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Co-operative Development and practices in selected Eastern and Southern African Countries: Is there a mismatch between practices and co-operative principles?

Jones T. KALESHU*

Dept. of Banking and Finance

Moshi Co-operative University, Moshi, Tanzania

Abstract

The co-operative sector in the East and Southern African region was established to cater for marginalized communities in the Agricultural and the financial sectors in the 1930s. It now covers almost all sectors of the economy. African Governments have and continue to promote co-operatives as vehicles for socio-economic development. Growth of co-operatives even though first propelled by utopian views it now has outlived the philosophy of the past. Adherence to the co-operative principles as pronounced by the International Co-operative Alliance (ICA) is no longer the practice for most large and highly successful co-operatives. This paper calls for study on the schools of thought upon which current co-operatives are based upon and craft the future of the sector in the region.

Key words: Co-operative Development, practices, Eastern and Southern Africa

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Introduction

Co-operation and co-operatives transcend generations and are in tandem with human development and livelihood. Co-operatives are renowned for their role in socio-economic development and that is the reason for their survival having been practiced for centuries. Roy (1981) and Birchall (1997) dateline co-operatives from the Babylonian era (2067 – 2015 BC), the Roman era, the early Greek era, the Chinese Han Dynasty (200 BC), early Christian era, the Islam formation years and the middle ages. Current co-operatives are also an off shoot of past co-operative practices even as we relate them to the commercial Revolution of the 1530s, the German “Landschaften” system, the Industrial revolution of the 1750s in which theorists like Robert Owen, Grundtvig, Herman Schulze, Reifessein and

Charles Gide arose. [see also Ewell Paul Roy (1981) for an insight in the co-operative Historical dateline.] Co-operatives have thus been developing from one generation to the other. In the developing world, co-operatives even though practiced before colonialism, the co-operative historical dateline misses their occurrences (Kaleshu, 2015). In Africa like in most developing economies, co-operatives were and are still recognized as vehicles of socio-economic development.

The number of co-operatives in African countries has grown mainly as a result of the development agenda and the need for pulling resources for a common goal. Co-operatives are active in agriculture, finance, transport, manufacturing, trade and environmental management. In Tanzania, co-operatives control almost 100% of the cashew nut and tobacco production and marketing. They also control more than 60% of the coffee and Cotton production in the Country. Given that

*Corresponding author: Jones T. Kaleshu, Dept. of Banking & Finance, Moshi Co-operative University, Moshi, Tanzania. **Email:** jkaleshu@gmail.com

70% of the Tanzanian population is in agriculture, co-operatives impact lives of more than 12 million people. In 2016, co-operatives accounted for 30% of the total traditional exports¹. This is itself interesting given that co-operatives had a membership of only 2.2million individuals in 2016.

In Kenya, Mwachabe (2012) reported that co-operatives commanded 45% of the national GDP, 31% of national savings and deposits, 70% of the coffee market, 76% dairy, 90% pyrethrum, and 95% of cotton and employed about 250,000 people. This kind of expansion and impact creates a question of as to whether their growth corresponds to the co-operative principles as pronounced by the International Co-operative Alliance (ICA). This paper thus lodges itself in exploring the relationship between co-operative development endeavors and the co-operative principles.

Co-operative Development: Theory and approaches

Co-operative development scholars have overtime related the emergence of co-operative to societal inequalities in the times of industrial revolution. The early proponents of cooperation like Robert Owen (1771-1858), Charles Fourier (1772-1837), William King (1786-1865) and Friedrich Reifessein (1818 – 1888) had similar traits on creation of equitable societies. That may also explain the naming of the Rochdale Society as “Rochdale Equitable Pioneers’ Society”. It is also interesting to note that even the principles enshrined in Rochdale Society practice were as well influenced by the need to create equity (Roy, 1981 p 249).

