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THE ROLE OF CO-OPERATIVE JOINT ENTERPRISES IN ENHANCING THE SUSTAINABILITY OF THEIR MEMBERS: A CASE OF TANCOOP JOINT VENTURE, LAKE ZONE, TANZANIA

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ABSTRACT: Despite their growing importance in co-operative development, empirical research on the function of Co-operative Joint Enterprises (CJEs) in the sustainability of their member organisations in Tanzania is scarce. This study, based on economies of scale theory, examined the contributions of a prominent CJE in Lake Zone, with a focus on collective production, marketing, processing, and service delivery as sustainability measures. A case study design was used, using quantitative and qualitative data from 66 purposively selected union co-operative board members and key informant interviews with CJE management and operation managers. Descriptive statistics were used to analyse quantitative data, whilst content analysis was used to analyse qualitative data. The study findings revealed that CJEs are perceived to have a major impact on several aspects of sustainability. The majority of respondents recognised the CJE's function in resource pooling (89.4%), promoting market access (84.8%), strengthening bargaining power (81.8%), and minimising economic shocks (75.7%). Furthermore, 78.8% perceived that the CJE has assisted governance and financial management training, while 72.7% supported ecologically friendly practices, particularly climate-smart agriculture. These achievements have resulted in higher household income, more intra-member cooperation, and greater socioeconomic resilience among union members. The study also revealed ongoing challenges that prevent the full realisation of CJE's sustainability initiatives. These include limited access to financial services (71.2%), weak governance frameworks (65.2%), insufficient infrastructure (63.6%), and turbulent market conditions. The study concludes that while CJEs provide a realistic paradigm for their members' sustainability, focused policy interventions are required. The study recommends enhancing access to finance, increasing governance capabilities, investing in infrastructure, and encouraging adaptive market strategies. The study recommends further longitudinal research to assess the long-term socioeconomic impacts of CJEs on member livelihoods, thereby providing strong evidence to inform policy and scale sustainable co-operative models.

Keywords: Co-operative Joint Enterprises (CJEs), Sustainability, Members, Lake Zone, Tanzania

INTRODUCTION

Proceedings of the 8th CUK Annual Scientific Conference, 2025, on Co-operatives Build a Better World: Re-energizing the Collective Power of Co-operatives in Africa.

Co-operative organisations, especially Co-operative Joint Enterprises (CJEs), are widely recognised as critical drivers of socioeconomic growth, financial inclusion, and long-term employment. According to the International Co-operative Alliance (ICA, 2023), there are over three million co-operatives worldwide, with over 1.2 billion members. These businesses generate more than USD 2.4 trillion in revenue and employ over 280 million people, accounting for around 10% of the global workforce. CJEs, in particular, have arisen as creative platforms that allow member organisations to pool resources and capacities to promote economic resilience, job creation, and social cohesion (Ghauri et al., 2021; Ikwera & Twongyrwe, 2019). CJEs are commonly used in developed countries as strategic models for addressing market inefficiencies and promoting equitable development. In the European Union, supportive policies have improved the competitiveness and financial sustainability of such joint ventures. Despite their shown benefits, the ICA (2020) warns that CJEs members have ongoing sustainability caused by market volatility, financial limits, and governance flaws. These constraints accentuate the importance of empirical research that provides policy-relevant recommendations, particularly in developing economies, in order to maximise CJEs' revolutionary potential. In Sub Saharan Africa CJEs play an important role in economic development, poverty alleviation, and social welfare. According to the ICA (2024), African co-operatives serve over 300 million people, with agricultural co-operatives accounting for over 40% of the continent's total agricultural production. The ICA, (2024) Conference emphasised the necessity of robust legal frameworks, capacity building, and ecologically sound practices in enhancing co-operative impact. Notably, many African countries CJEs have been implemented to increase market access and co-operative entrepreneurship support. Nonetheless, obstacles such as inadequate financial management, insufficient governance systems, infrastructural deficiencies, and limited market integration continue to jeopardise the viability of the CJEs member enterprises. Tanzania has a strong history of co-operative development, particularly in the agricultural and financial sector. The Co-operative Development Policy (2002) and the Co-operative Societies Act No. 6 (2013) have aided the expansion of various forms of co-operatives, such as agricultural, savings, and credit societies. According to the Tanzania Co-operative Development Commission (TCDC, 2023), co-operatives continue to be an important part of the country's development plan, particularly in rural areas where they contribute to income generation, employment, and food security. Despite these policy initiatives, many co-operatives face sustainability challenges due to poor governance, financial instability, and market competition (Mwaura, 2017). In the Lake Zone of Tanzania, which is primarily inhabited by the Sukuma ethnic group, is home to a number of agricultural, fishery, and financial co-operatives that contribute considerably to the national economy. According to the Tanzania Bureau of Statistics (TBS, 2022), the Lake Zone accounts for around 30% of the country's agricultural output and employs a considerable number of smallholder farmers, fishermen, and micro-entrepreneurs. There is also evidence for the presence of CJEs in agricultural co-operatives in the lake zone regions (Nyankweli & Chusi, 2021). Despite the presence of CJEs, cooperative organisations in the lake zone regions continue to face sustainability challenges that jeopardise their long-term existence. The current dynamics in co-operative sustainability, particularly in the lake zone highlighted the critical need for a thorough investigation of CJEs' role in strengthening the sustainability of member co-operatives in Tanzania. Empirical insights into the enablers and limitations of CJEs can help to shape policy and practice, resulting in more resilient, inclusive,

