

**ANALYSIS OF CAUSES OF HIGH RATE OF CO-OPERATIVE BUSINESS FAILURE AND POSSIBLE INTERVENTIONS IN TAITA TAVETA COUNTY IN KENYA**

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**Abstract:**

*The purpose of this study was to establish and analyze the prime causes of high rate of co-operative business failure and possible interventions in Taita-Taveta County in Kenya. It was therefore an action research oriented study. The study was designed in August-December, 2014 and eventually executed in June, 2015. The study employed a mixed approach paradigm that enabled adequate collection of both quantitative and qualitative data. The quantitative data was analyzed using the Statistical Package for Social Sciences (SPSS). The qualitative data was analyzed by identifying objective thematic responses, together with their categorization and logical interpretations in accordance with the study objectives. Analytical tables were also appropriately utilized. The findings of the study revealed that major causes of co-operative business failure included lack of awareness of the functioning of the co-operative business model, inadequate professional skills, mismanagement and corruption among others. Key intervention strategies were identified as intensive co-operative education and training, adherence to co-operative principles and values, and enhancing professionalism in conducting day to day co-operative business affairs.*

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**Key Words:** Co-operative Business, Business Model, Co-operative education, Co-operative Principles

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**Background**

Ever since the Rochdale Society of Equitable Pioneers was established in 1844 in England (Thomson,1994), as a successful prototype of a co-operative enterprise, the whole world was inspired by this idea to the extent that we now have a worldwide co-operative movement of about one billion members (International Co-operative Alliance, 2013). This overwhelming success provides the impetus for scholars to take more interest in co-operative issues. This interest should not only be focused on success but also on failure as well. McDonnel & Macknight (2012) noted that, research on co-operative enterprise is undertaken within a variety of academic disciplines: finance, economics, law, history, education, sociology and management, and therefore scholars recognize the need for interdisciplinary collaboration to advance knowledge about co-operatives.

The Centre of Research on International Business Strategy (2012), expressed the fact that well known and reputable corporations do face organizational decline and failure, and yet there is a notable scarcity of research on the topic.

This indicates the need to intensify research on causes of business failure not only in conventional forms of business, but also in the co-operative sector. For concrete solutions to problems embedded in the sector can only be found when mistakes are procedurally discovered and corrected in good time. The International Co-operative Alliance (2013) observed that, policy makers, academics and citizens are generally showing increased interest in co-operative and mutual enterprise, thus the establishment of the Oxford Centre for Mutual and Employee-owned Business focusing on research into the performance of co-operative and mutual sectors, including the professional development of key stakeholders.

The International Co-operative Alliance Africa (2013), stressed that, recognition of co-operatives as a crucial means for poverty alleviation in African development is widely acknowledged with the realization of significant growth in the co-operative movement despite such challenges as low human resource capacity, a weak economic base, extensive external financial dependency, lack of internal capacity and bad governance. Ultimately, these challenges are the major causes of co-operative business failure in Africa that need to be clearly understood and documented together with their possible intervention strategies. The International Labor Organization (2009) further observed that co-operatives in Africa were so much engulfed into state politics to the extent that, failure of state policies found expression in the co-operative movement.

The Co-operative business model has been well embraced in Kenya since independence to the extent that Kenya's co-operative movement now ranks 1<sup>st</sup> in Africa and 7<sup>th</sup> internationally (Republic of Kenya, 2014). Despite this tremendous success, there are diverse challenges to be encountered especially in the area of human resource development, popularization of the benefits of the co-operative business model to Kenyan Community as whole, innovative approaches to co-operative management, entrepreneurial development opportunities and co-operative business diversification. The Co-operative University of Kenya (CUK) is set to address these challenges at County level through County government/community leadership mobilization initiatives. Once this objective is fully realized, it is possible to expect a more vibrant and sustainable co-operative movement in Kenya.