In the times of unregulated competition, capitalism and discrimination, co-operatives were seen to be the alternative to existing economic and business systems. Co-operatives, however, were and are not

economic systems as they are just players within the system. As a player in the economic system, a co-operative creates an avenue for regulating the market by setting benchmarks. In the agricultural sector co-operatives create an avenue for off-roaders (ultimate consumers) to compete than would otherwise be the case. Savings and credit co-operatives introduce a savings and credit avenue which counters mainline banking practices. The creation of co-operative banking practices enhances competition within the financial sector by lowering spread and thus the lending interest.

Co-operative definitions and even descriptions depict the main cause of cooperation to be economic emancipation. A true co-operative is defined as “an association, usually incorporated, with economic aims formed by and for persons or business entities having common needs, having approximately equal voice in its management, making approximately equal or proportional contribution to capital and deriving proportional services and benefits” (Roy, 1981). The ICA on the other hand has a current definition of a co-operative as “an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly owned and democratically controlled enterprise”. From a broader perspective, co-operatives are user owned, user controlled and user benefiting. This analogy implies co-operative development cannot be undertaken unless it leads to and is for the co-operative member benefit. Co-operative development is itself an aspect which may be discussed from three levels: global co-operative development or in this case country level development, institutional level development and co-operative member or membership development.

Country level co-operative development is in my view both a government and co-operative movement developmental aspect. Governments particularly in developing countries use co-operatives as avenues and

¹Synthesis from Speech of the Minister of Agriculture, Livestock and Fisheries (2016/17) and bank of Tanzania Annual Report for 2015/16.

vehicles socio-economic development. In this case co-operative outreach is in terms of numbers, sectors covered and areas reached. In Tanzania, Kenya, Lesotho and Swaziland co-operatives are prevalent in all spheres of life in particular finance, agriculture, trade, transport, tourism, fisheries and housing. Governments have put upon themselves the role of co-operative development and regulation while the co-operative movement played a promotional and advocacy role.

In some countries donor support is mobilized for the purpose. Cases of international institutions involvement in co-operative development are common in Tanzania, Swaziland, Lesotho, Uganda and Kenya. Wanyama (2009), Kaleshu and Haule (2017) and IFAD (2010) do amongst others list several donors including but not limited to the Swedish Co-operative Centre, the Canadian Co-operative Association, ILO Africa, the World Council of Credit Unions (WOCCU), the Government of the republic of China (Taiwan), the German Technical Cooperation (GTZ), USAID-VOCA, the German Development Services (DED), the European Investment Bank of the European Union, the International Fund for Agricultural Development (IFAD) and the Food and Agricultural Organization (FAO). Apparently the dependency on donors and government does not seem to augur well with the philosophy of cooperation and its central values of equality, equity and self-help. Donor and government goals may not necessarily be similar to co-operative goals, principles and values. Co-operative researchers such Brown *et al* (2004) suggest that co-operative should not “forget that they are self-help organizations”. Brown and colleagues might have sensed how ignoring self-help could lead co-operative goal divestiture rather goal consolidation.

Development at an institutional level targets efficiency and enhanced outreach. Institutional development is also a capacity building agenda. Capacity building as

variably contextualized by Kaleshu (2013), UNEP (2006) and Staatz (1987) is concerned with skills development, attitude change, operational efficiency and structural responsiveness to socio-economic changes. UNDP (1997) insisted that capacity building must be viewed “as a process by which groups, organizations, institutions and societies increase their abilities to: Perform core functions, solve problems, define and achieve objectives and Understand and deal with their development needs in a broad context and in a sustainable manner” (UNDP, 1997). Co-operative institutional development has unfortunately been surrounded by three major challenges: supply, donor funding and philosophical inconsistencies.

