quality; public image, business relationship amongst individuals and acceptability of the cooperative among the clientele are considered to be important in achieving sustainability by cooperatives (Banaszak, 2008). Some are of the view (An, A M, and M, 2007) that individuals' interest in administration choices is imperative for cooperative sustainability,

while some others (Bruynis et al, 2001) opine that sustainability includes long life, business extension, benefit to members and individuals' goal fulfillment. Furthermore, It is also noticed (J K, 2007) that financial, authoritative, and singular properties, appropriate aptitudes, and instruction level of administration of board members add to the sustainability of cooperatives whereas, functioning with obligations, debate, threats, and helplessness to rivalry are related intimately with unsuccessful cooperatives.

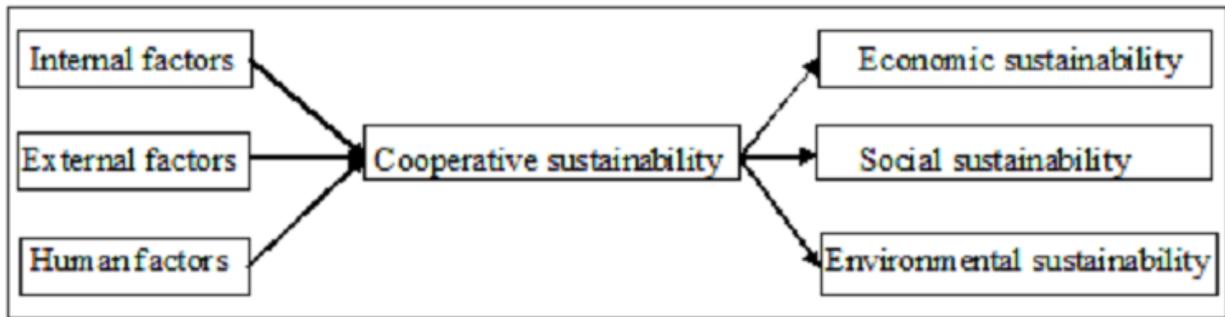
The literature review thus establishes that the issue of cooperative sustainability is widely discussed across different parts of the world and the factors influencing sustainability are viewed differently across time and space. Nonetheless, the need for the cooperatives to become sustainable institutions is underlined again and again, thus making a study of the present kind highly relevant.

### **CONCEPTUAL FRAMEWORK:**

The central question of our discussion is what makes cooperatives sustain (or otherwise)? And what in turn a sustainable cooperative contribute towards sustainable development? In order to understand the dynamics of sustainability the following conceptual framework is used. The factors identified in the framework are tested during the empirical investigation related to the selected sample cooperatives. The figure below provides the conceptual framework for understanding the dynamics of sustainability. As is evident from the diagram cooperative sustainability is determined by multiple factors which may be broadly classified as Internal, External and Human factors. If these factors have a positive impact the cooperative achieves self-sustainability and in turn contributes to sustainable development. Sustainable development too has multiple factors such as Economic Sustainability, Social Sustainability and Environmental sustainability. .

**Figure 1:**

**Conceptual framework of Cooperative Sustainability and Sustainable Development**



The factors affecting cooperative sustainability may be controllable or uncontrollable. They may be structural or human. We need to specify these factors for a clear understanding of what has affected a particular cooperative.

1. Internal factors: Factors such as administrative abilities, members' commitment and inclusion; the vision of leadership, quality of human resource, organizational polity etc., are some of the internal factors that determine the direction of growth of any cooperative. Most of these factors are controllable and hence could be managed in the long run.
2. External factors: The government and legal systems, overall economic policy pursued by the government, competitive environment etc., are some of the major external factors that affect cooperative sustainability. Majority of the external factors are not controllable and hence the cooperative needs to adjust itself to these factors.
3. Human factors: Human factors could be both internal and external for people from within as well as people from outside can influence the functioning of the cooperative. However, most human factors that affect a cooperative are those of the internal human resource. It is the quality of human resource that matter most. Here the human resource is not just the employees but includes the members and leaders as well. The capabilities and professional skills, knowledge, commitment, vision etc will have a positive say while greed, vested interests, fraudulent practices and power mugging can negatively impact the cooperative sustainability.

The study has tried to look into all these elements while analyzing the case examples of defunct cooperatives.

### **PROFILE OF THE SAMPLE:**

Our study randomly selected five cooperatives that have become defunct over a period of time. These cooperatives represent different sub-sectors and come from mostly similar geophysical, demographic and socio-economic background. A brief overview of these cooperatives will help setting the background for further analysis.

#### **1. Sri Annapurneshwari Credit Cooperatives Society:**

This cooperative was established in 2009 as a credit cooperative. Located at Rammanahally in the close vicinity of Mysore city its operations were to cover the entire Mysore region. The promoters of this cooperative was with farming background and the main intention was to create an institution that provides access to credit to farming community. The cooperative which was started with 250 members found its members declining every year and the society also incurred losses continuously and eventually became defunct in 2012. The Table below provides an overview of the cooperative's performance.