This study specifically targeted the co-operative movement in Taita Taveta County in Kenya. Taita Taveta County is one of the rich-poor Counties where natural resources are in abundance but over 50% of the population lives on or below the poverty line (Kenya National Bureau of Statistics, 2013, County Fiscal Strategy Paper, 2015). The Taita - Taveta Education Taskforce Report (2013) stressed that, poverty stricken Taita Taveta County with 66% of the population living in dire poverty, had all the bottom five public schools in 2012 KCPE results. This is a significant indicator of poverty effects which implies that majority of parents are unable to effectively invest in good basic education for their children.

According to the County Co-operative Sector development plan (2013), cooperative societies in the County can be classified under seven categories namely: Savings and credit cooperatives (SACCOS), agro- marketing cooperatives, multipurpose (land buying), housing, dairy, ranching/livestock, marketing, mining and consumer; the main economic activities are agriculture, livestock keeping, tourism and small scale mining. During the planning period, it was observed that agro-Marketing cooperatives were relatively dormant while SACCOS did well (Co-operative sector

Development plan, 2013); most of the SACCOs are Hotel based located at the Tsavo East and Tsavo West National Parks. Meanwhile, most of the Housing cooperatives are located at Voi town and are small in terms of membership.

The Taita-Taveta County Integrated Development Plan (2014) observed that, there were 114 registered Co-operatives in the County, of which 50% (57) are dormant due to various causes that need to be well established and appropriate intervention measures instituted. Of these co-operatives, SACCO societies form the bulk, totaling 42 (36.8%) in number, followed by agro-marketing cooperatives and housing cooperatives with a total number of 24 and 20 respectively. The rest 28 are of various types. The total membership was 5,906, whereby co-operative societies engaged in agricultural activities have a total membership of 3,437; housing co-operatives have a membership of 1,753; consumer Co-operatives 490; while mining cooperatives have a membership of 226. Agricultural Co-operatives have an average turnover of Kshs 42,409,000, SACCOS have a turnover of Kshs 14,569,500, while housing cooperatives have a turnover of Kshs 410,260 (Taita Taveta County Integrated Development Plan, 2014).The distribution of dormant co-operatives per sub-county is shown in Table 1.

**Table 1: Summary of distribution of dormant cooperative societies per sub-county**

SUB-COUNTY	TYPE OF CO-OPERATIVE	NO
Wundanyi	Ranching, Farmers, and SACCOs	11
Mwatate	SACCOs, Farmers, Live stock marketing, Multipurpose, Consumers, Housing	18
Voi	SACCOs, Housing, Multipurpose, Farmers, Ranching	15
Taveta	SACCOs, Livestock marketing, Fishermen, Bee Keepers, Produce marketing	13
<b>TOTAL</b>		<b>57</b>

Source: Taita- Taveta County Co-operative Commissioner’s Official Report, 2015

**Profile of Taita-Taveta County**

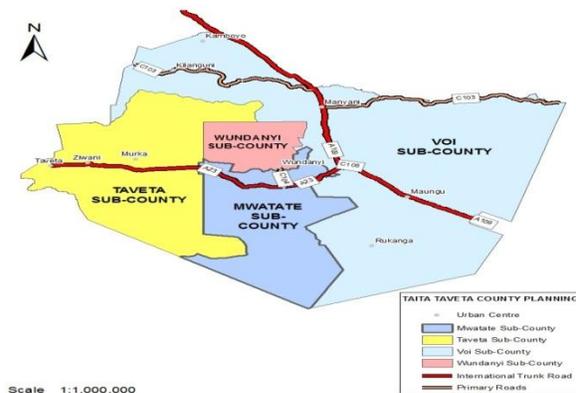


Figure 1: County Planning/Administrative Regions

According to the Taita Taveta Integrated Development Plan (2013), the County is divided into four administrative Sub counties namely, Voi, Mwatate, Taveta and Wundanyi as shown in Figure 1. The County's land mass covers an area of 17,128.3km<sup>2</sup>. Of this area, Tsavo National Park covers 10,680.7 km<sup>2</sup> (62.36%); therefore leaving out 37.64% of habitable land.