Kenya, Tanzania, Swaziland, Lesotho and Uganda have experienced supply oriented capacity building approaches. Training programs are normally pre-prepared and advertised and then delivered. Experience gathered through implementation of supply led trainings show low absorption and acquisition of required skills and thus implementation is normally low. Recent internal evaluation of the Moshi Co-operative University’s experience in the execution of capacity building in the twenty one regions over the past year (2016/17) for designated Savings and Credit Co-operative Societies showed that broad inclusiveness of all SACCOs in the training does not lead to better outcomes. Instead the University resorted to targeted capacity building in form of mentoring and backstopping whose results were far better. On the other hand co-operative capacity building would need to be more participative and in fact applying a co-operative learning approach. Supply type capacity would be controversial with aspects described in the fifth co-operative principle. The principle calls for co-operatives to provide education to their members, leaders and the general public for purposes of enhancing their contribution to the development of their co-operative! This

entails demand or targeted training for a particular co-operative.

Member based development is probably a keystone for a holistic co-operative growth and effectiveness. Co-operatives themselves are formed and patronized by a multiplicity of members as thus require to have in place initiatives to “further the growth of individual members as fully competent participants in the organization and in the broader community” (Gertler, 2004). Capacity building would in this case aim at creating effective participation and enhancing member loyalty. In terms of the co-operative philosophy of user owned, user control and user benefiting, loyalty is also a marketing and governance aspect. In a savings and credit co-operative loyalty leads to increased trust and reduction of transaction costs (Lewicki and Tomlison, 2003 and Meyer and Cuevas, 1990). Capacitating members would in reality be inline not only with the current co-operative principle but also conforming to the Rochdale Pioneers who insisted on member loyalty and participation. Roy (1981 pp 249-250) cites one of the qualities of a true co-operative as comprising of an “intelligent membership of efficient persons who recognize the need for organization and who will contribute to the objective of the co-operative”. While recognition and contribution are capacity and attitude related, the question today would be the extent to which co-operatives invest in member development. Member education as is alluded to might not be by itself geared towards member development. On the extreme end, the enlarged membership particularly in open ended membership where numbers matter more than quality could result in unworkable diversity which may limit member benefits.

Given the different approaches to co-operative development, it makes logic to discuss co-operative development from a co-operative schools of thought perspective. Schools of thought explicit a particular idea or set of ideas held by a specific group; doctrine. Ideas and inclinations tend to shape

institutions. Early theorists lived in a different environment and thus their focus on co-operatives was either shaped by the capitalist, socialism and/or mixed economic systems thinking (Roy, 1981 and Torgerson *et al.*, 1997).

Co-operatives have over their life span been influenced by a variety of schools of thought including but limited to Leader-Manager School, Co-operative Principles School, Domain-Context School, the co-operative commonwealth school, the California co-operative school, the American co-operative thought or the competitive yardstick school and the Co-operative Principles School (Acharya, 2010) and Torgerson *et al.*, 1997). The influence of the schools of thought on co-operative development is normally reflected through, objectives of individual co-operatives, growth of the sector and its practices. The American school of thought for example advocates for public and private stimulus for economic development in which co-operatives play a significant role in market settings. The co-operative commonwealth school was by then enshrined in the European Countries (Roy, 1981).

Co-operative development in East Africa and indeed in most African countries seem to have been initially influenced by the Commonwealth approach. To date the Co-operative Principle School seem to be linchpin of cooperation in the area with even though traces of the American School of thought are highly noticeable. Schools of thought tend to shape co-operatives in accordance to their operational environment. Scholars like Chambo (2004 & 2005) tend to pin co-operative thought and growth on the operational and economic systems within the operational environment. Ironically, co-operative development in Kenya, Tanzania, Lesotho and Swaziland were originally shaped by European co-operative thinking and church influences especially for savings and credit co-operatives. No wonder today, agricultural

co-operatives tend to carry a similarity with European farmer co-operatives while SACCOs tend to have a combination of the European, Canada and American influences. The Influence of the American school of thought appears to have penetrated Governments as they focus on regulatory frameworks and stimulus for co-operative development. This is even depicted by co-operative practices in some countries including Tanzanian and Kenyan.

