

**FACTORS INFLUENCING THE NEED FOR PERFORMING CONSUMER COOPERATIVE SOCIETIES  
IN NAIROBI KENYA**

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**Abstract:**

*Consumers in Kenya continue to face exploitation because of the privatization of most of the organizations that supply goods. This is due to failure to form a performing and well managed consumer cooperative in Kenya. The main aim of the study was to assess the factors influencing the need to establish performing consumer cooperatives in Nairobi, Kenya. The researcher used a descriptive survey research design, which was considered appropriate in this kind of study because it targeted a large population of members of COMOCO SACCO. This target population included both ordinary and employee' members. The researcher targeted the members of COMOCO SACCO because they already have the working knowledge of co-operatives and are consumers who buy goods from small scale shops and mini-supermarkets. The researcher used a questionnaire as a key tool for data collection. The questionnaire was pretested through a pilot study of 7 respondents. The pilot study indicated that the instrument was valid and reliable for the purpose of this study. Purposive sampling technique was used to select a sample of 10 employees as respondents which was desirable for the purpose of the study. Meanwhile, a systematic sampling technique was applied to select 60 respondents from ordinary members. The total sample size therefore comprised 70 respondents, out of which, 66 successfully completed the survey questionnaire. Data analysis was done using descriptive statistics whereby data was presented in form of percentages, tables, graphs and pie charts. The software used to simplify the data analysis procedure was MS excel. The findings from the study revealed that, the level of awareness of the potentials of consumer cooperatives is low; and that the consumer cooperatives are profitable to invest in, but only if well managed. Also, favorable socio-economic conditions that can influence people to promote consumer cooperatives were identified as exploitation by readily established retail stores and enhancement of consumers' quality of life. The prime strategies that can be used to promote a performing consumer cooperative were identified as competitive pricing and effective customer care. The researcher concluded that a need exists to establish viable consumer cooperatives in Nairobi Kenya and therefore substantial efforts should be directed towards the promotion of this type of co-operative. The researcher recommended the need for an extensive public education programme to inform people what the consumer co-operatives entail and how they can benefit from them.*

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**Key Words:** Consumers, Consumer Co-operatives, Public Education, Quality life, Competitive pricing, Exploitation.

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## **Background**

Consumer cooperatives in Kenya have not been well developed and yet, most consumers are likely to be members of other cooperative societies. Consumer cooperatives are owned by the people who buy the goods or who use the services of the cooperative. These enterprises like other cooperatives are democratically controlled to help fulfill the aspirations of their members (Gibson, 2005).

The first consumer cooperative to be documented was founded in 1769 in Fenwick, East Ayrshire, where the local weavers came together and started selling oatmeal at a discount to its members forming the Fenwick Weavers' Society (Hoyt, 2008). Consumer cooperatives are needed as they are owned by the consumers who are members of the venture popularly known as cooperative retail societies or retail co-ops (Edward, 2008). Consumer cooperatives can function like other business but the main difference is that the members are the owners and they are the main customers of the business.

The first consumer cooperative in the Great Britain consisted of workers and peasants in the 18<sup>th</sup> and 19<sup>th</sup> centuries. This kind of cooperative later found its way to other European countries like France, and Germany. The consumer cooperatives rose to prominence during the industrial revolution as part of the labor movement. The first successful organization was the Rochdale Society of equitable pioneers which was established in 1844. The tradesmen decided to come together and open their own store selling food items which made them afford. This indicates that without the organization they would not otherwise afford some of the food items they wanted for survival. They were mainly selling butter, sugar, flour, candles and oatmeal which people needed for daily survival. The cooperative group continued to increase as time went by and in 1872 they had formed a Co-operative Wholesale Society (CWS) (Gibson, 2005).

Consumer co-operatives were first organized to help consumers control and fight against the exploitation of private and company stores. Under the Rochdale plan, consumers were able to organize themselves into buying groups to purchase goods from a cooperatively owned enterprise (Philadelphia Savings Society, 1859). By the year 1920, over 2, 600 consumer cooperatives were in the United States. The aim to end poverty led to the development of several consumer unions to help promote consumer education and protection (Edward & Filene Good Will Fund, 2008).

As time went by the cooperative spirit spread to the rest of the world including Kenya. In 1908 the first cooperative was formed in Kenya and it was a dairy cooperative handling the needs of dairy farmers. The movement continued to develop up to the registration of the first societies in Kenya and this has been developing up to the current status. However, in Kenya from the records there has not been a strong consumer cooperative and this calls for finding out the factors that may have led to non-performance of them (Abell, 2004).

