

Research Article

Factors That Affect the Success of Consumer Cooperatives in Case of Bench Sheko, West Omo and Sheka Zones Ethiopia

Sitotaw Wodajo^{*} , Worku Haile

Cooperative Department, College of Business and Economics, Mizan-Tepi University, Tepi, Ethiopia

Abstract

The study aimed to identify external challenges that influence the success of consumer cooperatives in the case of southwest Ethiopia. An explanatory type of research design method was applied. The study was focused on seventeen (17) selected active consumer cooperatives in southwest Ethiopia. A three-stage random sampling procedure was adopted for the selection of the sample respondents. In stage one, seven woredas were selected from each zone proportionately. In stage two, from those woredas 17 sample consumer cooperatives were selected. Finally, 385 samples of respondents were selected by simple random method. Political, Technology, Management, Bureaucracy, Marketing, Finance and Infrastructure influence were selected as independent factors. Successes of consumer cooperatives were identified as the dependent variable for this study. The finding reveals variables like politics, management, marketing and finance are important factors that affect significantly the target variables. Factor bureaucracy had no significant influence on dependent variables. The study suggests giving special attention given on problems like lack of marketing and finance access shortage, lagging technological advances and political interference. Therefore, Bench Sheko, Sheka and West Omo zones should solve these challenges.

Keywords

Growth, Political and Bureaucracy, Cooperatives, Management, Marketing, Financing

1. Introduction

Cooperatives are defined 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 (ICA 1995). Consumer cooperatives are enterprises carefully held by customers and managed democratically that aim at fulfilling the necessities and aspirations of their members. Consumer cooperatives create shops operated by their consumers, like health care, insurance, housing, utilities, and private finance

or including credit unions [4].

The first consumer cooperative within Great Britain consisted of staff and peasants in the eighteenth and nineteenth centuries. This type of cooperative later found it's thanks to different European countries like France, and the Federal Republic of Germany. According to Amene Ydetaa, The Rochdale society of Pioneers was the first successful consumer cooperative organization that was recognized in 1844 [3].

^{*}Corresponding author: swbgift21@gmail.com (Sitotaw Wodajo)

Received: 5 April 2024; Accepted: 6 May 2024; Published: 29 July 2024



Copyright: © The Author(s), 2024. Published by Science Publishing Group. This is an **Open Access** article, distributed under the terms of the Creative Commons Attribution 4.0 License (<http://creativecommons.org/licenses/by/4.0/>), which permits unrestricted use, distribution and reproduction in any medium, provided the original work is properly cited.

In Ethiopia, various self-help co-operatives still exist. They are native or traditional level institutions with an organizational base that are indigenous, such as Debo, Mahiber, Iddir, and Iqub. Those traditional informal cooperatives would be a base for formal cooperatives [1]. The first cooperative organizations were established in the Federal Democratic Republic of Ethiopia in 1950 [13]. Hence, the first consumer co-operative was established in Addis Ababa in 1945 and after decree No. 44 of 1960 modern or 'ed' co-operatives were formally introduced (ILO, 1975). Consumer cooperative in Ethiopia is the one tool management to supply a varied range of goods and services to its members [7]. And now the Ethiopian government is attempting to push co-operatives with the target of developing them into independent self-help institutions.

Now a day cooperatives face one or a lot of the subsequent crises: the crisis of ideology, the crisis of capital, the crisis of believability and the crisis of management [5]. Inefficient technology, inadequate management skills, lack of member's participation and political interference may affect the expansion of cooperatives [9]. Additionally, policy interventions such as the provision of the infrastructure necessary for accessing market information and subsidiary regulative framework that might permit a competitive market environment [24]. For this the researcher was aim on to determine the significant factors of the success of cooperatives.

Difficulties deterring the success of cooperatives within the economic growth were: backward perspectives, lack of dedicated leadership, lack of decent governance, lack of capital [6]. Several challenges lack capital, problem of good governance, poor cooperation between cooperatives, lack of coaching, lack of managerial ability, and lack of integrity among the management that delay cooperatives from maintaining a certain level of accountability [11].

A number of the challenge they face were competition from private sectors and shortage of the commodity on the supplier side. Cooperatives have been facing challenges of underperformance in the recent years [4]. The cause for the success and failures of cooperatives is breaking down of cooperative identities to carry the identity as their vision [14]. This study was focus on determining some important factors of consumer cooperatives. Like – political, Bureaucracy, market, technology adoption, financial and infrastructure influence were practical problems that are frequently manifested in cooperative sectors. Therefore, the overall objective of the study is to assess the relationship between external factors and the success of cooperatives in Southwest Ethiopia with the following specific factors.

