



SELINUS UNIVERSITY
OF SCIENCES AND LITERATURE

**RESILIENCE OF THE OPERATIONS BUSINESS
MODEL OF THE AGRICULTURE SECTOR
ALLIED SAVINGS AND COOPERATIVE
SOCIETIES TO ECONOMIC SHOCKS IN KENYA**

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DECLARATION AND APPROVAL

I declare that this thesis is my original work and has not been submitted and approved for examination or otherwise to the examination body of Selinus University or any other University.

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DEDICATION

I give thanks to the God Almighty who has been faithful to me since I was born in the quiet village of Chegulo, Western Kenya three decades now. I give him glory for guiding me on the doctorate journey. God blessed me with the health, resources, and knowledge to bring this work to an end. Firstly, I dedicate this dissertation to the lovely people of Chegulo village in Western Kenya, them who call me their son.

Secondly, to my late Paternal grandmother (Susan Matakala) who on her death bed in 2006 held my hand and inspired me to pursue higher education. My Grandfather, the man I am named after and has had a privilege in his old age to witness me travel this journey, Moses Chitunga remains my inspiration of faith in God, hard work and hope.

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ABSTRACT

Savings and Credit Co-operatives Societies (SACCOs) in Kenya are a significant contributor to Socioeconomic development as enshrined in vision 2030. Despite the economic shock on the national economy following the onset and management of COVID-19, the SACCO industry in Kenya reported a 12.75% increase in membership in the year 2020, a slight rise from the 12.41% increase reported in 2019.

The SACCO subsector's total assets grew by 9.93% in 2021 to reach Kshs 807.11 billion from Kshs 734.22 billion recorded in 2020. Total assets increased by 9.93% to reach Kshs 807.11 billion in 2021. Similar dominance in performance trends was also witnessed concerning the subsector's total deposits and gross loans. The total sub-sector deposits grew by 9.80% in 2021 to reach Kshs 564.89 billion from Kshs 514.46 billion recorded in 2020.

Although growth rates on the critical performance parameters of SACCOs during the year 2021 were slower than that recorded in 2020 and principally attributed to the COVID-19-related economic strains alongside unpredictable weather patterns, the SACCO subsector reported increased capitalization during the year 2021, which was bolstered by the high overall retention of surpluses. The total capitalization of the Deposit Taking-SACCOs (DT-SACCOs) segment increased to Kshs 109.29 billion in 2021 from Kshs 97.74 billion reported in 2020, while the critical stability ratios of core capital to total assets increased to 15.81% in 2021 from 15.57% recorded in 2020 against the prescribed minimum of 10%. The core capital to total deposits ratio increased to 23.05% in 2021 from 22.65% recorded in 2020, above the prescribed minimum of 8%. The institutional capital to total assets ratio, however, decreased from 11.39%, which was recorded in 2020, to 9.15% in 2021, which is explained by the fact that the subsector's total assets grew at a higher rate than the rate at which DT-SACCOs made retentions during the period.

The overall picture of the SACCOs sector in the pandemic era shows that the industry has not yet been seriously affected by economic shocks, as shown in assets, deposits, and gross loan growth. Hence, the cooperative business model may arguably be resilient

to economic crises. The resilience of the SACCOs is characterized by the capacity of the operating business model to confront economic crises. Thus, appreciating the importance of SACCOs in Kenyan society, the study aimed to assess why the SACCO operations business model is more resilient to economic shocks, including the ongoing Covid-19 Pandemic than an ordinary enterprise that mostly survived from stimulus packages from the government and other development agencies during economic shocks period. This study further sought to recommend an improved SACCOs' operation business model to strengthen the resilience of SACCOs to economic shocks, hence decreasing future economic adverse effects and helping the agriculture sector come up with the policies and regulations that spur increased profits and efficient operations in SACCOs during periods of economic shocks.

The study was anchored on the theories of original institutional economics alongside new institutional economics as a basis for assessment. The research relied on a qualitative, phenomenological approach using in-depth informants and desktop research. Interviews, document reviews, and observations were employed as data collection methods with a sample of 15 managers from SACCOs, Cooperative Apex institutions, County and National Governments Cooperative departments, and regulatory institutions. The data collected was analyzed through NVIVO and presented through verbatims and word clouds.

Keywords: Agriculture, business operations model, Pandemic, economic, resilience, Kenya, Cooperatives, SACCOs.

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ABBREVIATION AND ACRONYMS

SACCOs: Savings and Credit Cooperatives Societies

KUSCO: Kenya Union of Savings and Credit Co-operatives

ACS: Agricultural Cooperatives

ICA: International Cooperative Alliance

ILO: International Labor Organization

KCC: Kenya Co-operative Creameries

KPCU: Kenya Planters Co-operative Union

KFA: Kenya Farmers Association

CICOPA: International Organization of Industrial and Service Cooperatives

CECOPA: European Confederation of Industrial and Service Cooperatives

QOL: Quality of life

USAID: United States Agency for International Development

CHAPTER ONE

INTRODUCTION

This chapter introduces the resilience of operations based on the cooperative business model with the focus of highlighting the research objectives and questions. This preamble begins with a background to the study and lays the framework for understanding how resilience in agriculture cooperatives is important amidst economic shocks. This chapter provides a visual representation depicting the relationship of the factors that influence and contribute to the resilience of the agriculture cooperatives operations business model.

1.1 Background to the Study

A cooperative is an association of people who have willingly united and exercised organizational autonomy to meet their shared aspirations, mainly socioeconomic, cultural, or occupational, through an enterprise that they own jointly and collectively run democratically (International Co-operative Alliance, 2020). The running and autonomy of the social enterprise depend on the unifying factor, identifying it as agricultural, real estate, and banking, among other types of cooperatives. Agricultural Co-operatives (ACs) are central to poverty reduction, promoting social cohesion and stimulating equitable and sustainable development in all regions (Luo et al., 2020). Historically, ACS has emerged out of unfavorable economic conditions, and various schools of thought account for their formation in contributing to economic growth and development (Malvido Perez Carletti, 2019).