In Kenya, mainly Nairobi retail business is well developed and retail shops are found in every part of it. In the city one can be able to see several retail shops that are being filled with a number of consumers. Some of the supermarkets within the city include Nakumatt, Tuskys, uchumi, etc. do business the whole day serving consumers. These

consumers from the research most of them are salaried employees and in one way or the other they belong to specific SACCOs. These consumers need to be served by a cooperative of their own and not the retail shops that for sure continue to exploit them (Levin, 2002). The main reason for the study is to find out why most consumers more so members of other SACCOs cannot form a consumer cooperative of their own. Is it because of ignorance or lack of awareness of such kind of cooperatives?

### **Statement of Research Problem**

Consumer exploitation is a major problem facing many Kenyans today. Consumers are in every part of the country hence formation of consumer cooperatives is among the important undertakings in the lives of the people. Lack of consumer cooperative has led to costly goods and services making consumers unable to afford some of the basics that they need to survive. Consumer cooperative is crucial and imperative in Kenya and it should be encouraged.

For instance Harrison (2013) concluded that lack of consumer cooperative in a country has led to over exploitation of consumers as they are ignorant of the market prices of goods and services. Therefore, consumer cooperatives is a need that is available to all Kenyans and should be addressed to enhance the empowerment of consumers. Consumers in one way or the other belong to well organized SACCOs that are not consumer cooperatives. Why is this so?

### **Study objectives**

The general objective of this study was to investigate the factors influencing the need for establishment of performing consumer cooperatives in Nairobi, Kenya. The specific objectives of the study were:

- i. To establish the level of awareness of potentials of consumer co-operatives among SACCO members
- ii. To evaluate the essential investment and profitability of promoting a consumer co-operative among SACCO members
- iii. To analyze the current socio-economic conditions that may influence members of a SACCO to form a consumer co-operative
- iv. To identify the strategies needed to promote performing consumer co-operatives among SACCO members

### **Review of Related Literature**

#### **Leading theory**

Theory of collective consciousness explains that when people come together and reason as consumers they will make the best decision out of it which will be of great beneficial to them and others (Bertola, Disney & Grant, 2006). When the foods with health threats have been studied and then removed from the shelves of the consumer cooperative the principle of concern for community will have been practiced fully. Consumers will only sell what is good for the health and this is safeguarding themselves from other complications in life.

This theory explains the need for collective effort and collective decision on the sum of attitudes, opinions than an individual. This indicates that once the consumers come together as a group and form a SACCO of their own, they

will do better than as individuals. The theory encourages the combination of ideas and efforts to form performing consumer cooperatives within the area. Durkheim explains this theory as the totality of beliefs and sentiments common to the average members of a society. In this case this refers to all the consumers who are being exploited by the retailers (Somavia, 2012).

The need for performing consumer cooperative in Kenya has to be effected so that the consumers can get the best out of their daily spending. Once they have a retail store of their own, they will be able to manage some of the challenges they face when purchasing goods from other stores. Consumer cooperatives are mainly developed or formed for the need of the general public since everybody is a consumer in one way or the other. When consumers form their own cooperative they gain more since they will enjoy the purchase of goods and services at a fair price. It will help them to increase their savings and resources thus a better living standard and good life (Noel, 2009).

### **Social and economic contributions of consumer cooperatives**

Consumer cooperatives have been found to be of great importance to many Kenyans. When the consumers buy the products through a cooperative which is their own they are able to save a lot of funds that could have gone otherwise to a middle man. These funds saved can be used in other areas for the consumer to develop himself or herself thus improved living standards. Consumers need to reason for these benefits that the consumer cooperative brings about (Dahl & Chr. Michelsens institute, 2001).

Cooperatives are community-based, rooted in democracy, flexible, and have participatory involvement, which makes them well suited for economic development (Gertler, 2011). The process of developing and sustaining a consumer cooperative involves the processes of developing and promoting community spirit, identity and social organization as cooperatives play an increasingly important role worldwide in poverty reduction, facilitating job creation, economic growth and social development (Gibson, 2005).