- 1) To determine how management skill and bureaucracy influence affect the success of consumer cooperatives in southwest Ethiopia.
- 2) To examine how technology and infrastructures affect the success of consumer cooperatives in southwest Ethiopia.
- 3) To determine how market and finance influence affect

the success of consumer cooperatives in southwest Ethiopia.

- 4) To examine how political influence affects the success of consumer cooperatives in southwest Ethiopia.
- 5) To identify challenges to consumer cooperatives success in southwest Ethiopia.

2. Empirical Literature Review and Hypotheses Development

2.1. Management Skill

Cooperative management is an essential ingredient to the success or failure of cooperatives. For cooperatives to be a success they should be organized on really homogenous interest [15]. Literature disclosed that the management of co-operatives is instrumental in making them succeed or fail. Indicators, such as strong finance, good revenues, and capacity in marketing, business planning and management lead to the well-being of cooperatives [16]. Leaders' and officials 'abilities ought to be built upon and developed, to improve their efficiency and effectiveness that interprets to increased performance of the society. This enhancement of their managerial skills can be achieved through training [10] It additionally, involves investing in people to allow them to perform well and empower them to form use of their natural skills. Members as the user-owner and controller of the co-operative institution should be able to own their co-operative, have a strong attitude towards their institution and readiness to involve in democratic management [17].

H1: Management skills have a positive and significant effect on the success of consumer cooperatives.

2.2. Politics

According to Smith viewed a cooperative enterprise is a business owned and controlled by the people who use its services [9]. There should be diversification of the cooperative business to increase its reserve; Management ought to be a lot more serious in handling the affairs of the society [18]. Government positive involvement is critical for the success or failure of cooperatives [26]. Governments' part should be to ensure that political, legal and administrative platforms are in place to help cooperatives develop [26]. Therefore, cooperation with different partners can be crucial just in case there is no interference in cooperative businesses [26].

H2. Political influence has a negative and significant effect on the success of consumer cooperatives.

2.3. Bureaucracy

According to the literature, it can be stated that bureaucracy may be obstructive as well as effective and it is not true to maintain it at a very strict or very slight level. While Craing

thinks that in Japan bureaucracy supports innovation and provides faster production [19]. Yılmaz pointed out that Hall and Weber's bureaucracy approaches have the same bureaucratic features in Turkey as in Western countries; and that Hall and Weber's theories of bureaucracy are useful and effective tools for examining the school organization structure in Turkey [20]. An effective school structure provides cooperation among teachers, and teachers help and support each other in solving the problems they face during professional practice [21]. Hoy and Sweet land explained that although there is a widespread view that bureaucracy constitutes negativities regarding employees of the organization, it offers positive sides, and different kinds of structures can be formed based on the level of formalization and centralization [27].

H3: Bureaucracy has a negative and significant effect on the success of consumer cooperatives.

2.4. Technology

Failure to develop and integrate technology strategy and business strategy may be a major contributing issue to the decline of a firm's competitiveness [12]. As Simotwo explained technology is formed from discoveries in sciences, development, and improvement in machinery, process, automation, and information technology [8]. Similarly observes that the speed of technology adoption and its overall application in co-operatives within the region is mostly low and the reasons for this include conservatism, prices, and ignorance [8].

H4: Technology has a positive and significant effect on the success of consumer cooperatives.

2.5. Marketing

Modern marketing practices require a lot of information adequately, accurately and speedily to make informed decisions about the market situation. A common weakness in the business owner/ managers or cooperatives members lies in their failure to understand key marketing issues Stokes and

Wilson assessed the overall success features of SACCOS work differently than those of primary Agricultural Marketing Co-operative Societies [17].

H6: marketing has a positive and significant effect on the success of consumer cooperatives.

2.6. Finance

Adequate capital is one of the fundamental requisites for the sound business operation of cooperatives business. Since the cooperative exists to deliver benefits to its members, each member should contribute to capital in direct proportion to usage of services the cooperative provides [22]. Know a day cooperatives faces crisis of capital, crisis of believability and crisis of management [5]. Adequate capital, technical support, co-operative arrangement and government support as the important factors in workers' co-operatives [25].

H5: Finance has positive and significant effect on success of consumer cooperatives.