Two schools of thought explain the existence of ACS and its role in enhancing the Quality of life (QOL) through equitable development: Neoclassical and Institutionalist standpoints. From a neoclassical perspective, cooperatives are meant to correct market failure with its harmful effects. At the same time, institutionalists view cooperatives for their role in reducing transaction costs for farmers in the market value chain. In addition, the existence of cooperatives is accounted for by socio-political reasons. Cooperatives provide mechanisms for excluded farmers to be included in political and economic spheres (Malvido Perez Carletti, 2019).

The earliest modern ACs in the record date 200 years ago in Western Europe (Miribung, 2020). United Nations Survey revealed that in 2014 the number of registered ACS worldwide was above a million, extending benefits to more than 120 million members

(Malvido Perez Carletti, 2019). Most cooperatives and SACCOs are in developing and transition countries; developed countries still account for a significant portion of the cooperatives.

The market share of ACS in the food supply chain in Europe exceeds 50%, while in the USA, it accounts for between 40%-75% of market shares. In some countries in the EU, market shares of some agricultural products from cooperatives account for nearly 95% (Candemir et al., 2021). The European body governing cooperatives asserts that over 40,000 agricultural cooperatives are registered (Ajates, 2020). ACS in western countries is crucial in enhancing farming through access to inputs, saving, crediting, and training farmers (Luo et al., 2020). Luo et al. (2020) stated that ACs further maximize gains from agricultural commodities by providing marketing channels and solutions to their members.

The Asian co-ops' proportion in the International cooperative alliance approximates 60%, with about 400 million cooperatives members belonging to the alliance. Cooperative in Asia came into existence in the colonial period, and even the co-ops that came into being in the post-colonial era were because of top-down legislation by imperial regimes (Faysse & Onsamram, 2018). Since their formation in Asia, countries such as India, Japan, Korea, and China cooperatives have evolved and developed unique development models that can be emulated in this and other regions. Unlike cooperatives in other developing countries, Coops in Asia were not affected much by the market liberal reforms of the 1980s and 1990s. However, to cope with the dynamic environment, they evolved from single purpose to multipurpose agricultural co-ops (Dongre & Paranjothi, 2020). Single-purpose co-ops provide members with services in one aspect of their well-being, primarily economic empowerment. Multipurpose agricultural co-ops provide members with services that target the whole farmer's life, from supply and marketing to credit and insurance, from banking to ecommerce services, mortgage facilities, and housing development, amongst others. This model has been conducive to the overall well-being of farmers, but it is criticized for its structural inefficiencies in revolutionizing the cooperative business model in Agriculture (Garnevska et al., 2011).

In Africa, seven Percent of every rural household belongs to a cooperative organization. The growth and development of ACs in Africa are traced to the interest that the African

government took from the 1960s and 1970s to promote inclusive development by increasing the local participation of community members in socio-development activities. Another reason cooperatives gained relevance in African countries is tied to persistent market failures experienced by smallholder farmers composing over 80% of agricultural output in many sub-Saharan countries. Market failures in many developing countries have led to intermediaries exploiting farmers and consumers. As a result, intermediaries' profit at the expense of farmers. Cooperatives' action was seen as a way for farmers to provide economies of scale that can improve their returns from smallholder agriculture (Onyilo & Adong, 2019).

The formation of cooperatives in Africa traverses three main eras. First is the period before the scramble and partition of Africa, well known as the pre-colonial era. Significant development also took place during the colonial era. The last era was the period after the 1960s when most African countries attained independence, commonly termed the "post-colonial" era. The three eras were characterized by state control alongside significant cooperative liberalization (Tumenta et al., 2021). The state control era of the 1960s and 1970s entailed the government in various African countries developing policies as well as legislative frameworks, which gave them the mandate to direct the daily affairs of the ACs and hence, by extension, manage them.

Consequently, the states controlled cooperative societies as an instrument for economic development and a tool to serve political goals. As a result, cooperatives lost their voluntary character as underpinned by the principle of democratic control due to their involvement in state politics (Francesconi et al., 2021). Cooperatives formed during the state-controlled era were largely initiated through a top-down approach, with only a few coming into being through bottom-up mechanisms. Bottom-up formation occurs in the self-organization of individuals into groups to pursue a common goal (Wanyama, 2008), unlike top-down mechanisms, which are mainly anchored on state policies meant to encourage people to organize themselves into self-help groups or cooperatives.

In East African countries, there has been mushrooming and organization of new cooperatives since the 2000s, with some cooperatives that were on the verge of disappearing, are operational again. Most of the newly formed cooperatives are modernized and have proved economically viable to a large extent. Like in southern

Africa, the cooperative movement has been transitioned from providing better returns to single-purpose farmers only to engaging in banking or insurance services-multipurpose units. However, cooperatives in the region still face unfavorable market conditions as they must grapple with competing with dominant domestic firms and multinationals (Wedig, 2017). In Ethiopia, cooperatives seem to have evolved over 60 years with significant impacts on input and output markets, farmers' income, and rural livelihood transformation (Tefera et al., 2017). One of the critical characteristics that contributed to collective resilience not only in Africa but beyond is cooperative resilience.

In Kenya, the resilience of cooperatives has also been explored by studies investigating the sustainability of cooperatives. Nonetheless, the existing studies are yet to explore the resilience of the cooperative business model regarding economic shocks like the Covid-19 Pandemic. Therefore, the resilience of the cooperative agriculture operations business model to economic shocks is a subject that has received little attention amongst researchers in Kenya.