and sustainable co-operative systems that are aligned with national and global development goals.

Statement of the Problem: Co-operative Joint Enterprises are widely recognised as a viable strategy for improving the economic sustainability of their members. By pooling resources, CJE improve members' market participation, bargaining power, and resilience in the face of economic and market changes. However, their efficiency in Tanzania, particularly in the Lake Zone, is underexplored. Existing research has primarily focused on examining the sustainability of individual co-operatives, with little emphasis paid to the collective function of CJE in promoting the long-term sustainability of its members. Furthermore, there has been insufficient emphasis on developing innovative strategies to strengthen CJE in response to economic pressures and changing market dynamics (Kirillova,2024). The existing gap impedes the development of effective policy interventions and capacity-building activities, limiting the sustainability and operational effectiveness of CJE members. Based on the aforementioned challenges and knowledge gaps, this study aimed to examine the function of major CJE in the lake zone in supporting the sustainability of their institutional members. The study findings intend to generate evidence-based suggestions to inform policy reformation, capacity-building activities, and sustainable business strategies aimed at increasing the resilience and long-term viability of CJE institutional members.

METHODOLOGY

Research Design: This study adopted a case study research design, which allowed for a thorough examination of the role CJE play in supporting the sustainability of their institutional members. The case study design was adopted to provide for a thorough knowledge of the operational dynamics, problems, and contributions of CJE in the studied area. This design enabled both quantitative and qualitative data collection, resulting in a comprehensive investigation of the subject matter.

Study Area and Population: The study was carried out in the Lake Zone, an area known for its numerous co-operative firms that engage in joint business ventures. The target group included CJE institutional board members, CJE general managers, and operational managers who have firsthand experience and knowledge of CJE's operations and sustainability efforts and issues.

Sampling Techniques and Sample Size: Purposive sampling was used to select 66 responders (CJE institutional board members). Purposive sampling was also used to select key informants, such as the CJE's general manager and operations managers from its member firms. These individuals were picked for their leadership positions and expertise in co-operative management and sustainability measures.

Data Collection Methods: The study used a mixed-methods approach, combining quantitative and qualitative data collection techniques to improve the validity and reliability of the study findings. The 66 respondents were given a structured questionnaire to obtain quantitative data about CJE sustainability initiatives, outcomes, and challenges. The questionnaire contained closed-ended questions to aid statistical analysis. Additionally, semi-structured interviews with the general manager and operations managers were undertaken to get qualitative information into CJE's sustainability strategy, outcomes, and challenges. The interviews provided rich narrative data that complemented the survey results.

Data Analysis Techniques: The study used quantitative and qualitative data analysis techniques to enable a thorough investigation of the research problem. Data from surveys were analysed using descriptive statistics (percentages and frequency distributions) to

summarise the important results on CJE’s sustainability activities, outcomes, and barriers. To ensure accuracy and efficiency, the analysis was undertaken with the Statistical Package for the Social Sciences (SPSS-26). Furthermore, data from KIIs were analysed using content analysis, with responses organised into themes highlighting CJE’s sustainability initiatives, outcomes, and challenges. This thematic approach aided in identifying relevant patterns and interpretations from qualitative responses.