The application of the co-operative principles to the letter may as well depict the adherence or influence of the “Co-operative Principle School of thought”. The east African model needs to be discussed as a mixed form of co-operative school of thoughts. This is due to the fact that co-operatives in East Africa are however, not entirely true co-operatives as some could be described to be “quasi-co-operatives²”.

Co-operative practices and principles-is there a mismatch?

Co-operative practices may be defined from a co-operation perspective. Co-operation encompasses the approaches applied by two or more individuals, a group, a society or association to attain the desired common goal (Merill and Eldredge 1965). From a co-operative angle, cooperation embraces processes that when undertaken together on an equal footing lead to accomplishment of a joint objective. In a co-operative, individuals agree on a methodology to apply in the execution of strategies. Societies and/or institutions can only be recognized as co-operatives where the principles applied

²Quasi co-operatives are deviations from true co-operatives such as: where member-patrons are not given full voting and control rights; and where interest paid on capital is not limited allowing the co-operative to gradually transform into a profit-type or an investor owned institution thus seeking profit on capital invested rather than patronage. In Kenya, SACCOs tend to focus on dividend payout rather than interest rebate. A similar trend is noted in Tanzania.

are deemed to target member benefits and make him/she central to all actions.

Co-operative practices are also determined by country regulatory frameworks as well as the operational environment. A review of practices has to start with the capturing and adhering to the co-operative principles as they are enshrined by co-operative legislations of all east African Countries. For purposes of this discussion we shall concentrate on four principles: Democratic Member Control³, Autonomy and Independence⁴, Member Economic Participation⁵ and concern for the community.⁶

Democratic member control implies that members have a right and responsibility to direct and manage their society directly or indirectly. Where a co-operative is a pure co-operative, members not only directly elect the board of directors but do also participate in major decision making. Major decisions

³Co-operatives are democratic organisations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary co-operatives members have equal voting rights (one member, one vote) and co-operatives at other levels are also organized in a democratic manner.

⁴Co-operatives are autonomous, self-help organisations controlled by their members. If they enter into agreements with other organisations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their co-operative autonomy.

⁵Members contribute equitably to, and democratically control, the capital of their co-operative. At least part of that capital is usually the common property of the co-operative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their co-operative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the co-operative; and supporting other activities approved by the membership.

⁶Co-operatives work for the sustainable development of their communities through policies approved by their members.

include admission of a new member, policy changes, payment of interest on capital, dividend and rebates. Practices in East Africa show that this works for small co-operatives of a membership averaging a maximum of two thousand. Larger co-operatives use a delegate system which leaves the majority out of the decision making process. In Kenya and Tanzania left out members feel their views are not taken into account in the delegate general assembly. Apparently whereas this is normally described as a proportional representation type, branches are in most cases equally represented regardless of the subscription and number of members. Whereas increased membership is definitely an important aspect in capital and client base growth for pure user-owned societies like SACCOs, it calls for governance models that take into account the need to maintain a balance between the co-operative principles and ease or relaxation of the decision making process.

Member participation can evolve through networked groups where discussions on key strategic issues can finally be part of the Delegate Annual General Meeting. As practiced currently, delegated authorities do not seem to capture the gist of democratic member control as they are more inclined to the investor ownership approach and thus gradually enlarging the gap between the governors (in terms of the Board of Directors) and owners (the members). There is thus a need to strike a balance between enlarged ownership and governance instead of making a tradeoff between the two. As currently practiced, we could argue that most large co-operatives are gradually turning into quasi-co-operatives!