According to Osterwalder & Pigneur (2010), a business model is a method of creating (value creation) a particular product (value proposition) for the market (customer) that results in excess revenues over expenses (value capture). Krystyna and Mazur (2021) demonstrate that when the business model framework is applied to cooperatives and SACCOs, the following components are shown to be significant: key activities, essential resources, members, governance structure, cost structure, revenue stream, customer segments, value proposition, and legal form. According to Rabong and Radakovics's (2020) theory, the cooperative business model's objective also referred to as the member value proposition in specific contexts, is one of its defining characteristics. This comprises the strategy of optimizing the health and advantages enjoyed by members to the greatest extent possible (Luo et al., 2020).

The cooperative business model is a hybrid kind of social entrepreneurship that combines social and commercial aims based on the requirements specified within the cooperative's Most Viable Product (MVP). A community-based company, such as a co-op, is founded on the abilities already present within its membership. The co-success ops depend on its members' engagement to accomplish various objectives, which may be of an economic or social character. The economic model of the cooperative is very

adaptable, allowing it to meet and react to changing conditions in the marketplace (Felipe & Benavides, 2021).

The communal approach that centers on the promotion of members is one of the defining characteristics of the cooperative business model. Members of a cooperative see this as a source of wealth for themselves (Miribung, 2020). According to Yu and Jerker (2019), one of the characteristics that encourage the resilience of SACCOs in their marketplaces is the presence of social capital in the cooperatives themselves. Roman and Ihor (2018) also suggest that the horizontal and vertical integration encouraged through cooperatives enables members to overcome the constraints of limited resources, thereby strengthening the resilience of cooperative members and organizations. This idea is discussed in more detail in the following sentence.

Today, the "cooperative" business model may be found in many different industries, both those focused on production and those that are more service-oriented. The popularity of the cooperative business model may be attributed to its adaptability in the face of new obstacles. As a result, it has gained recognition as a distinct organizational structure and an alternative economic model. In contrast to companies whose primary focus is on the market, the cooperative model emphasizes the importance of community involvement and the advancement of its members. One of these industries is agriculture, characterized by the prevalence of cooperatives, the primary function of which is to look out for the interests of its members (Francesconi & Wouterse, 2019).

Throughout history, ACS has arisen out of economically unfavorable situations, and many schools of thought account for their origin as a contributor to economic progress and development (Malvido Perez Carletti, 2019). Open membership, unallocated equity capital, and governance based on the concept of "one member, one vote" were all examples of the cooperative ideals ACS adhered to for many decades. These ideas were often represented in terms of the organization's organizational features. Because of this, cooperatives often use the term "conventional model" (Nilsson et al., 2012). A rising number of agricultural cooperatives with very various characteristics have come into existence during the last decade or two, both because of new establishments and because of the change of the model used by conventional cooperatives that were already in existence (Tumenta et al., 2021).

Over the last several decades, the continued existence of agricultural cooperatives has been directly proportional to the number of cooperatives that have established business models that include within their own organizational structure's elements of their operating environment (Roman & Ihor, 2018). As a result, the resilience of farm cooperatives is understood to be the cooperatives' capacity to adapt their operational business model to an ever-shifting commercial environment, in addition to reflecting all the characteristics present in the marketplaces (Francesconi & Wouterse, 2018). This movement away from more conventional organizational forms for agricultural cooperatives and toward more entrepreneurial models that are flexible and sensitive to changes in the business environment and economic shocks is a unidirectional trend. As a result, the idea of a cooperative business model has gained much popularity in recent years to appreciate better the resilience of agricultural cooperatives (Fusco & Migliaccio, 2019). As a result, the knowledge of the function that resilience plays in the operational business model of agricultural SACCOs in Kenya is the precondition for this research

Cooperatives have been essential in responding to various crises over the past several decades. This includes reintroducing fair distribution systems through consumers' cooperatives, creating supply, credit, and marketing systems through ACs, and creating employment and resettling ex-combatants through workers' cooperatives and land settlement cooperatives. Crises have been occurring all over the world since the beginning of time. This crisis-response function of cooperatives is a characteristic that contributes to the resilient nature of the cooperative business model (Dave, 2021).

In times of sudden economic upheaval, such as during the COVID-19 epidemic, it is vital to consider the possible function that cooperatives might serve during times of crisis. They have the potential to make a substantial contribution to the development of capacities, the promotion of local ownership, and the maintenance of sustainability, all of which are essential components of long-term solutions for impacted people. Cooperatives are believed to have the ability to generate and maintain employment, alleviate poverty, and improve social protection and community development, all of which have the potential to lessen the effects of a crisis. This provides grounds to assume that cooperatives may aid in improving the resilience of both their members and the organization during economic shocks via various variables or qualities (Billiet et al., 2021).

According to the research presented, resilience may originate from various places (Carmenado et al., 2015). According to the research findings, the components contributing to ACS's resilience include tenacity, flexibility, transformation capability, innovation, and learning. During times of crisis, the resilience of cooperatives is a paramount quality. According to Billiet et al. (2021), the durability of the business model for cooperative operations during the Covid-19 Crisis may be attributed to the unique governance qualities of cooperatives, which guarantee that members remain vital to the organization. The mission centrality of cooperatives is strengthened along with trust and solidarity among their members, local communities, and other cooperatives via the embeddedness of cooperatives in their local environments and a worldwide movement. The adaptability and flexibility of cooperatives are also directly connected to the resilient nature of the cooperatives model during the Covid-19 crisis in Portugal (Meira et al., 2022). Cooperatives are more resilient during times of economic turmoil. Some key characteristics that contribute to cooperatives' greater resilience during economic turmoil include shared decision-making, employee involvement, adaptability of cooperatives' work processes, and the innovation of their services (Tortia & Troisi, 2021).

Several studies conducted in Africa have investigated the tenacity of the cooperative movement on that continent. For example, Borda-rodriguez and Vicari (2015) investigated the degree to which and the methods by which rural Malawian agricultural cooperatives might be considered resilient organizations. According to the results, cooperatives in Malawi have the potential to create resilience by improving several the factors and processes that contribute to the development of resilience. In their study that sought to investigate the sustainability of financial cooperatives in South Africa, Mushonga et al. (2019) concluded that cooperatives in South Africa could only become resilient if they work toward full implementation of the principles and values of the cooperative movement through the bottom-up approach to the cooperative formation by reducing their overdependence on the state.