Table: 3 Details of the cooperative

Year	2010-11	2011-12	2012-13
Members	239	200	165
Share capital(Rs)	2,47,000	2,06,000	1,71,000
Loss	11,267	10,762	12,513

As evident from the data in the above table, the membership of the cooperatives started declining and from 250 it reached 165 by 2012-13. Similarly the share capital declined and the annual losses increased. Three years is a very short period in the life of any cooperative and it is natural that any cooperative will pass through a gestation period. However, this cooperative became defunct and the department of cooperation added it to the list of cooperatives officially declared defunct.

## 2. Railway employees consumer cooperative society:

Unlike the previous example, this cooperative is one of the old consumer cooperatives in the region. Started in 1954, this consumer cooperative had confined its operations to Mysore city railroad division workers. At the time of its liquidation in 2010 the cooperative had 1348 members and Rs.1,00,158 share capital . Though limited in terms of clientele base and confined its operations to a small community of railway employees, the cooperative worked for more than four decades. Even at the time of its closure the cooperative was under profit. But the general body of the cooperative decided to close down the venture because of disputes arising among members.

Table: 3 Details of the cooperative

Year	2006-07	2007-08	2008-09	2009-10
Turnover	47,472	1,37,175	1,69,458	2,98,649
Profit	3,278	4,735	11,632	18,450

The financial data for the last four years of operation of the cooperative before its liquidation show that the volume of business was very small but there was always a surplus. So it is obvious that the reasons for closure are not financial in nature. At the same time a four decade old cooperative operating at such a small scale is also not a very positive sign.

## 3. Varakodu Primary Agricultural Cooperative Society:

Varakodu PACS was incorporated under Karnataka Cooperative Societies Act in 1965 with the objective of providing agricultural inputs to farmers. Its operations were limited to Varakodu village. At the time of closure it had 445 members. This cooperative too functioned fairly well for a few decades but stopped its operations from 2005 to 2015 because of lack of cooperation by members, political factor and lack of interest of the board members. The Secretary of the society took keen interest in reviving the cooperative and restarted its activities during 2015. In the very first year of its recommencement the cooperative made a profit of Rs. 17,189 and presently this cooperative is functioning and hopes to regain its glory of the past.

#### **4. Spandana Women Multipurpose Cooperative Society:**

This cooperative was established in 2005 with 400 members in Hunsur Taluk, Mysore. Though started as a multipurpose cooperative, it was essentially working as credit cooperative by providing loans to its members. Its operations were spread over to Hunsur Taluk. After an initial tentative phase, the cooperative started making profit but suddenly there was some financial irregularities which caused continuous losses and the society became defunct in 2013-14.

Table: 4 Details of the cooperative

Year	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16
Profit/Loss	(10,695)	(10,313)	11797	25,899	(8,848)	(1024)	(982)	(944)	(909)	2,958	4,374
Members	400	400	400	400	320	320	320	320	320	320	320

As may be noted from the table, the membership of the cooperative suddenly dropped during 2009-10. This looks to be a onetime drop, for, the number continued to be same until 2015-16. Also, after earning profit during 07-08 and 08-09 the cooperative went into losses for many years. It did earn some operating profit during the last two years, but failed to sustain as an enterprise.

#### **5. Kalashree Multipurpose Souharda Cooperative Society:**

This is a young cooperative established in 2012 and incorporated under Karnataka Souharda Cooperatives Act. It had the entire Belagavi District as its area of operation. The primary intension the promoters while starting the cooperative were to provide all types of services to its members. However, the cooperative failed to even start its business activities. In the last four years no attempt has been made to operationalize this cooperative and thus it remains a cooperative on record. Since no financial transaction has taken place in the last four financial years, the cooperative is considered defunct.

#### **REASONS FOR UN-SUSTAINABILITY OF COOPERATIVES:**

As stated in the methodology section, the researcher tried to ascertain the actual reasons for the failure of cooperatives by examining the available records as well as by speaking to the government officials, cooperative members, and former staff of cooperative as well as the

general public. The mode of data collection was qualitative, with unstructured interviews and telephonic conversations. The reasons for failure of the cooperative as stated by the respondents is tabulated and presented below in Table 5.

Table 5:  
Reasons for failure of cooperative

Sl. No.	Name of the cooperative	Current status	Chances of survival	Reasons for Failure
01	Sri Annapurneshwari Credit Cooperatives Society	Not Working	80%	Lack of coordination among members and board members
02	Railway Employees Consumer Cooperative Society	Not Working	50%	Misuse of fund by board members and employees.
03	Varakodu Primary Agricultural Cooperative Society	Working	100%	Political factors – rivalry between political factions
04	Spandana Women Multipurpose Cooperative Society	Working	100%	Misuse of funds by president.
05	Kalashree Multipurpose Souharda Cooperative Society	Not Working	-----	Protecting the self-interest of the board members.