### **Statement of the Problem**

While global and regional prospects of co-operative growth are promising (International Co-operative Alliance, 2013; International Co-operative Alliance – Africa, 2013), due interest should be directed towards the causes of decline and failure in certain cases. Finding solutions to problems that are clearly understood will help to establish the most effective strategies to empower communities through the application of the co-operative business model with the aim of poverty reduction in the county. This implies carrying out a study to identify obstacles to successful co-operation, and propose necessary interventions leading to promotion of viable co-operative ventures that shall lift up the living standards of poor households in the County. This is important because of the high rate of Co-operative business failure in the county, whereby of the registered Co-operatives, 50% are dormant. The causes of this high failure rate need to be objectively established and documented before any meaningful intervention strategies are formulated.

### **Study objectives**

The study aimed to analyze the causes of high rate of co-operative business failure and possible intervention strategies in Taita Taveta County in Kenya. Specifically, the study intended to achieve four objectives:

- i. To trace the historical development trend of the co-operative movement in Taita Taveta County;
- ii. To assess the current status of the co-operative movement in Taita Taveta County;
- iii. To establish the causes of co-operative business failure in Taita Taveta County;
- iv. To identify future development prospects and intervention strategies for the Co-operative movement in Taita Taveta County.

### **Review of Related Literature**

#### **The Theory of Organizational Life Cycles**

Ionescu and Negrusa (2007) attempted to explain the concept of organization life cycles as first suggested by Kenneth Boulding in 1950. According to this concept, the goals of profit (surplus in case of a co-operative), growth and survival seem to embrace the overall goal structures of most organizations. This provides a general descriptive model showing the shifting emphasis through a typical organization's full life cycle composed of three main stages namely; birth, youth, maturity/decline. Understanding this model provides a basic explanation of the causes of business failure at each stage of its life cycle.

At birth, a new enterprise is born. This may be through a sole effort of a single entrepreneur or a single aggressive entrepreneur marshaling the efforts of others to come together to promote a new idea, product or service. The overriding motive in either case is to make a profit. In case of a co-operative, usually, a group of members sharing similar economic aspirations come together to form a co-operative in which they expect certain benefits to flow to them. Some individual members of the group may be more aggressive than others in promoting the business. A problem may arise if there are certain misunderstandings between them and the larger membership which may automatically lead to business failure and non-enjoyment of the envisaged benefits.

At youth stage, the organization's primary goal shifts from profit to growth. Management usually wants to demonstrate its competence and growth strategies become the most effective way to do so. At this point goals become more general as they are less specific and measurable. At the same time, organizations in this stage place more emphasis on increased market share, thus expand plant and acquire new, more efficient tools and equipment. This implies taking greater investment risks. Granted there is a miscalculation in these risks, the catastrophic business failure can follow with a massive loss of the investment made.

In the maturity/decline stage, the organization's desire to survive overshadows the earlier goals of profit and growth. The main characteristics of the organization at this stage include; complex technology, bureaucratic structure, financial orientation, and greater effects of market and social forces (including politics). Since the organization is complex and somehow feels endangered, it emphasizes the integration of member efforts. Suppose politics become excessive as in the case of some large co-operatives in Kenya, integrating members' efforts becomes difficult and this may spell doom or death for the co-operative. Further in most cases mismanagement and corruption at board or management level may be more prominent at this stage. According to The Centre of Research on International Business Strategy (2012), organizational decline concerns the need to understand why firms fail or lose competitiveness. For instance, could the decline be a function of erosion of a firm's resources and capabilities?

## **Empirical Studies on Co-operative Business Failure**

### **The Philippine Case**

This is one among the earliest documented cases of the causes of massive failure of Co-operatives in Philippines by Velasco (1975). The case was based on a typical assessment of the Philippine co-operative movement with a view to provide a theoretical explanation of the failure of co-operatives. The paper emphasized the point that in Philippines, as is the case in all Asia, co-operatives were organized mainly through government initiative and effort. They failed and presented an important lesson that, cooperatives will succeed only if they are organized and actively supported by the members themselves. The paper, however, contended that, continuing government support and or other positive inducements are essential to the success of co-operatives and that, the co-operative philosophy of self-help alone cannot be relied upon for the survival or growth of the co-operative movement. This view suggests that the failure of co-operatives cannot be attributed to just one or two causes but rather a multiplicity of causes.