2.7. Infrastructure Influence

Adequate infrastructure facilities like roads, transportation, water, electricity, telephone, etc., more cooperatives would be motivated to perform their work and so this positively contributes to enhancing their success. Infrastructure is the major factor for cooperatives success power; transport and communication are its key elements. It matters a lot for the competitiveness of cooperatives. Acquiring information, input procurement and getting market requires more resources of the cooperatives in countries with poor infrastructures [23]. There is a lack of access to infrastructure facilities like roads, water, electricity, telephone, etc. This influence cooperative would be to success and significant effect and positive contribution to promoting cooperatives success.

H7: infrastructure has a positive and significant effect on the success of consumer cooperatives.

2.8. Conceptual Framework

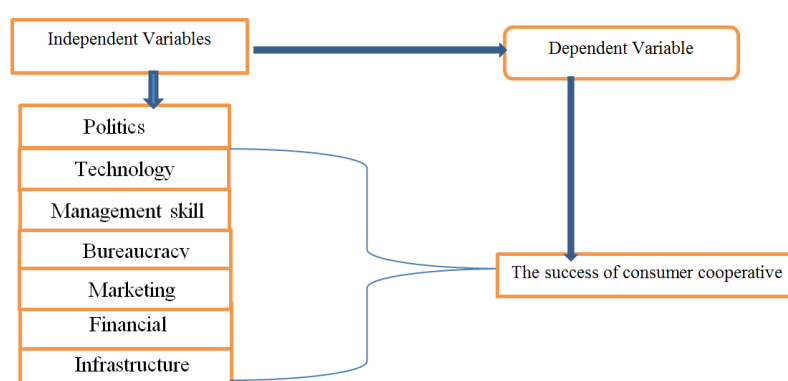


Figure 1. Conceptual framework.

H1: Management skills have a positive and significant effect on the success of consumer cooperatives

H2: Political influence has a negative and significant effect on the success of consumer cooperatives

H3: Bureaucracy has a negative and insignificant effect on the success of consumer cooperatives

H4: Technology has a positive and insignificant effect on the success of consumer cooperatives

H5: Marketing has a positive and significant effect on the success of consumer cooperatives

H6: Finance has a positive and insignificant effect on the success of consumer cooperatives

H7: Infrastructure has a positive and significant effect on the success of consumer cooperatives

3. Material and Methods

Explanatory type of research method was designed. Explanatory identifies causal factors and outcome of target phenomena [3]. These are cooperatives with known addresses or contact and membership, as provided by the DCO in the southwest hence, the total population of the study was 10,567. In the first stage, seven woredas are selected from each zones purposely due to the high number of cooperatives they have, out of fourteen (14) woredas that have cooperative associations engaged in consumer cooperatives in three zones. In the second stage, considering the total number of fifty-one (51) consumer cooperatives in these woredas (twenty-nine in Bench Sheko fifteen in Sheka and 7 in west omo) a total of seventeen (17) consumer cooperatives were randomly selected by lottery method. Finally, a total of three hundred eighty-five (385) respondents involving cooperative members, cooperative committees and recruited staff were selected randomly using probability proportional to sample size (PPS). Using the Yemane formula (1961) the sample size is computed as follows.

$$n = \frac{N}{1 + N(e^2)} \quad n = \frac{10567}{1 + 10567(0.05^2)} = 385$$

Model Specification

Multiple regressions would be used to determine the nature

of the relationship between the independent variables and the dependent variable [2]. Political, management skills, bureaucracy, technology, marketing, financing and infrastructure are assumed as independent variables. The success of consumer cooperatives is assumed a dependent variable. And they measured by using a Likert scale measurement base.

Regression analysis was done by the utilization of an econometric model:

$$Y = \alpha + \beta_1 PI + \beta_2 MSI + \beta_3 BI + \beta_4 TI + \beta_5 MI + \beta_6 FI + \beta_7 II + \varepsilon$$

Where: Y= is the dependent variable indicating the success of the consumer cooperative.

α = may be a constant term for the worth of Y when all Xs are zero

SCC is the success of consumer cooperatives and PI is political influence, MSI is management skill influence BI is bureaucracy influence, TI is technological influence, MI is marketing influence, FI is financial influence and II is infrastructural influence. ε = is the random error term accounting for all other factors not captured within the model.

4. Result and Discussions

4.1. Descriptive Analysis

Table 1 shows there is the highest mean value was gained for the political issues this implies the success of consumer cooperatives is affected by political issues at the mean and standard divisions = 4.22, 1.371 respectively. Management skill has an effect explained variable at mean value and standard division 4.13, 0.927 respectively. For bureaucracy, issues do not affect the success of consumer cooperatives at the mean and standard division values of 1.07 and 1.009 respectively. Technology, marketing, financing and infrastructure also have an effect on success of consumer cooperatives at mean value and standard deviations (4.38 and 0.933, 3.56 and 0.933, 4.18 and 0.976, and 2.39 and 1.576 respectively.