Ethical Considerations: The study followed ethical research criteria to ensure the integrity and credibility of the research process. The following ethical steps were implemented. All participants were informed about the study’s objectives, their voluntary involvement, and their freedom to withdraw at any time without penalty. Furthermore, the survey respondents’ identity and responses were kept totally confidential.

Reliability and Validity: To improve the study reliability and validity, the questionnaire was pre-tested on a small sample of respondents to assess question clarity, relevance, and consistency prior to full-scale data collection. Furthermore, the use of survey data and KIIs helped to validate findings by cross-checking quantitative and qualitative insights, reducing bias.

RESULTS AND DISCUSSIONS

Respondents Profile: The study findings (Table 1) provide an overview of the respondents’ characteristics. According to the study findings, the majority of respondents are between the ages of 46 and 55 (29.85%), followed by 36 to 45 (26.0%) and 56 and up (24.0%). Younger people aged 18 to 25 make up only 4.8% of the sample. The study findings show that co-operative membership attracts or retains older people, due to higher financial responsibility or improved economic stability that commonly comes with age. It also identifies a potential generational divide, which may have ramifications for succession planning and the long-term viability of co-operative joint companies. According to the study findings, the majority of respondents (48.1%) had been CJE institutional members for more than six years. This finding implies a high degree of confidence and satisfaction with the co-operative’s services, which could represent the society’s effectiveness in addressing member needs and creating loyalty. Furthermore, 35.6% of research participants had maintained membership for 4-6 years, confirming the trend of long-term participation. In comparison, only 16.3% had been members for 1-3 years, which may indicate difficulties in attracting and maintaining new members. According to key informants, this tendency is attributed to low public awareness of the cooperative, poor marketing to younger populations, or structural barriers to admission that discourage new involvement. Furthermore, the study found a significant gender imbalance among the respondents, with 71.2% male and only 28.8% female. The study’s findings reflect broader socioeconomic and cultural barriers to female participation in affairs of co-operative organisations, such as access to resources, decision-making power, and societal roles.

Table 1: Respondents’ profile (n= 66)

	Frequency	Percentage
Age Group		
18–25	3	4.8%
26–35	10	15.4%
36–45	17	26.0%
46–55	20	29.8%
56+	16	24.0%
MEMBERSHIP		
1–3 years	11	16.3%

4–6 years	23	35.6%
More than 6 years	32	48.1%
SEX		
Male	47	71.2%
Female	19	28.8%

Source: Field data, 2025

Perceived Influence of Co-operative Joint Enterprise on the Sustainability of its Members: Table 2 shows that CJE's play a critical role in improving the sustainability of their institutional members through various initiatives such as resource mobilisation, capacity building, market access facilitation, governance, and leadership training.

Table 2: Sustainability Initiatives of Co-operative Joint Enterprises (n = 66)

Activity	Frequency (Yes)	Percentage (Yes)	Frequency (No)	Percentage (No)
Resource mobilization	55	88.7%	7	11.3%
Capacity building	50	80.6%	12	19.4%
Market access facilitation	58	93.5%	4	6.5%
Governance and leadership training	45	72.6%	17	27.4%

Source: Field data, 2025

Resource Mobilization: The study found that 88.7% of respondents recognised the significance of CJE's in supporting sustainability by mobilising resources for their institutional members. Despite the critical roles played by CJE's in resource mobilisation, key informants' explanations highlighted the existence of challenges such as bureaucratic financial procedures, limited collateral among members, and unpredictable CJE support, which impede effective resource allocation among CJE members. On the other hand, a key informant from the CJE emphasized that CJE's have been utilizing their collective bargaining power to secure funding, negotiate more favorable credit terms, and gain access to financial support mechanisms. The study findings are consistent with the resource-based perspective theory (Barney, 1991), which proposes that pooled resources enhance competitive advantage and operational efficiency. Recent research has highlighted the need of effective resource mobilisation tactics in guaranteeing financial sustainability in co-operatives. For example, Jimoh (2021) shows that organisations' ability to access grants, low-interest loans, and internal capital-generating processes is critical for long-term financial sustainability. Furthermore, according to Azeez (2020), resource mobilisation, including a variety of financial instruments, plays an important role in the sustainability of Co-operatives in both rural and urban settings.