This case study observed that, students of the Philippines co-operative movement had so far attributed the causes of co-operative failure to: incompetent management; lack of proper understanding of the principles, practices, and purposes of co-operatives; improper use of credit by the borrowers; defective securities; political interference; lack of compensation for officers; inadequate supervision; lack of adequate character and moral responsibility; lack of adequate safeguards against unscrupulous officers; dominance of individualistic attitude; lack of adequate capital; overdependence on alien suppliers and distributors; ineffectiveness of the government agency; and inadequate marketing facilities.

The prime causes however established were seven: absence of substantial loyal membership support; lack of economic justification; capital inadequacy; poor management; insufficient volume; political interference; competition and opposition of established business interests.

### **The Case of Malawi**

Nkhoma and Conforte (2011) presented the case for unsustainable co-operatives in Malawi. In their study, four co-operatives were selected by a combination of market failure and a priori sustainability criteria. On this basis, 16 face to face interviews were conducted on location. The participants in the interviews were farmer members of co-operatives, board members, managers, and a few informants from the Ministry of Agriculture, an NGO and Traders. The findings from the study were that, in Malawi co-operatives face serious survival problems in four categories: market access problems; governance problems; managerial problems, and start up incentive problems. The prime finding of the study was that, because the co-operatives are weak and lack the required managerial skills and resources, they are not able to compete and build a sustainable market position. As an intervention strategy, the study recommended the formation of an Apex co-operative organization to address governance, management and market access problems.

### **Conceptual Model**

Given that there are many factors influencing the failure of a cooperative in its operating environment, the following conceptual model was considered relevant:

$$Y = K. \sum (X_1 + X_2 + X_3 + X_4 + X_5 + \dots + X_n)$$

Whereby:

- **Y** is the co-operative business failure
- **K** is a constant representing normal operating conditions in a cooperative business environment
- **X<sub>1</sub>, X<sub>2</sub>, .....X<sub>n</sub>** – represents multiple factors working together and reinforcing each other in a way that causes co-operative business failure

In a nutshell, it can be explained that co-operative business failure (Y) is caused by a sum total of multiple factors (x<sub>1</sub>, x<sub>2</sub>,.....x<sub>n</sub>) working together and reinforcing each other in a way that dooms the success of a co-operative business over a defined constant K which represents the normal operating conditions in a cooperative business environment.

The failure will persistently continue to flourish unless certain intervention strategies are fronted.

## **RESEARCH DESIGN AND METHODOLOGY**

### **Research Design**

A mixed methods research design was considered appropriate for this study. This is because the researchers were more interested in some in-depth understanding of the causes of high rate of co-operative business failure in Taita-Taveta County, and the causes could be better established and analyzed using a variety of methods of data collection. The design is derived from the pragmatism research philosophy which argues that the most important determinant of the research philosophy adopted is the research question, and that one approach may be better than the other for answering a particular question (Saunders, Lewis and Thornhill, 2007). Accordingly, the intensity or complexity of the question to be responded to may warrant the use of two or more approaches of data collection methods, whereby both quantitative and qualitative data are collected at the same time.

According to Terrell (2012), mixed-Method studies have emerged from the paradigm wars between qualitative and quantitative research approaches to become a widely used mode of inquiry. On pragmatic knowledge claims, Creswell (2003) emphasized that, instead of methods being important, the problem is most important, and researchers use all approaches to understand the problem. Creswell (2003) concluded that, for the mixed methods researcher, pragmatism opens the door to multiple methods, different worldviews, and different assumptions, as well as to different forms of data collection and analysis in the mixed methods study.