Cooperatives are viewed as important tools for improving the living and working conditions of both women and men. Since the users of the services they provide owned them, cooperatives make decisions that balance the need for profitability with the welfare of their members and the community, which they serve. As cooperatives foster economies of scope and scale, they increase the bargaining power of their members providing them, among other benefits, higher income and social protection. Hence, cooperatives accord members opportunity, protection and empowerment-essential elements in uplifting them from degradation and poverty (Somavia, 2012). As governments around the world cut services and withdraw from regulating markets, cooperatives are being considered useful mechanisms to manage risk for members and keep markets efficient (Henehan, 2009).

In a number of ways, cooperatives play important role in global and national economic and social development. With regard to economic and social development, cooperatives promote the “fullest participation of all people” and facilitate a more equitable distribution of the benefits of globalization. They contribute to sustainable human development and have an important role to play in combating social exclusion. Thus the promotion of cooperatives should be considered as one of the pillars of national and international economic and social development (Levin, 2002).

In addition to the direct benefits they provide to members, cooperatives strengthen the communities in which they operate. According to Somavia (2012) cooperatives are specifically seen as significant tools for the creation of decent jobs and for the mobilization of resources for income generation. Many cooperatives provide jobs and pay local taxes because they operate in specific geographical regions. According to Levin (2002) it is estimated that cooperatives employ more than 100 million men and women worldwide.

In Kenya, cooperatives can provide locally needed services, employment, circulate money locally and contribute to a sense of community or social cohesion. They can provide their employees with the opportunities to upgrade their skills through workshops and courses and offer youth in their base communities short and long-term employment positions. Students could also be employed on casual-appointment basis during long vacations. Through these, cooperatives will contribute to economic development.

According to Hussi (1993), cooperatives play a vital role in the contribution to the GDP of a country. In Kenya cooperatives contribute a larger share of the GDP and this affects the lives of many Kenyans in many ways. It has led to better distribution of these resources to many parts of the country due to the practice of economic-member control principle. Many lives of consumers who are in a cooperative that handles their issues enjoy a lot of benefits. Example of such consumer cooperatives include Puget Consumer Cooperative (PCC) in United States which operates as the major consumer-owned food cooperative. Other consumer cooperatives include Mountain Equipment Co-op (MEC) in Canada and Co-operative Wholesale Society of UK.

### **Historical evolution and growth of consumer co-operatives worldwide**

The International Cooperative Alliance (ICA) in its Statement on the Cooperative Identity, in 1995, defines a cooperative 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.” It is a business voluntarily owned and controlled by its member patrons and operated for them and by them on a nonprofit or cost basis (UWCC, 2002). It is a business enterprise that aims at complete identity of the component factors of ownership, control and use of service, three distinct features that differentiate cooperatives from other businesses (Laidlaw, 2013).

Although there is no consistency to the exact origin of the co-operative movement, many academics argue the origins lie within Europe (Shaffer, 1999; Holyoake, 1908). The first recorded co-operatives date back to 1750 in France, where local cheese makers in the community of Franche-Comté established a producer cheese cooperative. Within the decade, co-operatives had developed in France, United Kingdom, United States and Greece. In 1844 the Equitable Pioneers of Rochdale Society (EPRS) was formed. With the goal of social improvement, twenty-eight unemployed community members saw the opportunity to pool their limited resources and attempt cooperation for the good of the group. Even though co-operatives appeared in the century previous, Rochdale is seen as the first ‘modern’ cooperative since it was where the co-operative principles were developed (Gibson, 2005; and Abell, 2004).

The successful example of cooperative business provided by the Rochdale Society, which also established between 1850 and 1855 a flourmill, a shoe factory, and a textile plant, was quickly emulated throughout the country. By 1863 more than 400 British cooperative associations, modelled after the Rochdale Society, were in operation. Thereafter

the English movement grew steadily, becoming the model for similar movements worldwide. Notable among the European countries in which consumer cooperation received early popular support were France, Germany, Belgium, Austria, Italy, Denmark, Finland, Norway, and Sweden (Abell, 2004).