Borda-Rodriguez et al. examined the tenacity of cooperatives in countries with low levels of development (2016). According to the author of the essay, the resiliency of cooperatives in developing countries may be attributed to both the multidimensionality of cooperatives and the development of collective competence in five areas of activity that mutually support one another. These elements include membership, networks, and

collective abilities in governance, innovation, and participation with governments. According to Audax (2021), the potential of traditional African cooperatives to prosper is directly linked to their ability to continue profiting from the support of rural communities. This is something that traditional African cooperatives must do to survive.

Researchers worldwide, including those in the academic community, have expressed an interest in the concept of resilience. According to Kasungwa (2016), one of the essential factors in determining the amount of resilience shown by a cooperative is the level of member engagement in the management of the cooperative. It has also come to light how crucial social capital is in developing resilient smallholder cooperatives in Kenya, which has been brought to light (Meador et al., 2016). Even though these studies indicate the significance that resilience plays in cooperatives, they do not give a clear picture of collective resilience as it was evaluated as a component of cooperative sustainability. This is a limitation of the research.

According to the study done so far, academics in more recent years have been paying a lot of attention to how well cooperatives operate when put in difficult situations. These studies have, for the most part, investigated the resiliency of cooperatives throughout the financial crisis that occurred in 2008 and 2009. Although these studies have also investigated the Covid issue, most research has been devoted to investigating the former subject matter. To explore the resiliency of cooperatives throughout these times of crisis and discover the elements that lead to collective resilience, these studies aimed to investigate the resiliency of cooperatives. On the other hand, most of the study conducted elsewhere has focused on cooperatives in general rather than agricultural cooperatives. This is because agricultural cooperatives are a relatively new phenomenon. These kinds of investigations have been carried out in every planet region. Second, the vast bulk of the research that has been done on resilience in the past has been conducted in countries that are in both the western and eastern hemispheres. The idea of resilience in Africa has not been the subject of many studies; those conducted have concentrated on cooperatives as an organizational model and the degree to which they resist economic downturns.

Cooperative Operations Business Model

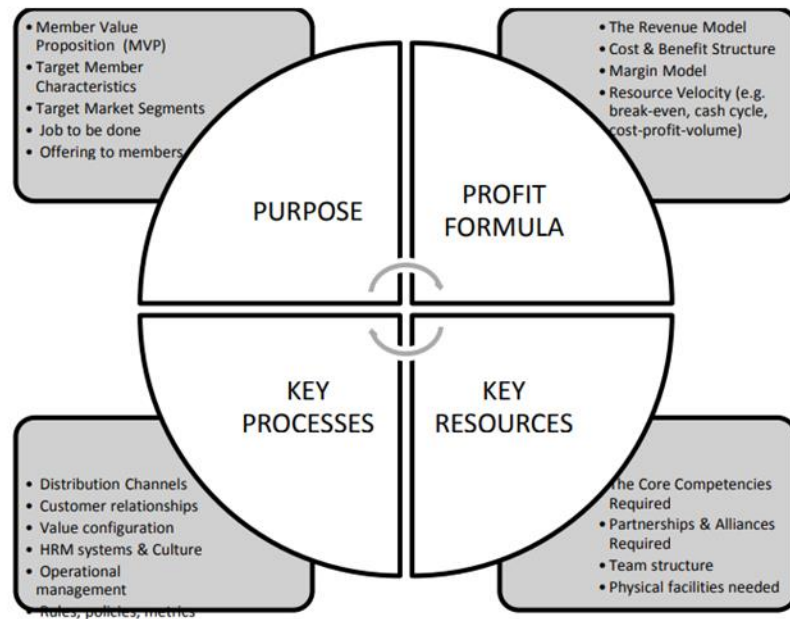


Figure 1: Elements of the Co-operative Operations Business model

(International Cooperative Alliance, 2015) There are several different kinds of cooperatives, the most common of which are agricultural cooperatives, followed by non-agricultural cooperatives, union cooperatives, and SACCO cooperatives. Agricultural cooperatives also exist. It is expected that there will be around 11,000 cooperative societies registered in Kenya by 2014, with agricultural cooperatives accounting for 38%, financial cooperatives accounting for 46%, and other cooperatives accounting for 16% of the total number of cooperatives in Kenya. The Agricultural Cooperative System (ACS) will focus on the following sections since agricultural cooperatives are the foundation upon which the research is based (Gyllstrom, 1991).

Most of Kenya's population lives in rural areas, where ACS is most prevalent and where they play an essential part in agricultural commodities production, processing, and sale. The metropolitan regions of Kenya also have a significant amount of ACS. Cooperatives are responsible for producing most Kenya's most valued exports, including coffee and tea. Coffee and tea are two of the essential products exported from the nation. Smallholder farmers in Kenya have increased negotiating power due to the collective organization of ACS members, which helps them secure higher pricing for their goods and farm inputs. Becoming a member of the ACS confers various perks,

including this one, which is just some of the many advantages members enjoy. It's feasible that cooperative members may have an easier time gaining access to loans and extension services. This is something that can be investigated. Cooperatives in the agricultural sector play a significant role in the government's goal to improve the agricultural sector's overall performance, particularly concerning smallholder farmers' agricultural practices. The government's goal is to improve the overall performance of the agricultural sector. This is a consequence of pervasive poverty in rural areas of Kenya, particularly in the country's most remote districts (Mangasini, 2020).