Table 1. Descriptive analysis.

Political influence	N	Minimum	Maximum	Mean	Std. Deviation
Political influence	385	1	5	4.83	.871
Management skill influence	385	1	4	4.13	.927
Bureaucracy influence	385	1	5	1.07	1.009
Technological influence	385	1	4	4.38	.946
Marketing influence	385	1	4	3.56	.933
Financing influence	385	1	4	4.18	.976

Political influence	N	Minimum	Maximum	Mean	Std. Deviation
Infrastructure influence	385	1	4	2.39	1.576

Source SPSS output

4.2. Correlation Result

As displayed from the correlations analysis table infrastructure and, technology, political and Bureaucracy management skill and bureaucracy, management skill and marketing factors are positively correlated ($r = 0.534, 0.278, 0.278, 0.67$) respectively. Marketing and management skill factors and financial and marketing factors were negatively correlated ($r = -0.048, -0.260$) respectively.

Table 2. Correlation.

Model		II	TI	PI	BI	MS	MI	FI
1	II	1.000	.534	-.277	-.005	.664	-.394	-.571
	TI	.534	1.000	.278	.378	.297	-.816	-.035
	PI	-.277	.278	1.000	.278	-.516	-.569	.838
	BI	-.005	.378	.278	1.000	.367	-.351	.097
	MS	.664	.297	-.516	.367	1.000	-.048	-.630
	MI	-.394	-.816	-.569	-.351	-.048	1.000	-.260
	FI	-.571	-.035	.838	.097	-.630	-.260	1.000

Source: SPSS out put

4.3. Regression Result and Discussions

Table 3. Regression Analysis.

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	-9.874	2.021		-4.886	.000	-13.847	-5.900
	PI	-.467	.048	-.257	9.699	.000	.372	.562
	TI	.865	.058	.267	14.959	.000	.752	.979
	MS	.474	.066	.154	7.208	.000	.345	.603
	BI	.658	.061	-.171	-10.728	.124	-.778	-.537
	MI	3.156	.091	-.737	-34.560	.000	-3.336	-2.977
	FI	.204	.057	-.085	-3.606	.000	-.316	-.093
	II	5.386	.078	1.512	68.997	.061	5.233	5.540

Dependent Variable: SCC

Source: SPSS out put

The regression result shows a negative coefficient association between political influence and the success of consumer cooperatives at a significant level $p\text{-value} = 0.01$ with mean and standard deviation -0.467 and 0.048 respectively. This implies a 1% increase in political influence resulted in a -0.467 decrease in the success of consumer cooperatives. Thus, the hypothesis that states political issue has a negative effect on the success of consumer cooperatives in South West Ethiopia is accepted.

The regression result shows there is a positive association between technology adaption and the success of consumer cooperatives. Technology issues affected the success of consumer cooperatives at a significant $p\text{-value} = 0.01$ level with a mean value of 0.865 . This implies a 1% increase in technology influence resulted in a 0.865% increase in the achievement of consumer cooperatives. Thus, the hypothesis that states technology issue has a positive and insignificant effect on the success of consumer cooperatives in South West Ethiopia is accepted. This study was supported by Simotwo who observed the speed of technology adoption and its overall application in co-operatives within the region is mostly low [8].

The regression result shows there is a positive association in between management skill influence and the success of consumer cooperatives. Management skill had an effect on the achievement of consumer cooperatives at a significant level $p\text{-value} = 0.01$ levels with a mean value of 0.474 . This implies 1% increase in technology influence resulted in a 0.474% increase in the success of consumer cooperatives. Thus, the hypothesis states management skill has a positive and significant effect on the success of consumer cooperatives South West Ethiopia accepted. The result is consistent with [8]. Study indicates that; know a day cooperatives a faces crisis of capital, a crisis of believability and a crisis of man-

agement.

The regression result shows there is a negative and insignificant relationship between bureaucracy issues and the success of consumer cooperatives. The bureaucracy issue had an effect on success of consumer cooperatives at a significant level above $p\ 0.10$ = Thus, the hypothesis states bureaucracy issue has a negative and significant effect on the success of consumer cooperatives in Southwest Ethiopia. Null hypothesis rejected.