Capacity Building: Capacity-building efforts, such as financial management, governance, and entrepreneurial training, are critical for improving the long-term viability of Cooperative Joint Enterprises (CJE's). According to the study's findings, 80.6% of respondents thought these capacity-building measures made a substantial contribution to increased sustainability. These findings are consistent with those of Padilla et al. (2020) and Spoth et al. (2021), who highlight the relevance of education and training in improving cooperative performance and flexibility to market changes. On the other hand, the study results from key informant interviews (CJE general manager) suggested that CJE's organise periodic workshops, mentorship programs, and technical help to provide members with the essential skills to negotiate operational and economic issues. The operations Manager of one of the CJE members emphasised that these programs increased managerial competencies and operational efficiency in their co-operative. However, according to the CJE general manager, insufficient

funds and variable participation rates continue to be impediments in offering regular capacity-building programs.

Market Access Facilitation: Market access is one of the primary operations of CJE's that improve members' sustainability by directly influencing revenue creation and company expansion. According to the study's findings, 93.5% of respondents felt that their CJE facilitates market access for their institutional members, ranking it as the most impactful activity. This was corroborated by information from key informants, who claimed that CJE's provide collective marketing services, negotiate bulk sales agreements, and assist members in entering new markets. The study findings are consistent with Morfi (2021) suggestion that co-operative networking, such as CJE's, improves governance and member bargaining power by integrating supply chains and lowering market entry barriers. However, CJE in the research area has been reported to suffer problems such as shifting commodity prices, regulatory limits, and high transportation costs, all of which put market access tactics at risk.

Governance and Leadership Training: According to the study findings, 72.6% of the study respondents recognised the importance of CJE's in governance and leadership development. According to the study findings, solid governance structures and leadership abilities are critical for CJE members' long-term sustainability. Key informant interviews revealed that CJE's hold governance workshops, mentor leaders, and enforce regulatory compliance measures to ensure effective management. The study findings are consistent with Basterretxea et al., (2022), who emphasise the necessity of balancing member interests, accountability, and strategic decision-making in co-operative governance. The study findings suggest that good governance structures are essential for improving CJE performance and member sustainability. However, according to the CJE key informant, difficulties such as resistance to change and limited participation in governance training continues.

Barriers to Co-operative Joint Enterprises Sustainability efforts: The study results in Table 3 show identified challenges to CJE's sustainability initiatives for their members. The limitations include: restricted access to capital (77.4%), weak governance frameworks (64.5%), insufficient infrastructure (85.5%), and volatile market circumstances (72.6%).

Table 3: Barriers to CJE sustainability Efforts to their members (n = 66)

Barriers	Frequency (Yes)	Percentage (Yes)	Frequency (No)	Percentage (No)
Limited access to finance	48	77.4%	14	22.6%
Weak governance structures	40	64.5%	22	35.5%
Inadequate infrastructure	53	85.5%	9	14.5%
Fluctuating market conditions	45	72.6%	17	27.4%

Limited Access to Finance: Inadequate access to financial resources is one of the most significant barriers to the long-term viability of Co-operative Joint Enterprises. According to the study findings, 77.4% of respondents regarded low financial availability as a significant hindrance to their sustainability efforts. A key informant from the CJE membership explained that CJE's' capacity to mobilise funds and sustain operations is frequently hampered by tight loan terms imposed by banking institutions, a lack of collateral, and limited access to outside

funding sources. These financial constraints limit CJE's ability to develop, invest in capacity building, and improve operational efficiency. The study findings are consistent with Njeri (2021) observation that financial accessibility remains a fundamental barrier for co-operatives, limiting their ability to survive in competitive markets. The study findings imply that the lack of customised financial solutions for CJE's exacerbates sustainability difficulties, demanding governmental actions that promote more inclusive financing mechanisms to strengthen the sustainability of CJE members.