The only task that the ACS is responsible for is selling the food its members grow; however, in recent years, the organization has expanded into value addition by getting involved in manufacturing to increase the return on investment for its members. This is done to serve the needs of the members better. These cooperatives often engage in business dealings involving commodities, including coffee, tea, cotton, pyrethrum, sugarcane, and dairy products. Sugarcane is one of the other things they may be able to handle. These cooperatives are subdivided according to the goods they are accountable for serving as managers. Some other types of cooperatives deal with fisheries, farm acquisitions, and selling various agricultural commodities that may be found in the agricultural sector (Wanyama, 2009).

It is possible to classify the agricultural cooperative movement in Kenya, along with other types of cooperatives, as having a unified style of governance. This is something that might be said about other forms of cooperatives as well. This is because farmers in Kenya were the ones who first started the agricultural cooperative movement (F. O. Wanyama, 2009). In this model, the primary cooperative is located at the base, followed by the secondary cooperative, which may take the form of a union or federation, and finally, an apex organization, which is located at the very top and brings together all the cooperatives. The primary cooperative establishment may be found at the base of this model. Others have characterized the organizational structure of the cooperative movement as a vertically four-tiered structure that links primary cooperatives at the local (lower) level to cooperatives at the national (higher) level. Using this framework, the fundamental cooperatives that exist on the community level may be brought together. The fundamental cooperatives serve as the system's underlying structure and are followed by the district and commodity cooperative unions, the national cooperative organizations (NCOs), and finally, one confederation. The fundamental cooperatives

are the system's underlying structure and the system's underlying structure (Mangasini, 2020). The Kenya National Federation of Cooperatives is the organization that now fulfills the duties associated with the position of confederation; hence now, this duty is being performed by that organization. Primary cooperatives that are not affiliated with any union make up their membership, in addition to primary cooperatives that are affiliated with national cooperative organizations, some cooperative unions, and other cooperatives. Its membership also includes cooperatives that are not affiliated with any union (the Republic of Kenya, 2012).

The mission of the Kenya National Federation of Cooperatives is to serve as a link point between the movement of cooperatives in Kenya and the movement of cooperatives worldwide. In other words, the Kenya National Federation of Cooperatives aims to bring together cooperatives from all over the world. The fact that cooperatives may be found operating at numerous different levels of government in Kenya is one factor that contributes to the country's generally ineffective form of administration. One way to contrast this is by looking at the robust institutions that are in place in the United States of America and the European Union. There won't be any repetition in any of the activities being carried out as part of the cooperative projects that are being carried out by the various echelons. The fact that some of the most potent cooperatives in Kenya already exist as a direct consequence of efforts made by the government and the community to promote cooperative economics is an additional defect in the structure of the Kenyan cooperative society. This is an illustration of a defect in the organizational framework of the cooperative society in Kenya. According to research that was conducted and published by the European Research Institute on Cooperative and Social Enterprise (EURICSE) in 2015, this development has resulted in a greater level of involvement on the part of the government in agricultural cooperatives as part of an effort to simplify the administration of these organizations. This was done to reduce red tape and improve efficiency. One interpretation of this development is that it is a natural consequence of the events that have taken place.

Economic Shocks

According to Angulo and Trivez (2018), the many diverse forms of economic shocks may be classified into one of three distinct categories: macroeconomic shocks, institutional and political shocks, and shocks resulting from catastrophes and disasters. In the studies on shocks, macroeconomic issues have often been mentioned as potential

explanations. Jolts to the economy may be attributed to a specific source, such as those associated with changing demand and overcapacity. Other jolts to the economy may be tied to several sources. For instance, this effect may be brought about by a decline in the state of the economy. The financial markets have the potential to be the origin of, yet another kind of macroeconomic shock known as a financial shock. This kind of shock may take many forms, such as a rapid shift in the exchange rate or a large credit bank's failure, as witnessed during the financial crisis that occurred in 2008 and 2009. (Schelenz, 2019).

Shocks to the economy on a national or industrial scale fall under the broader category of macroeconomics, the name given to this field of study. It is regarded to be a shock to the national economy when there is a downturn in the national economy since this brings about changes that were not predicted. This happens when the annual growth rate of the national economy in any given year (the base year) falls by more than 2.0 percentage points compared to its average annual growth rate over the eight years before the base year. The year when the growth rate starts to slow down is referred to as the base year. Whenever there is a jolt in the market, it will often influence at least one of the primary export sectors in an area. When the loss of jobs experienced by export sectors in a particular year amount to a one-year annual reduction of more than 0.75 percent of aggregate metropolitan employment, an area is deemed to have undergone an industry shock (Kaplan & Violante, 2018).

A jolt to the economy, a kind of shock that belongs to a distinct category, may also be the consequence of an institution or government failure. Brexit is an excellent example of this kind of economic shock since it directly resulted from the United Kingdom's decision to resign its membership in the European Union. This choice resulted in Brexit taking place. Social unrest and strikes are another form of economic shock, such as the riots that have affected various countries across South America, North America, Africa, Asia, and Europe. One example of this type of economic shock is the Great Recession, which began in the late 1970s and lasted until the early 1990s. The Great Recession, which started in the late 1970s and lasted until the early 1990s, is one example of this economic shock. It lasted from the late 1970s until the early 1990s. This shock may be shown by looking at the Great Recession, which began in the late 1970s and lasted until the early 1990s. It all started in the latter half of the 1970s. There is a possibility that the usage of social media is one factor contributing to this shift in the dispersion and

distribution of this kind of shock. This possibility arises because there is a probability that the propagation and spread of this kind of shock are moving, so there is a risk that it will move. (Martin & Gardiner, 2019).