The regression result shows market and finance factors had a positive coefficient association between and the success of consumer cooperatives. Market and finance factors affected the success of consumer cooperatives at a significant level $p\text{-value} = 0.01$ mean value 3.156 and 0.204 respectively. This implies a 1% increase in marketing and finance increase influence resulted in a 3.156% and 0.204% respectively increase in the success of consumer cooperatives. The hypothesis that states market and finance factors have a positive significant effect on the success of consumer cooperatives in Southwest Ethiopia was accepted. The result is consistent with [5]. The study indicates that, know a day cooperatives face crises of capital, crises of believability and crisis of management.

The regression result shows a positive coefficient association between infrastructure and the success of consumer cooperatives. The regression result shows a negative coefficient association between infrastructure and the success of consumer cooperatives. This implies a 1% increase in infrastructure influence resulted in a 5.386% increase in the success of consumer cooperatives. Thus, the hypothesis states infrastructure issue has a negative insignificant effect on the success of consumer cooperatives of southwest Ethiopia rejected. The study supported as acquiring information, input procurement and getting market require more resources of the cooperatives in countries with poor infrastructures [23].

4.4. Multiple Regression Model Results

Table 4. Model Summery.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.745 ^a	.730	.721	1.07633	.730	1730.585	7	377	.000

Source: SPSS output

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \dots + \epsilon$$

As shown in the model summary the R^2 for the model is 0.735 about (73.5%) of variation in the success of consumer cooperatives was explained by the independent variables of this study. Hence, the change in the dependent variable is well explained by a change in the explainer variables of the model.

Table 5. ANOVA Result.

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	14033.946	7	2004.849	6.585	.001 ^b
Residual	436.747	377	1.158		
Total	14470.693	384			

Source: SPSS output

Table 5 presents the overall significance of the regression. The F value of 6.585 with a significance of 0.001 which is less than 10 percent significance level ($0.1\% < 10\%$). This means that the variation described by this model is appropriate and not occurred by chance. Hence the regression is significant and a linear relationship exists between variables.

4.5. Classical Linear Regression Model Assumption (CLRMA)

Assumption 1: The Mean of the Disturbances is Zero ($E(\epsilon) = 0$)

The mean of disturbances will always be zero provided that there is a continual term in the regression. If a constant term is included in the regression equation, this assumption will never be violated. Hence, in the model of this study, a constant term is included. As a result, this assumption was not violated.

Assumption 2: Multicollinearity Test

As shown in the table below accordingly, all correlation results are below 0.9, which indicates that multicollinearity is not a potential problem for this study.

Table 6. Culinary Statics.

Tolerance	VIF
.114	8.748
.251	3.989
.176	5.678
.314	3.186
.176	5.679
.145	6.875
.167	5.997

Source: SPSS output

Assumption 3: Covariance between the Error Terms over Time is Zero

Table 7. Durbin – Watson statistics.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.985	.730	.721	1.07633	.970	1730.585	7	377	.000	2.38

This assumption test will be conducted when the errors are linearly independent of one another, it would be stated that they are correlated (serially correlated). Hence the Durbin Watson statistics (D-W stat) shows from the regression result 2.38 which is nearer to 2 there is no evidence for the presence of autocorrelation books (2008) Source: SPSS output.

Assumption 4: Homoscedasticity test

Homoscedasticity can be checked by visual examination of

a plot of the standardized residuals by the regression standardized predicted value (Osborne & Waters, 2003). If the error terms are distributed randomly with no certain pattern, the problem is not detrimental to analysis. The scatterplot in Figure below shows that the standardized residuals in this research are distributed evenly which shows that no violation of homoscedasticity.