Autonomy and Independence is crucial for the development of the co-operative sector. Co-operative autonomy has dogged the sector in Africa for such time that it is difficult to see them as independent institutions. Akpogher (1993), while discussing the role of co-operatives in economic development in Africa was of the

view that the national political agenda, the policy and legal framework and even the organizational aspects make co-operative to lose their autonomy. In Countries like Tanzania and Lesotho (Chambo *et al.*, 2010 and Kaleshu and Jita, 2017) governments policies and regulations set the pace for registration and de-registration. In Kenya and Tanzania, the driving force for co-operative development and operations has always been government willingness and legal framework. In Tanzania, the increase in the price of raw cashew nut is attributed to the role played by co-operatives in managing the cashew nut auctions through the warehouse receipt system. The system itself is however bolstered by the law and the government directive to the effect. A similar approach is currently envisaged for the cotton sector again as a government directive. In the Coffee sector, primary co-operatives are mandated to sell through the auction as opposed to selling to individual buyers and or through the union. The action has itself increased farmer-gate prices. Again this is a government move benefitting co-operatives.

In the Kenyan context, recent moves to invest in the New Kenya Co-operative Creameries by sum of more than KSh400 million in the factory foretell the low level of co-operative autonomy particularly in the agricultural related sector. In Swaziland, the sugar cane industry in which co-operatives have a foothold is financed by the Government through the FINCORP and SWADE. In Lesotho agricultural co-operatives were financed by donor agencies through government initiatives, Credit unions' operations are documented to have been heavily comprised through donor support and even the investment by the government in Coop. Lesotho account for almost 99% of total its total assets (Kaleshu and Jita, 2017). Government and donor seemingly "good intentions" do not in augur well with co-operative independence and

autonomy. How do you kick governments out?

Member Economic Participation is a principle which focuses on the role of member in a co-operative business. During the Rochdale Pioneers initiation period, strict membership rules were established which even called for expelling irresponsible members (Roy, 1981; pp249). In the US, Participation is broadly described through the user-owner quality which puts emphasis on both use and ownership. The definition of a co-operative is categorically read as “an enterprise owned and controlled by its users, which distributes benefits based on the use they make of it” (Zamagni and Zamagni, 2011; p25). Zamagni and Zamagni translate the meaning of user-ownership in terms of capital contribution that equals the proportion of services or business undertaken with the co-operative. This seem to work where a member is restricted to supply to the tune of the quota set and that the level set corresponds to the capital supplied.

On the other hand, participation ensures the volume of business is increased as where the society deals with members only, the volume will be determined by supplies and demand from them. This argument is more pertinent to the SACCOs where members supply both capital (through savings, deposits and share subscriptions) and demand (Smith and Meyer, 1981). Experiences in East Africa are rather interesting: In Tanzania, whereas agricultural co-operatives give a member an equal voice when voting, there is almost no strictness in ensuring he/she sells through the co-operative. This has led to failure to pay loans acquired for input supply to the Tobacco farmers has led to liquidation of a number of primary co-operative societies in Urambo, Tabora, Kahama and Manyoni. Failure to fully repay the loans has always been attributed to individual farmers selling their produce to buyers and thus denying the societies the opportunity to recoup funds

advanced for the inputs. Similar trends have been reported in the paddy producing areas where loans acquired by farmers from their SACCOs and guaranteed by agricultural co-operatives cannot be recouped as they opt not to sell through the co-operatives warehouses.

Member economic participation also determines “benefits due to members in proportion to their transactions with the co-operative” (ICA, 2018). The challenge today is that member benefits are not distributed according to participation but in accordance to the amount of capital subscribed. In other words, the practice which is now common for SACCOs in the region, tend to gradually turn them into investor owned firms (IOF) instead of equity based ones.

Another interesting principle is the “concern for the community”. The ICA’s elaboration on the principle insists on “Co-operatives working for the sustainable development of their communities through policies approved by their members”. Unfortunately, co-operatives tend to forward a corporate social responsibility (CSR) action as if it is in the same vein as concern for community. In a co-operative parlance concern for community implies being part of their challenges and thus involvement in activities that lead to better livelihood is not a charity as it is part of the co-operative endeavors. CSR is charity related and thus not part of co-operative aspirations. [see Cardoso *et al.* (2014) on some perspectives on this.]