Weak Governance Structures: According to the study findings, 64.5% of respondents regarded insufficient governance as among the major barriers to the effectiveness of CJE's sustainability efforts. Effective governance is critical to guaranteeing transparency, accountability, and strategic decision-making in co-operatives. Poor governance frequently leads to resource mismanagement, internal conflicts, and the failure to implement long-term sustainability measures. According to empirical evidence, governance is an important driver of co-operative effectiveness and sustainability. For example, Arda (2021) suggests that active involvement, accountability, and transparency are the most successful pillars of co-operative government sustainability. Similarly, Ajates (2020) states that supporting and exhibiting excellent governance in a co-op increases openness and accountability, which builds confidence with members and, eventually, improves sustainability. During the interview, one of the key informants mentioned that many CJE's had leadership gaps, which means that board members lack the requisite governance training to properly direct the organisation. The study findings are consistent with observations that weak governance structures frequently result in inefficiencies in decision-making, limiting co-operatives' ability to respond to market dynamics, which ultimately affects their sustainability.

Inadequate Infrastructure: Study findings revealed that inadequate infrastructure is also among the significant impediments to CJE sustainability initiatives, with 85.5% of respondents rating it as a critical concern. It was revealed that poor transportation networks, insufficient storage facilities, and limited access to contemporary technology are among the most significant infrastructure limitations. These challenges significantly limit CJE's capacity to scale operations, broaden their market reach, and increase productivity. Empirical evidence (Rolandi, 2021) emphasises the necessity of investing in digital infrastructure, such as agri-food co-operative websites, to promote effective communication, increase efficiency, and strengthen member involvement. Furthermore, qualitative findings from the General Manager's perspective confirmed that a lack of contemporary infrastructure severely limits CJE's ability to react to changing market needs and increase operational efficiency. As a result, without proper infrastructure, CJE's face ongoing hurdles in enhancing their competitiveness and sustaining long-term growth. The study findings also suggest that a lack of effective logistics, dependable storage, and technological integration exacerbates the operational issues faced by CJE members, limiting their ability to survive in increasingly competitive marketplaces.

Fluctuating Market Conditions: According to the study findings, market instability was also mentioned as one of the most significant barriers to CJE's sustainability efforts, with 72.6% of respondents seeing it as a serious issue. It was revealed that CJE's are frequently challenged with unforeseen market situations, such as price volatility, altering consumer tastes, and competition from larger businesses. These constraints limit CJE's ability to maintain consistent revenue streams and assure long-term viability for their members.

According to Bhullar and Mohan (2025), co-operatives are especially sensitive to market price swings because of their weak negotiating strength and reliance on seasonal agricultural production, which is being impacted by climate change. Wahyuningtyas (2023) emphasises that external economic shocks, such as inflation and currency fluctuations, worsen co-operatives' market volatility. One of the key informants, an operations manager, noted that many CJE members struggle to negotiate long-term contracts with buyers, complicating income forecasts. The informant also emphasised the importance of CJEs using novel market strategies, such as value addition and diversification, to reduce reliance on specific market sectors and improve their resistance to market swings. The study findings imply that for CJEs to prosper in turbulent markets, they must employ flexible and adaptable tactics that limit the risks associated with market instability.

Member Perception on the CJEs' Sustainability Outcomes: To determine the extent to which CJEs contribute to member sustainability, respondents were asked to rate important sustainability outcomes. The results are shown in Table 4.

Table 4: Member Perception on CJEs' Sustainability Outcomes

Sustainability Outcome	Frequency (Yes)	Percentage (Yes)	Frequency (No)	Percentage (No)
Increased income	50	80.6%	12	19.4%
Enhanced social inclusion	48	77.4%	14	22.6%
Adoption of green practices	30	48.4%	32	51.6%

Source: Field data, 2025

Increased Income: The study findings revealed that 80.6% of respondents reported higher income levels as a result of their participation in CJEs. This finding is consistent with Wulandhari (2022) assertion that co-operative social capital networks increase income through improved market access, financial support, and economies of scale. On the other hand, key informant findings highlighted that collective resource mobilisation and facilitated market access are critical to increasing members' revenue. This indicates that by combining resources, co-operatives can lower transaction costs, negotiate better pricing, and increase competitiveness, all of which contribute to income growth and financial stability. The study findings also lend support to the resource-based view (Barney, 1991), which emphasises the significance of properly managing and utilising internal resources to gain a competitive edge. CJEs help members increase operational efficiency and economic outcomes by sharing resources such as technology, machines, and marketing channels. Empirical data from prior research, such as those by Sambuo (2022) and Kustepeli (2023), demonstrates that co-operative cooperation, particularly during crises, contributes to economic resilience by allowing members to access broader markets, cut costs, and absorb external shocks. Thus, the study results imply that CJEs play an important role in boosting their members' financial security and income.