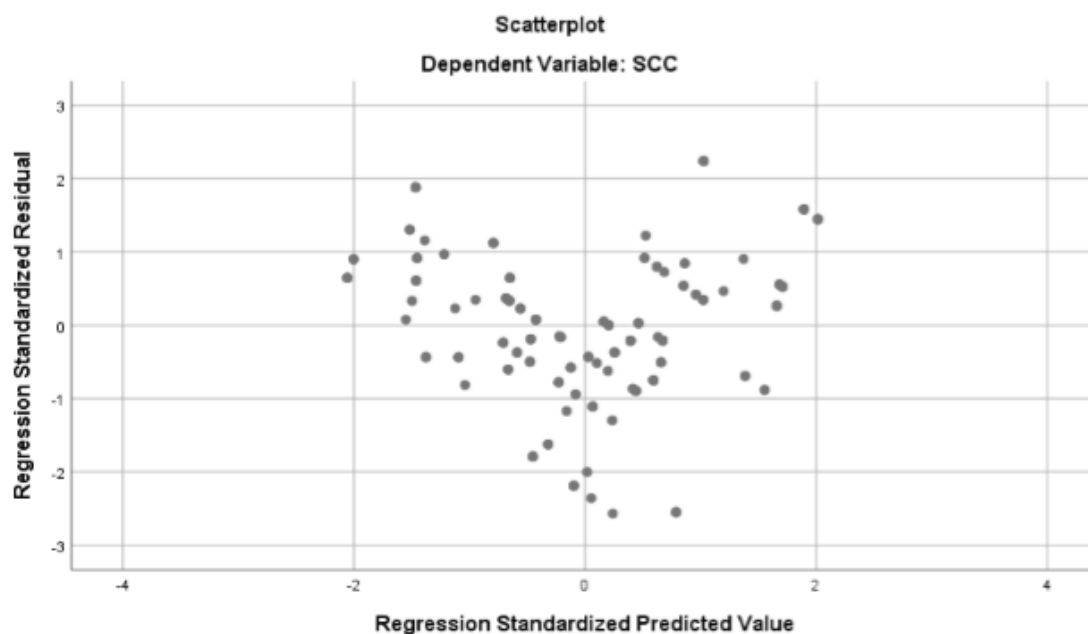


Figure 2. Scatterplot.

Assumption 5: Normality Test (Errors are Normally Distributed)

This test is performed to confirm the assumption of CLRM which states that the disturbances terms are normally distributed.

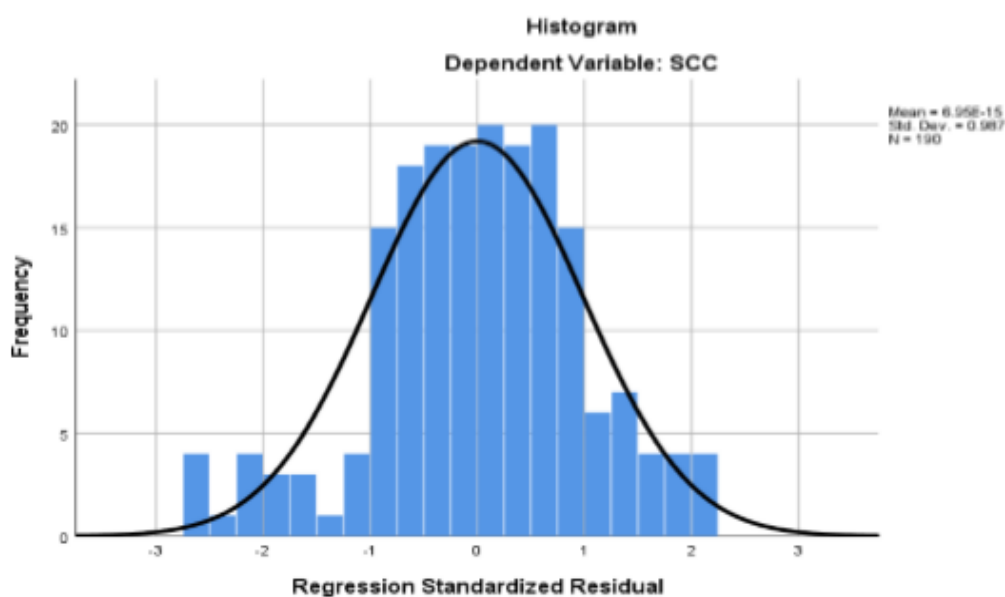


Figure 3. Histogram.

5. Conclusions and Recommendations

5.1. Conclusions

The paper has found that the studied consumer cooperatives have members who are politicians, as well as the interference

of political persons, has highly affected the success of consumer cooperatives of south west Ethiopia. It shows there is political influence on the decisions and other activities of the consumer cooperatives in south west Ethiopia.

Most consumer cooperatives currently have computer software and hardware in their office for various activities of the cooperatives. However, the results also confirmed that these consumer cooperatives have no access to internet ser-

vice at all.

Regarding computerization and other technological adoptions progresses the excellence of work in the consumer cooperative and technology-related encounter distress the accomplishment of consumer cooperative in a pronounced way.

The finding shows staff preparing in administration improves the accomplishment of the consumer cooperative and lack of co-operative training in management skills to society officials leads to mismanagement of the consumer cooperative. The descriptive result also showed that consumer cooperative is not offering standardized predetermined services for customers. Bureaucracy has not effect consumer cooperatives.