Catastrophes and pandemics are included in the category of shocks that comprise the third kind that has been categorized together. An examination of the relevant literature found several of them, including natural catastrophes, the most noteworthy of which are floods, which are projected to become more common due to climate change. As a direct result of this, formulating appropriate reactions to the occurrences mentioned earlier in this paragraph may be a crucial component of adapting to the consequences of climate change. The agricultural industry and the rural economy more broadly are both impacted by the disease, both human and animal, with the covid outbreak being the most recent and relevant example of this phenomenon (mainly via impacts on production and marketing, as well as more considerable limitations on the movement of products and people). The most recent and essential illustration of this is the current covid Pandemic (Miller & Radcliff, 2020)

Because of open markets, infectious illnesses like the current COVID-19 epidemic may spread rapidly and threaten the financial security of nations. An economic shock, such as the COVID-19 pandemic, is an unexpected or unpredicted incident that causes widespread disruption to the normal functioning of markets. An economic shock may affect supply, demand, or both. Recent disruptions connected to COVID-19 have happened rapidly and globally, lowering the capacity of the health care system and the economy to absorb shocks. Similar global economic shocks have been caused in the past by infectious diseases like the Black Death, SARS, Influenza H1N1, and Swine Flu (Dzigbede & Pathak, 2020).

Covid-19 virus pandemic is "unlike any other" global shock since it affects supply and demand in the interconnected global economy at the same time. Infections negatively impact supply because they reduce the number of available workers and their output. Lockdowns, business closures, and social isolation all disrupt the supply chain. Household and business investments fall due to layoffs, income loss (sickness, quarantines, and unemployment), and diminished economic prospects. The extraordinary unpredictability of the epidemic's path, length, volume, and effect created a vicious cycle by reducing business and consumer confidence and tightening financial

conditions, all of which tend to exacerbate job losses and investment concerns (Yu et al., 2021).

1.2 Statement of the Problem

The viability of the economic model that underpins cooperative operations directly affects the extent to which cooperative aims will be realized over the long run. How robust a cooperative will be predicted, in part, based on its *raison d'être*, its basic operational procedures, the formula it employs to compute profits, and the essential resources. As a result of the factors discussed above, it is generally accepted that cooperatives are better equipped to weather periods of economic volatility than conventional businesses. Because of these qualities, which ensure the ongoing success of SACCOs, cooperatives are seen as having greater resilience than regular businesses.

Not only did the COVID-19 epidemic have a catastrophic influence on people's health, but it also had a significant adverse effect on the economics of nations worldwide. The repercussions have not only been seen in terms of health but also terms of the economy. The food and agricultural industries have seen severe repercussions as a direct result of the epidemic, negatively impacting both. A sizeable proportion of the farmers have placed their hopes on the possibility of a response from the SACCOs, which would assist in recovering the agricultural industries from the economic jolts caused by the pandemic. This would help recover the agricultural industries from the jolts caused by the pandemic.

On the other hand, the management of the SACCO and the loan officers were aware that farm borrowers had not been provided with adequate crucial non-financial assistance or the opportunity to participate in a collective experience. This was a problem that the SACCO management and loan officers were aware of. The fact that this took place demonstrates that the ability of the co-capacity op to maintain its financial stability throughout the epidemic was in jeopardy.

Even though the epidemic is still affecting businesses, most people who reside in rural areas and are members of SACCOS continue to depend on the organization for financial aid. This is the case even though SACCOS is still aiding. The SACCO industry in Kenya reported a 12.75% increase in membership in 2020 compared to a 12.41% increase over a similar period in 2019, despite the effects of the COVID-19 pandemic as an economic shock on the national economy. This is in comparison to a 12.41%

increase over a similar period in 2019. Tangible this was the situation, even though it was stated that there had been a 12.41% growth in membership in 2019. In comparison, an increase of 12.41 percent was seen during the same time in 2019 over the same period (2021).

During the pandemic, the public image of the SACCOs sector demonstrates that economic concerns have not seriously impacted the industry. This is shown by the fact that there has not been a significant decline in the number of SACCOs. Inferences to this effect might be drawn from the fact that the industry has managed to maintain its overall image. This can be seen in the recent surge in the sector's assets, deposits, and gross loan amounts, all of which have risen. As a result of this, one might conclude that the cooperative manner of doing business is resistant to the effects that are the result of the effects that the effects of economic downturns.

The high levels of assets, deposits and gross loans are all indicators of the robustness of the SACCO operating business model, which is also reflected in the business model's ability to generate a profit. Another indicator of the robustness of the SACCO operating business model is the high level of membership in the SACCO. The capacity of the SACCO operational business model to expand is an additional measure of the resilience of the business model used to operate the SACCO. SACCOs have been able to produce impressive results even though they have been operating during one of the most challenging periods in the history of the economy is symptomatic of the underlying stability of the SACCO operational business model. This stability is symptomatic of the fact that SACCOs have been able to create impressive results even though SACCOs have been operating during one of the most difficult.

Therefore, to have an appreciation for the resilience of the cooperative operations business model, it is necessary to understand why the SACCO operations business model is more resilient to economic shocks than a typical business. This will allow one better to understand the resilience of the cooperative operations business model. During the epidemic, the ordinary firm could survive, primarily due to the stimulus packages provided by the government. As a result of this, the purpose of the study is to fill the existing gap in knowledge by gaining an understanding of the resilience of the agriculture SACCOs operations business model to economic shocks in Kenya, how it was or was not resilient during the covid pandemic economic shock, and where the

economic development was at risk. This will be accomplished by understanding the resilience of the agriculture SACCO's operations business model to economic shocks in Kenya and how it was or was not resilient during the COVID pandemic. This will be achieved by getting knowledge of the resilience of the agricultural SACCOs operations business model to economic shocks in Kenya, specifically how it was or was not resilient during the COVID pandemic. In addition, this research aims to provide an enhanced and more robust business operation model that the industry, and the stakeholders may choose to adopt.

1.3 Objectives of the Study

The study's general objective is to explore the resilience of the operations business model of the agriculture sector allied savings and cooperative societies to economic shocks in Kenya.

The specific objectives were to.

1. Evaluate the agriculture allied SACCOs operations business model's four critical elements (Purpose, Key processes, profit formula, and essential resources) in Kenya.
2. Determine how economic shocks have affected Kenya's agriculture allied SACCOs operations business model.
3. Examine the response strategies developed and applied by agriculture allied sector SACCOs to improve the resilience of the operating business model to economic shocks in Kenya.
4. Recommend an improved operation business model to strengthen the resilience of the SACCOs model to economic shocks in Kenya.