### **Target Population**

The target population comprised 117 registered co-operative societies in Taita -Taveta County of which 50% were active and 50% were dormant. For the prime objective of the study, greater attention was focused on the latter 50% with heightened interest in establishing the causes of their failure. Meanwhile, the respondents' target population comprised, general members of the co-operative movement, county residents, leaders and co-operative officials drawn from each of the four counties. The general membership was given as 5,906, of which 50% active was 2953. County residents were considered to be 302,204 as per 2012 population census. Of this total population, 10% (30220) was assumed to be the accessible adult target population. Co-operative Leaders from active Co-operative Societies were anticipated to be at an average of 7 members for each of the 57 active co-operative societies, therefore 114 in total. The target total population for leaders of dormant co-operative societies was equally estimated to be 114, that is the other 50%. The county co-operative officials were given as 5 and Managers were also 5. Data was to be collected from a sample drawn from each of these categories of the target population.

### **Sample Size and Sampling Technique**

In selecting the sample size for data collection, much consideration was given to time, cost, purpose and relevance. Purposive sampling technique was applied in selecting both the co-operative organizations and respondents to participate in the study. Meanwhile, convenient sampling technique was used to access county residents (general members of the public) whose opinions could be helpful in explaining the causes of failure or success of co-operatives in the County in view of the public eye. On the other hand, purposive sampling was considered helpful in locating typical cases of failed co-operatives as well as successful models of existing co-operatives. The purposive samples were also based on the possibility of accessing respondents on the ground.

Using the above sampling criteria, the following target samples of respondents were selected:

Table 2: Summary of selected samples of respondents from the target population

<b>Category</b>	<b>Description</b>	<b>Sample Size</b>	<b>% of Target Population</b>
1	Co-operative Leaders (Active Co-ops)	34	30
2	Co-operative Leaders (Dormant Co-ops)	17	15
3	Co-operative Members	148	5
4	County Co-operative Officers	5	100
5	Co-operative Managers	10	100
6	County residents (general public)	302	1
	<b>Total sample size</b>	<b>516</b>	

The selected samples were considered to be cost effective and sufficient in providing essential data for the study.

## **Data Response and Findings**

### **Data Response**

Primary data was collected from a total of 366 respondents (70.9% of the total sample size), the respondents constituted 255 (49.4%) County Residents, 79 (15.3%) co-operative members, 32 (6.2%) Cooperative leaders, managers and County Cooperative officials, all combined. After analysis the four findings presented here were established.

### **Findings**

#### **1. Emergence and growth of Co-operatives in the County over time**

Historical overview indicates that the spirit of self- help and co-operation in the County was at its peak in the mid-1970s, a time when many co-operatives emerged. To-date, half of the registered co-operatives are dormant, while half are active. The combined turnover of active co-operatives societies totaling to Ksh.56, 978,500, is a significant indicator that the co-operative enterprise is still promising. If evident causes of failure are effectively addressed, there is still hope for the co-operative movement to double or even triple its share of co-operative to the County's economy in future.

#### **2. Current status of the co-operative movement in the County**

It was noted that the movement currently faces diverse challenges such as: how to mobilize more resources and grants for development of the co-operative; inadequate capital and lack of strong finance base to finance and manage co-operative activities; many members are loan defaulters which is a loss to the co-operative; competition from other established institutions (e.g. SACCOs getting steep competition from other financial institutions such as micro finance and banks); gender inequalities in the board of management representation (which brings up unhealthy debates and contests); lack of proper control measures to resources utilization (e.g. insufficient use of modern technologies, hence uncontrolled wastage of resources). These findings strongly indicate that the co-operative movement is conscious of its challenges and ready to counteract those using diverse strategies. The challenges indicate the need for a unified co-

operative movement action in the County to create a more enabling environment for co-operatives to perform. For instance, there might be a need to form a County Co-operative Union to solve education and training matters, offer professional accounting and management services, business legal advice, and even a centralized revolving fund among others. This is better than each co-operative attempting to go solo.