In 1895, International Cooperative Alliance (ICA), a non-governmental organization was established as umbrella organization to promote friendly and economic relations between cooperative organizations of all types, nationally and internationally. The major objective of the ICA is to promote and strengthen autonomous cooperative organizations throughout the world. In order to achieve its aims, the ICA organizes international, regional, and sectorial meetings. The ICA also aims to promote exchange of information such as news and statistics between cooperatives through research and reports, directories, international conferences, and two quarterly publications and the Review of International Co-operation. It represents the cooperative movement generally, for instance through its membership of the UN. Since its creation, the ICA has been accepted by cooperators throughout the world as the final authority for defining cooperatives and for determining the underlying principles, which give motivation to cooperative enterprise. World membership in ICA gives some idea of the size of the cooperative movement today. In 1895, the founding congress had 194 members; in the mid-1980s the ICA recorded a membership of about 355 million individuals; in 1999, the ICA's organisations represented 750 million people; and since 2002 it was estimated that more than 800 million people are members of worker, agriculture, banking, credit and saving, energy, industry, insurance, fisheries, tourism, housing, building, retailer, utility, social and consumer cooperatives societies (Levin, 2002; Encarta, 2005)

Cooperatives are based on basic values and principles. Cooperative values are general norms that cooperators, cooperative leaders and cooperative staff should share and which should determine their way of thinking and acting (Hoyt, 2008). The values, which are articulated by the ICA in a statement in 1995, include self-help, self-responsibility, democracy, equality, equity and solidarity. The values statement further articulates values of personal and ethical behavior that cooperators actualize in their enterprises. They describe the kind of people cooperators strive to be and the traits they hope to encourage through cooperation. These are honesty, openness, social responsibility and caring for others. Cooperative principles on the other hand, are guidelines by which cooperatives put their values into practice. The principles rest on a distinct philosophy and view of society that helps members judge their accomplishments and make decisions (Hoyt, 2008).

The cooperative movement continues to be vibrant and sustainable and currently many countries of the world are utilizing the cooperative business model. The cooperative business model has been well embraced in Kenya and the cooperative movement now ranks 1<sup>st</sup> in African and 7<sup>th</sup> internationally (Republic of Kenya, 2014). This growth trend does not effectively represent consumer cooperatives and therefore, need to establish their relevance and importance in the Kenyan economy.

### **Empirical review**

According to Laidlaw (2013), the major contribution to efficient and effective performance of cooperatives has been due to total members (customers) involvement in the operations of the society. This means that committed membership

is one of the ways of promoting performing consumer cooperatives. Bertola, Disney, & Grant (2006) carried out a study to establish the level of awareness of consumer cooperatives among members of existing co-operatives in the U.K. They found out that cooperative members have not been informed fully on the importance and the benefits of consumer cooperatives. Using regression analysis they carried out the relationship between consumer cooperatives and other cooperatives. They found a weak but positive relationship between the societies and suggested the need to promote the public awareness of consumer cooperatives. However, the awareness was confused with the formation of other cooperatives and people or cooperative members and employees were undecided on which co-operative society to form. The level of awareness needs to be done and the difference between consumer cooperatives and other cooperatives be clearly constructed.

Encarta (2005) investigated the profitability of consumer cooperatives and the strategies for their promotion using the USA example of retail shops that were owned by members. He analyzed the living standards of those owners and the members of other cooperatives and found a huge difference. Consumer cooperative members have more benefits and profits compared to other members. This is because they buy basics at cheap prices; they save and can still borrow wisely. He found out that the strategies for promotion of consumer cooperatives have not been laid well and a lot needs to be done. He suggested use of media to promote consumer cooperatives in USA.

## **Methodology**

### **Research design**

The study design for this research was a survey. According to Saunders, Lewis, & Thornhill (2009) the survey strategy is usually associated with the deductive approach and it is common and a popular strategy in business and management research. The strategy was considered appropriate because it allows the collection of a large amount of data from a sizeable population in a highly economical way. In using this strategy the researcher formulated and administered a questionnaire to a sample of employees and ordinary members of COMOCO SACCO. The research design was helpful in studying individuals under natural setting. It also proved to be economical as it facilitated rapid data collection, enabled the understanding of the target population and it was appropriate in undertaking extensive research.

### **Target population**

The study targeted 33 employees and 200 members of COMOCO SACCO who were considered to be independent consumers of various products in the retailed chain market. Nairobi city was considered appropriate for the study because it comprises all classes of people according to their socio-economic status. COMOCO SACCO members (who constitute both employees and ordinary members) were selected for the study because they had prior knowledge of cooperatives and therefore likely to show interest towards promoting a consumer cooperative society. The targeting of 200 members was based on the expected turnout of members who frequent the SACCO for services on daily basis. The researcher established this to be 100 members a day, therefore, 200 members for 2 days and this provided the sampling frame. In total the target population was 233 respondents.