Source: Survey data

The survey data reveals that the reasons for the failure of cooperatives are typically controllable factors. In fact this is in tune with the general trend of cooperative failures in India. However, it is of interest to note that out of the four cooperatives which had started their operations, in case of three, the stakeholders see a very good chance of survival. 80 to 100 percent survival chance being predicted by people concerned shows that if run properly there is still possibility for these cooperatives to become sustainable. Even in case of railway employees cooperative, which had a very limited clientele; stakeholders see some fair chance of survival.

The reason for failure is of course the most important issue. It is often suggested that cooperatives find it difficult to survive due to high competition in the market. It is often remarked that the staff in cooperatives are not professionally qualified and hence not efficient.

Further, the management committees will not have the ability to take decisions the way private sector does. Therefore, they cannot compete and hence cannot survive. Another popular view is that, cooperatives have built in structural limitations. They face legal hassles, often confront government intervention, they have to carry on only the permitted businesses and therefore tend to fail in a typically market centric economy.

However, it is observed in our study that not a single cooperative failed due to these popularly believed reasons. External and uncontrollable factors have not done any harm to these cooperatives. In case of Annapurneshwari Credit Cooperative, there was infighting and lack of co-ordination among members as well as board members. Personal egos superseded the cooperative interest. Once these fights built distrust and disillusionment, members started deserting the cooperative. Eventually, the cooperative had to be closed due to this reason. Consumer cooperatives are generally very difficult to sustain mainly because of the still competition in the retail business. Still the railway employees' consumer cooperative, with a very limited clientele reach could survive and continue to keep making profit until some board members resorted to misuse of funds for personal gain. Similarly a young women cooperative; The Spandana Multipurpose Cooperative which started earning profit within two years of its establishment succumbed due to the misuse of funds by the elected head of the institution. The case of PACS is a typical example as to how political feuds are contributing to inherent strength of our institutional structure. People believe that this cooperative, if revived, can certainly sustain and do good business. But two rival political groups continuously fight to capture power. Unfortunately, this cooperative got a board where the two political groups were almost equal in number and hence the board could not take any decision in the best interest of the cooperative and its members, which made it less sustainable. The case of Souharda multipurpose cooperative is yet another example of human greed. The promoters enthusiastically registered the cooperative but soon some members of the board found that the business of the cooperative will be in direct competition with their own personal businesses. They thought it wise not to activate the cooperative and invite trouble for their own businesses. Hence an autonomous cooperative that should have set a new trend by meeting diverse needs of the member community did not start its operations.

It is of interest to note that all the cooperatives under study have become unsustainable primarily due to internal factors that too human factor. Cooperatives might have structural inadequacies, but then any format of enterprise will have one or the other limitation. Cooperatives may lack professionalism and may have limited financial resources, but there are a lot of small businesses run by people with least or no education that survive. Cooperatives are enterprises that have collective identity and goals of common good. If one fails to recognize this and tries to use the platform for personal gain, then it is not the limitation of the cooperative model, but that of the people who managed them.

This reminds us of yet another great Indian story. There are very successful cooperatives in India that operate under the same legal and policy environment about which a lot of cooperatives raise their voice and argue that because of such legal and policy environment, cooperatives fail. We are not suggesting here that everything is fine and rosy with government, the laws and the policies nor are we suggesting that there is no need to make any changes in those areas. The researcher is as keener to see a more conducive policy and legal environment to emerge for the obvious benefits it would confer on making cooperatives much stronger. However, the point to be underlined here is that the un-sustainability of a cooperative is not all a function of bad policies, stringent laws and the like, but more so a function of individual vested interests and human greed.

## **CONCLUSION:**

Do cooperatives fail to sustain due to inherent structural limitations or do they mostly become unsustainable due to market conditions – their inability to compete? These might be the popular views taking rounds but our empirical analysis does not find any evidence to this probability. Instead, there is overwhelming evidence to suggest that where cooperatives fail, they fail due to internal, human factors – that of the inability to recognize the cooperative identity or knowingly pursued self-interest.

Making cooperative a sustainable enterprise does not call for any sacrifice, but members/leaders should clearly understand why a cooperative is created and what is the nature of dividend the members would reap when a cooperative sustains in the long run? So the

findings of the study builds a strong case for need to provide among members, a clarity in terms of distinct features of a cooperative and the larger interests that a cooperative caters to. In fact it is the ability of an individual to merge his/her personal interest with that of collective interest that makes a cooperative sustain. Individual benefit through collective benefit, not the other way, is the mantra for the success of any cooperative.

If we learn to manage internal/human factors, we learn to make cooperative a sustainable proposition. The impetus therefore is to be more on member education, development of need based business activities and continuous engagement with the member community. A cooperative that does these basics rights has no fear of losing ground even in the present complex market structure.

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