Enhanced Social Inclusion: The study also revealed that 77.4% of respondents perceived that CJEs contribute to increased social inclusion. The study finding shows that CJEs can serve as venues for the economic empowerment of marginalised groups like women, youth, and rural communities. Key interviewees stated that CJEs' participatory governance arrangements enable the engagement of a diverse variety of people in economic activities, creating equitable opportunities. Previous study supports these findings, suggesting that co-

operatives give major benefits to women, such as fair returns, safe working conditions, and market access, all of which contribute to increased dignity and quality of life (Women in Coop, 2024). Furthermore, research on worker co-operatives suggests that they promote social trust and solidarity, which increases job satisfaction and organisational commitment. These findings highlight the vital role of CJs in creating social inclusion, trust, and cooperative involvement, all of which are necessary for the companies' long-term viability and effectiveness.

Adoption of Green Practices: In contrast, less than half of respondents (48.4%) said that their co-operatives had implemented green practices, showing that sustainability activities within CJs are still in their early phases of growth. According to the literature on sustainable Co-operatives (Candemir, 2021), many co-operatives face challenges in adopting environmental sustainability (environmentally friendly activities), particularly in emerging economies where many constraints limit investments in green technologies. One key informant (Operations Manager) admitted that, while some members are aware of sustainable practices, adoption rates remain low, owing to a lack of knowledge and financial resources. The study findings highlight the important need for focused capacity-building initiatives and regulatory measures that incorporate environmental sustainability into cooperative business models. These steps are critical for overcoming the constraints that prevent the adoption of green practices and ensuring that Co-operatives effectively contribute to environmental sustainability.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions: The study concludes that CJs play an important role in improving their members' sustainability and economic resilience. It is also concluded that, while CJs successfully use collective bargaining power to attract funding and improve market access, barriers such as bureaucratic financial processes, insufficient collateral, and inconsistent CJ support impede resource allocation and limit operational effectiveness. Furthermore, the study concludes that capacity-building activities, such as training in financial management, governance, and entrepreneurship, are critical for improving CJs' long-term sustainability. Finally, it is concluded that strengthening finance, governance, and market access strategies, as well as addressing structural hurdles, are crucial for increasing the resilience and sustainability of CJs in the face of changing economic conditions.

Recommendations: The study recommends that CJs look at internal mechanisms for generating money, such as member savings plans and co-operative investment funds, to improve their ability to withstand financial crises. To ensure long-term leadership, CJs should establish ongoing leadership development programs that emphasise co-operative governance, strategic decision-making, and financial management. To increase member engagement, participation in governance training should be incentivised with prizes or recognition, encouraging more members to participate in capacity-building efforts. Additionally, CJs are recommended to use digital marketing platforms such as social media and e-commerce sites to broaden their market reach. Strategic collaborations with suppliers, distributors, and other value chain actors will also help to alleviate market access issues. Regular market intelligence should be undertaken to monitor price patterns and regulatory changes, allowing for informed decision-making. Finally, the study recommends that governments and co-operative support organisations prioritise investment in rural infrastructure, such as strengthening transportation networks and developing suitable storage facilities. CJs can also think about developing infrastructure co-operatives or cost-sharing

agreements to pool resources for collective investment in these critical facilities. Finally, this study recommends further longitudinal research on impact evaluations to examine the socioeconomic transformation of co-operative members as a result of their continuous participation in CJE. A longitudinal method, as opposed to the adopted cross-sectional approach, which provides a snapshot in time, allows for the investigation of causal links and temporal changes in household income, asset accumulation, social capital, and resilience indicators following CJE engagement.

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