1.4 Research Questions

1. What is the structure of agriculture allied to Sacco's operations business model with four critical elements (Purpose, Key processes, profit formula, and essential resources) in Kenya?
2. How have economic shocks affected the agriculture allied SACCOs operations business model in Kenya?

3. What are the response strategies developed and applied by agriculture allied sector SACCOs to improve the resilience of the operating business model to economic shocks in Kenya?
4. What will an improved operation business model to strengthen the resilience of Sacco's model to economic shocks in Kenya look like?

1.5 Scope of the Study

The scope of the study was restricted to the operating business model of agriculture related SACCOs. To be more specific, the scope of the study is limited to the research questions posed initially. At the level of methodology, the study is constrained by a phenomenology design using key informant interviews and desktop reviews as its primary data collection methods. The research will also be expanded to cover the entirety of the county and will be carried out across a selection of SACCOs operating within the agricultural industry in Kenya.

1.6 Significance of the Study

According to the author's best knowledge, no previous studies had been done on the resilience of the operating business model of SACCOs in the agricultural sector in the context of Kenya. As a result, this study aims to provide empirical evidence and an analysis of the factors that contribute to the resilience of the agriculture SACCO operation business model.

The findings of the study will have four different applications in the real world. To begin, the findings of the study will be of significant assistance to policymakers in the agriculture sector on the extent of the covid pandemic economic shock on four aspects of agriculture allied SACCOs. The study's findings will examine, in detail, the essential components of the business model for operations when an economic shock occurs. As a direct consequence of this, policymakers will revise and develop new policies that will strengthen the resilience of the working business model in the agricultural industry. When policymakers have a better understanding of the challenges that SACCOs in agriculture and allied sectors face, they are better equipped to develop policies that can strengthen the resilience of the operations business model. The national government policymakers may use the study's findings to develop a resilient business model in the face of economic shocks.

The study findings will enhance theoretical information on the operations business model of SACCOs in developing countries like Kenya and elsewhere in Africa. The study's findings will test the conceptual framework for the resilient operations business model applications in the cooperative sector. This will make it possible to refine applicable theories in the future further. The findings will benefit academic stakeholders, who will be in a better position to develop and design an academic training manual on the resiliency of the cooperative business model because of this research. The academic parties involved will investigate different approaches to developing assessment tools.

It is anticipated that the national and county governments will effectively apply the research findings in Kenya to facilitate the long-term growth of agriculture SACCOs. Researchers and practitioners will find the valuable study as a steppingstone to anchoring investments for a sustainable Sacco sector in developing countries, particularly in Africa. The study's findings can be used by investors who want to pursue partnerships with cooperatives or SACCOs in delivering products to SACCO members or communities. These investors can use the study's findings to identify key entry points for a sustainable partnership. Finally, the members of the SACCOs, as well as the management and the directors, can also benefit from the findings because they may be able to learn the SACCO resilience anchors and apply them to make their SACCOs capable of weathering economic shocks sustainably.

1.7 Conceptual Framework

In this study, the researcher investigated how the operations business model of agriculture-related SACCOs can withstand economic shocks, particularly the COVID-19 economic shock. The researcher utilized the New Institutional Economic theory, also known as NIE. NIE was utilized as a guiding tool to ascertain whether the operational business model of the SACCO was resilient and effective even amid the economic crisis.

The operational business model's four key critical elements of purpose, key processes, profit formula, and critical resources will serve as the independent variable for this study because they are the ones that will determine whether the SACCOs are resilient. The SACCO's performance, as measured by its resilience, serves as the dependent variable in this study.