**Sampling design**

The researcher used both purposive and systematic sampling techniques to access the specific respondents for the study. The purposive sampling technique was used to select key employees in the organization. As indicated by Kathuri (1993), purposive sampling is based on the researcher’s judgment and preference in selecting the sample units that will provide relevant information or meet the purpose of the study, with respect to the proposed objectives. The researcher therefore purposively selected 10 key employees to participate in the study on the basis of their long-term work experience in the SACCO. Meanwhile, the systematic sampling technique was applied to select a sample of 100 members from the target population to participate in the study. The idea was to give each individual respondent an equal chance of participating in the study. The systematic criterion was derived at by the use of the formula: Target population (N)/ desired sample size (s) to get the interval width of the sampling frame (n). Therefore,  $200/100 = 2$ . This implied picking every second (nth) respondent from the sampling frame up to a total of 100.

The sampling techniques applied yielded the sample sizes in Table 1. In total the sample size was 110 respondents out of a target population of 233 respondents.

**Table 3: Sample size selected from the target population**

<b>Category</b>	<b>Target population</b>	<b>Sample size</b>
Employees	33	10
Members	200	100
Total	233	110

**Data analysis and presentation**

The data collected was analyzed using descriptive statistics. This enabled the data to be summarized in form of frequencies, percentages and presented in form of tables, bar graphs and pie charts. The researcher checked the raw data for legibility, consistency, completeness, and uniformity of the answers that were given by the respondents. The researcher used Microsoft excel to analyze data since it allows the use of statistical tools such as percentage, graphs and charts.

**Data Response**

Data was obtained from the respondents in the ratios of 100% for employees and 70% for the ordinary members. In total data response obtained represented 72% of the entire target population as shown in Table 2.



**Table 2: Data response from sample size selected**

<b>Category</b>	<b>Sample size</b>	<b>Responses obtained</b>	<b>Percentage</b>
Employees	10	10	100
Members	100	70	70
Total	110	80	72

**Findings**

**Level of awareness of the potentials of consumer cooperatives among SACCO members**

From the findings, the researcher established that the respondents’ rate of current knowledge of potentials of consumer cooperatives was fairly low as represented by a response of 62%. In addition, those who were unaware of any performing consumer cooperative in Kenya were highest with 80% response. Also from the findings the benefits that the members will access by forming a consumer cooperative indicated that high quality goods was the most popular benefit with 28.80%. This implies that the respondents were concerned with the possibility of accessing high quality goods and services that a performing consumer co-operative could provide if promoted. From the findings it was also clear that those who were willing to join a newly promoted consumer cooperative were 92%. This is a good indicator of the existing potential of the respondents’ need to promote a performing consumer cooperative.

**Essential investment and profitability of promoting a consumer cooperative**

The respondents indicated that at least 100 members would be willing to join a newly promoted consumer cooperative. This opinion was well represented by 42.40% of the respondents. This implies that a good number would be willing to join. Meanwhile, the minimum potential capital that new members shall be willing to raise was indicated as Ksh. 20,000 by 40.90% of the respondents. This implies that the initial 100 members have the potential to raise Ksh. 2,000,000 which is significant seed capital for the new venture. Of the total respondents surveyed 78.80% perceived that the newly promoted consumer cooperative would be profitable.

**Current socio-economic conditions influencing members of a SACCO to form a consumer cooperative.**

From the findings, the researcher established that exploitation by established retail stores was the highest social condition as indicated by 69% of the responses. Meanwhile, enhancement of the consumer’s quality of life was perceived as the highest economic condition by 83% of the responses. This implies that other well established retail stores exploit consumers greatly and that the consumers are more concerned with finding a solution to better their quality of life at a more affordable cost.

### Strategies to be used to develop a performing consumer cooperative

The researcher found out that competitive pricing was the most voted for strategy by 51% of the respondents. This implies that a consumer cooperative to be formed has to be aware of the prevailing competitive market conditions, therefore need to price its goods and services on competitive basis.

### Conclusion

The entire study was successful in that it addressed the research problem, met the study objectives and presented findings that were in line with the literature review which indicated that, where consumers feel exploited they can adopt the consumer co-operative business model to overcome the exploitation, offer high quality goods and services and improve the quality of life of their members.

### Recommendation

Since the level of awareness of the potentials of consumer cooperatives is low, public awareness should be carried out to inform people of the benefits and profitability of forming a consumer cooperative. There is need to carrying out member education forums in several existing SACCOs to inform them of the importance of forming a consumer cooperative from their SACCO business membership as this is likely to significantly lower the cost of goods and services that they currently buy from retail stores established by for profit private investors.

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