Challenges of living up to co-operative principles and values

Living within the principles treasured by the co-operative fraternity is continuously becoming difficult as it appears to be novel like to believe and live them. This is not only for large co-operatives alone, even small co-operatives tend to tend to fall into the trap. Philosophically being a co-operative is shaped by an inspiration to overcome or

tackle a common challenge. In most cases, a common challenge is conjoined at the initiation of the society and that is why Chukuwu, (1990) asserts that matured co-operatives tend to be entrepreneur less! His argument is based on the fact that after the initial stages new entrants do not necessarily share the same goal, attitude and commitment as those who established the society. Once commonality is shoved away, there is no way the same value, principles and focus can prevail. If for example, the need to expand is possible through opening up the common bond, the new entrants are definitely free riders and we cannot entice them to our principles. The new ones are sincerely merely membered clients!

In Lesotho, Boliba Financial Co-operative was established by 25 former bank employees and commenced business on 26th June 2000. It now has a membership of more than 35,000 who were recruited first as clients (as the Co-operative Societies Act then allowed for serving non-members). To date, with branches in almost all towns in the country it is considered the largest indigenous financial institution. The central bank considers it a non-co-operative and has been working towards turning it into a company to no avail. The philosophical view of most of the members is definitely not same as the founder members!

Cardoso *et al.* (2014), made an exposition on “Co-operative Principles, Co-operative Identity and Competitiveness” in Brazil and noted that market conditions, blurred or in some cases lack of communication and member training inhibit full application of co-operative principles. In East Africa, markets are uneven as in almost all sectors as there is no cheap and easy flow of information resulting in neck to neck competition for same customers. In the financial sector for example, while it is acknowledged that SACCOs cannot serve non-members, it is not equally appreciated that non-co-operative financial institutions should equally be required to make a

reference to the SACCOs before lending to members. Financial co-operatives learn to participate in the market and tend as well to act like their competitors. It is thus not surprising that some SACCOs wait around the corner for another SACCOs to perform badly and quickly take over their members! SACCOs are not cooperating, they are instead competing! Almost like new solo Christian churches recruiting members from other Christian churches!

Is there a discourse?

Is there a cause for alarm or is the alarm rigging? We all are called to first revisit the current operation environment of our co-operative in each sector and situate them into the co-operative school of thought. Current operations are not necessarily actions of liberalization they may be more of sectoral alignment where the feeling is more of ownership of an enterprise and its control. This might be explained by joint venturing between co-operatives and non-co-operatives where application of non-co-operative approaches enables us to gain entry into the larger capital and asset ownership class. In some cases, some are simply market game changers and thus co-operatives are appropriate vehicles. In Tanzania, one small but highly monetized SACCOS was established to cater for middle income business people. They named it Arusha Club SACCOS. Its entry fees and minimum savings are such that no poor person can join and their long-term objective establishment of a commercial bank. In the short term they have established and manage a deposit taking Microfinance Company!

Conclusion

Practices in the co-operative sector in the East, Central and Southern African region are showing signs of divergence from the co-operative principles. The divergence even though related to the current

operational environment, it has to be situated into and supported by appropriate co-operative school(s) of thought. The practices as currently are, do not reflect the co-operative principle, the commonwealth school and do not capture fully the American School of thought.

The principles even though captured and proclaimed in national co-operative development policies and law have proven difficult to adhere to. Practices of “*companization*” have not only cropped in but have entrenched themselves in the sector through joint ownership and practices.

Co-operatives tomorrow have a bright future as the marginalized population continues to grow and the gap between the upper and middle income class is widening. The middle class will definitely find solace in the co-operative sector due to easiness of entry and limited regulations. The future has however to be supported by theories/philosophies that capture the needs of the day. Lack of forums that bring together co-operative scholars, thinkers, regulators and practitioners in East Africa it may not be conducive to the future that must be shaped today.

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