### **3. Major causes of co-operative business failure in the County**

The causes were identified at both leadership/management level and at County resident level. Among the numerous causes identified by management, major ones included: low financial investment, poor leadership, absence of entrepreneurial skills, and inadequate financial management skills. Meanwhile County residents repeatedly pointed out at least 10 causes of co-operative business failure in the County that need to be addressed: mismanagement, lack of transparency, poor communication, corruption, managers overstaying in office, limited knowledge about co-operatives, poor leadership, loan defaults, lack of strong member patronage, and lack of professionalism. They were hopeful that if these problems can be adequately addressed, then co-operatives in the County will flourish. Of the 10 causes, lack of professionalism, poor leadership, lack of knowledge (education) about co-operatives and absence of strong member patronage are major causes.

### **4. Future co-operative development prospects and intervention strategies for addressing the causes of co-operative business failure in the County**

#### **4.1 Future Co-operative Development Prospects**

The study indicated that among the various prospective activities suggested, horticulture activities which involve farming of vegetables and fruits among other perishable crops is a major activity that is promising for future cooperative development prospects. This was followed by indigenous chicken and egg production. In addition, commercial farming of indigenous commodities was considered to be equally potential as a future promising cooperative development prospect.

#### **4.2 Intervention Strategies**

Massive co-operative education for awareness of co-operative economic potentials, and leadership and management development programmes (targeted to co-operative leaders and managers) are the first two most desirable intervention strategies that are well perceived to address the needs of cooperative movement in the county. The second category of suggested intervention strategies that followed closely were: intensified member education programmes, strengthening co-operative governance structure and capacity, and innovation and value addition. The third significant category of interventions suggested were: training of trainers for co-operative leaders and champions, and massive support from the county government.

### **Conclusion**

The study was successfully conducted. The volunteer spirit by the respondents was high. The objectivity and quality of responses obtained was equally high. The study objectives were met and findings are in agreement with both the theoretical and empirical literature reviewed. The research process and findings have raised new hopes and aspirations

that, once people know where they are going, get determined and find good guidance and good leadership, then they shall successfully arrive at their destination. The causes of co-operative business failure in the County are now well documented. They are nothing new in the historical evolution of the worldwide co-operative movement. They have existed. But they need not persist for they can be overcome. This is possible if the mind of the ordinary or potential member is well educated to cherish the values of co-operation, the leadership enlightened to lead effectively, managers developed to manage professionally, and all stakeholders informed of the value of good ethics for the interest of socio-economic good.

### **Recommendations**

The study made the following recommendations for intervention strategies:

#### **Short-term Intervention Strategies**

1. An intensive capacity building programme is needed to address skill-gaps in Leadership, management, finance, entrepreneurship, succession planning, understanding of co-operative business model among others.
2. The co-operative movement in the county should continue to build on its strengths while evolving new strategies to overcome its weaknesses in order to grow and reduce high poverty margins which currently stands at 66% (or  $\frac{2}{3}$ ) of the County's population
3. The County government through the department of co-operative development should work closely with the Co-operative University of Kenya in the area of co-operative movement training, leadership and management development, consulting among others.
4. The county government to consider allocating facility to the Co-operative University College of Kenya for establishment of the County based University coordinating Center for Co-operative Capacity building.
5. The county Co-operative department should consider mobilization and promotion of youth-based Co-operatives, as these will greatly assist in reducing poverty and deliquesces among the youth who find themselves unemployed after leaving school or college. In line with the constitutional dispensation they should be supported to play a key role in the procurement of goods and services in the county government.
6. County leaders such as the members of the county assembly need to be sensitized on the importance of applying the cooperative business model as a means of addressing poverty reduction in the county. In so doing, they should be willing to support the county's cooperative development policy initiatives.

#### **Medium-term intervention strategy**

The Co-operative movement should consider forming a strong County Co-operative Union as a means to counteracting the various challenges facing it collectively especially in the area of education and training, management and accounting, and financial management.

### Long-term intervention strategy

The County government through the department of co-operative development formulates a comprehensive working policy paper to address both past and emerging challenges facing the co-operative movement in the county such as Leadership and management, capacity building, financial challenges, technological issues, value addition and activity diversification among others

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