The management works individually and is not compact with teamwork in carrying out management tasks. Management as teamwork requires the ability to work together, both with fellow members of the management and with other parties. In addition to the inability to work together, administrators do have not adequate levels of education and organizational experience. Education and experience can improve one's knowledge and skills. Included educational factors because through education the insights of management knowledge and skills became wider and had a mindset that could encourage the development of cooperatives.

Consumer cooperatives are successful in providing fairness in the prices of goods and services for their customers. The studies show cooperatives have problems such as a lack of adequate products based on their customers' needs, and a lack of timelines of supply of basic goods and services.

Consumer cooperatives in the study area affected by different factors related to resources, infrastructure and administration which have an impact on customer satisfaction. As indicated in the findings infrastructure played a decisive role in achieving better performance due to the perishable nature of consumable goods supplied by consumer cooperatives convenient distribution center/working area was major factor that affect consumer cooperatives. The second most important issue that needs to be addressed in consumer cooperatives were resource factors, such as the inadequate source of capital, lack of skilled manpower and lack of technical know-how to manager cooperatives. From all items, an inadequate source of capital is the major issue that needs to be resolved and has an impact on performance of consumer cooperatives.

5.2. Recommendations

To improve the success of consumer cooperatives in economic and social empowerment, Southwest Ethiopia must have to re-organize all failed cooperatives and must provide loans to them, to keep marketing stability at all seasons and carry out awareness creation as a safe way to help members for inflation which happen in the area.

The management should compact with teamwork in carrying out management tasks. Management as teamwork requires the ability to work together, both with fellow members

of the management and with other parties. Administrators need adequate levels of education and organizational experience. Education and experience can improve one's knowledge and skills. Experience is an understanding of a work that is lived by someone so that they acquire knowledge, skills or attitudes that are integrated with the person concerned.

The factors that prevent the success of consumer cooperative need an important task to avoid that improvement to the economic status must develop, lagging technological advance and political interference are the main factor that hinders the development of the cooperatives in the study area. Therefore, southwest Ethiopia cooperative administrators should solve these challenges by setting goals and strategies.

Abbreviations

ICA	International Cooperatives Aliens
IOL	International Labor Organization

Conflicts of Interest

The authors declare no conflicts of interest.

References

- [1] Atsbaha, B. A. W. (2008). Analysis of the Role of Cooperatives in Agricultural Input and Output Marketing in Southern Zone of Tigray, Ethiopia. 49(1), 11. <https://www.bertelsmannstiftung.de/fileadmin/files/BSt/>
- [2] Azmah, O., Fatimah, K., Rohana, & Rosita, H. (2012). Factors Influencing Cooperative Membership and Share Increment: An Application of the Logistic Regression Analysis in the Malaysian Cooperatives. *World Review of Business Research*, 2(5), 24–35. URL: <http://www.wrbpapers.com/>
- [3] Biset Amene, T., & Yadessa, A. (2018). Determinants Of Multi-Purpose Primary Cooperatives Marketing Performance In The Case Of West Hararghe Zone, Ethiopia. *International Journal of Business and Management Invention (IJBMI)* ISSN, 7(October), 11–32. www.ijbmi.org
- [4] Deresa, T. K. (2017). Role of Consumer Cooperative Society in Price Stability in the Case of Goh Consumer Cooperatives Benchi-Maji Zone, South West of Ethiopia. *International Journal of Cooperative Studies*, 6(1), 16–24. <https://doi.org/10.11634/216826311706708>
- [5] Dogarawa, A. B. (2010). The Role of Cooperative Societies in Economic Development. <http://dx.doi.org/10.2139/ssrn.1622149>
- [6] Etefa, D. F & Studies, D. (2019). Assessment of the Role of Research in Molding Cooperative Policies. *Public Policy and Administration Research*, 9(5), 6–12. <https://doi.org/10.7176/ppar/9-5-02>

- [7] Kikuchi, P., & Yamao, M. (2016). Japanese Consumer Cooperative: An Alternative Institutional Model to Promote Organizational Learning for Cooperatives in. 3(2), 45–51. <https://doi.org/10.13140/RG.2.1.2482.3521>
- [8] Simotwo, P. (2017). Differentiation Strategies And Member Satisfaction In Kenya Police Savings And Credit Co-Operative Society. *International Journal of Social Science and Economic Research*, 2(8), 4088–4102. ISSN: 2455-8834.
- [9] Smith, T. A. (2016). Factors Influencing Growth Of Saving And Credit Cooperative Societies In Kenya: A Case Study Of Kajiado East Sub County. August. Stevens, M. H. H. (2010). Book Review: A Primer of Ecology with R. *Journal of Statistical Software*, 32(BR-3). <http://www.jstatsoft.org/v32/b03>
- [10] Chepkemai, R. (2017). Factors Affecting the Growth of Tea Saccos in Kenya, 1-69. <http://hdl.handle.net/11295/102404>
- [11] Abebaw Y. and Dejen D. (2019). Growth and Challenges of Cooperative Sector in Ethiopia. *European Journal of Business and Management*, 11(34) 1-13. <https://doi.org/10.7176/EJBM/11-34-03>
- [12] Muhammad, N. M. N., Jantan, M., & Keong, C. C. (2014). Technology Strategy and Firm's Revenue Growth: Empirical Evidence of Malaysian Industrial Automation Industry. *International Journal of Business and Management*, 3(7), 97–106. <https://doi.org/10.5539/ijbm.v3n7p97>
- [13] Savira, F., & Suharsono, Y. (2013). New Role of Cooperatives in Ethiopia: The Case of Ethiopian Coffee Farmers Cooperatives. *Journal of Chemical Information and Modeling*, 01(01), 1689–1699.
- [14] Hailu Zeleke, (2007). Insurance in Ethiopia: Historical Development, Present Status and Future Challenges. Addis Ababa: Master Printing Press, 1(1), P. 308. <https://doi.org/10.20372/jbas.v1i1.4497>
- [15] Chloupkova, Jarka and Bjørnskov, Christian, (2002). "Counting in Social Capital When Easing Agricultural Credit Constraints," *Journal of Microfinance / ESR Review*: 4(1), <https://scholarsarchive.byu.edu/esr/vol4/iss1/3>
- [16] Elena Garnevska Guozhong Liu Nicola M. Shadbolt, (2011). Factors for Successful Development of Farmer cooperatives in Northwest China, *The International Food and Agribusiness Management Review* 14(4) 1-18. <https://doi.org/10.22004/ag.econ.117603>
- [17] Jared Matabi Wilson metto Esther Gicheru Kirianiki M'Iman-yara, (2022). Towards Co-operative Identity I: Re-Visiting the Co- operative Epistemology for Business Modeling Framework. *Journal of Business and Management* 24(5): 35-56 <https://doi.org/10.9790/487X-2405043556>
- [18] The Personal Digital Archiving Conference, (2018). Ahead journal Preservation, Digital Technology & Culture (PDT&C). <https://doi.org/10.1515/pdtc-2018-0037>
- [19] Robert T. Craig, Karen Tracy, (1995). Grounded Practical Theory: The Case of Intellectual Discussion 5(3) 248-272 <https://doi.org/10.1111/j.1468-2885.1995.tb00108.x>
- [20] Ihsan Yilmaz, (1999). Dynamic legal pluralism and the reconstruction of unofficial Muslim laws in England. research gate, 1-364, <https://doi.org/10.13140/RG.2.2.24535.78246>
- [21] Akpinar, S. and Bayhan, G. M. (2011). A Hybrid Genetic Algorithm for Mixed-Model Assembly Line Balancing Problem with Parallel Workstations and Zoning Constraints. *Engineering Applications of Artificial Intelligence*, 24, 449-457. <http://dx.doi.org/10.1016/j.engappai.2010.08.006>
- [22] Birhanu, Z. (2011). Ethno-Botanical Survey on Medicinal Plants Used by Ethnic Groups of Denbia District, North-Western Ethiopia. *Journal of Natural Remedies*, 11, 119-123. <http://dx.doi.org/10.18311/jnr/2011/435>
- [23] World Bank Annual report, (2004). Making Services Work for Poor People. <https://documents.worldbank.org/en/publication/documents-reports/documentdetail/832891468338681960/world-development-report-2004-making-services-work-for-poor-people>
- [24] Towera, A. N. (2011). Factors affecting sustainability of Agricultural Cooperatives: Lessons from Malawi. 1–146.
- [25] Corcoran, H., & Wilson, D. (2010a). The worker co-operative movements in Italy, Mondragon and France: Context, success factors and lessons: Canadian Worker Cooperative Federation Calgary, Alberta. <http://www.canadianworker.coop/sites/>
- [26] Darrell Hammond, John Luiz, (2016). The co-operative model as a means of stakeholder management: an exploratory qualitative analysis. *South African journal of economic and management sciences*, 19(4), 1537. <http://dx.doi.org/10.4102/sajems.v19i4.1537>
- [27] Sinden, James & Hoy, Wayne & Sweetland, Scott. (2004). An analysis of enabling school structure. *Journal of Educational Administration*. 42. 462-478. <https://doi.org/10.1108/09578230410544071>