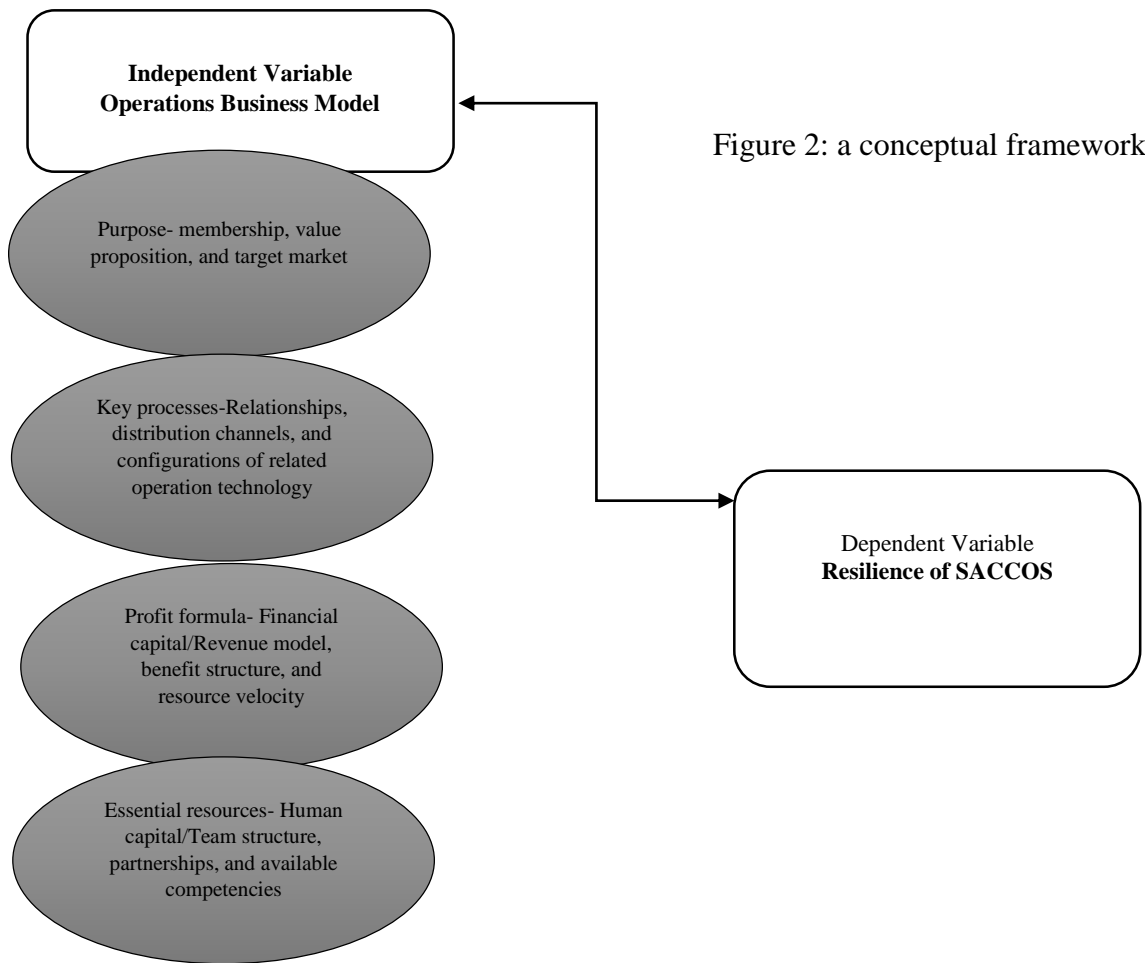


Figure 2: a conceptual framework

CHAPTER TWO

LITERATURE REVIEW

This chapter presents theoretical and empirical research on the studied variables. This chapter examines the study's theory, the research that has already been done on study objectives, and the literature currently available on study objectives.

2.1 Empirical Literature review

2.1.1 Agriculture cooperatives; definition and importance

A cooperative is a group of people who have voluntarily joined together to run a business that is democratically governed by and owned equally by all its members to achieve their social, cultural, and economic goals. Cooperatives can be classified as either consumer cooperatives or worker cooperatives, depending on the structure of the Cooperative. Consumer cooperatives and producer cooperatives are the two categories that cooperatives might fall into (Grashuis & Ye, 2018). ACS are excellent examples of social companies that play an essential part in a variety of areas, including the promotion of social peace, the reduction of poverty, the stimulation of equitable economic development, and, finally, the assistance of sustainability. ACS also plays a role in the stimulation of equitable economic development (Ajates, 2019). Agricultural cooperatives are particularly well-suited to promoting responsible and environmentally friendly business practices because sustainability is embedded in the very structure of agricultural cooperatives. This makes agricultural cooperatives particularly well-suited to promote responsible and environmentally friendly business practices. Cooperatives are thus an appropriate vehicle for promoting ethical and ecologically friendly business practices due to these advantages (Pokharel et al., 2019). Cooperatives, according to Ajates (2019), help to ensure the safety and security of food and foster the creation of environmentally sustainable agricultural products by using cutting-edge technology. Cooperatives also help to ensure the safety and security of food. Additionally, cooperatives contribute to the goal of reducing the amount of wasted food that occurs. In addition, the ACS utilizes manufacturing procedures that are not harmful to the surrounding ecosystem. According to Luo et al., the growth of modern agriculture has resulted in a rise in the number of ecological, economic, and social issues within the food chain. This is because more people are eating more processed foods (2020). As a

direct result of this, among other things that have nothing to do with farming or civilization, we now face the challenge of ensuring the safety of our food supply and the diminishing availability of natural resources. In addition, other things have nothing to do with farming or civilization. However, the use of ACs has the possibility of bringing about changes in agricultural practices. These modifications will increase the supply chain's resistance to disruptions and deepen the connectivity between the economic and environmental systems (Luo et al., 2020).

According to Wedig (2017), agribusiness cooperatives (ACS) provide substantial financial benefits to their farmer members and the local population by facilitating resource sharing, increasing access to markets with products that have higher value-added, boosting bargaining power, increasing product returns, and bolstering the viability of rural communities. These benefits can be attributed to the fact that ACS do the following: These advantages are made possible by the activities that are included in ACS, which are as follows: A considerable contribution is also made by ACS in the direction of encouraging development in rural areas, which is an essential component of sustainable development. The ACS is required to carry out this fundamental responsibility. According to Ajates (2019), cooperatives facilitate the distribution of products by providing farmers with access to inputs, processing and marketing services, and other logistical support. This makes it possible for farmers to compete more effectively in international markets. Additionally, cooperatives may assist farmers in product distribution and promotion.

Recently, there has been a rise in the size of cooperatives and an increase in the degree to which they have specialized in markets in the European Union and the United States. In addition, there has been an increase in the number of cooperatives formed (Eurocse, 2013). According to what Manjula has observed, the current trend in agricultural production may be characterized by a fall in the overall number of farmers and an increase in the typical size of farms. This trend may also be characterized by an increase in the average amount of land devoted to agricultural production (2020). Cooperatives in industrialized nations have undergone significant structural shifts due to the increasing effect of competition and globalization in production and commodity factor markets and the development of new technologies; however, cooperatives in less developed nations have not experienced these shifts. This is because industrialized nations often have an enormous selection of high-tech tools and equipment available (Grashuis & Ye, 2018).

The ACS sector in industrialized countries like the United States is now going through a transitional period that is marked by high levels of competition, narrow profit margins, consolidation, and volatile material prices. All these characteristics are exclusive to the present phase. Consolidation has directly led to a reduction in the overall number of ACS, which has, in turn, led to an increase in the aggregate size of these organizations. While the number of ACS has decreased by more than a quarter of a percentage point since 2005, total income at the average Cooperative has increased by more than one hundred percent over this same period. It's plausible that changes in human capital, methods for allocating resources, and investments in capital assets are to blame for the recent spike in the number of mergers and acquisitions we've noticed. However, it's also possible that other factors are to blame (Briggeman et al., 2016)

Because they are mainly used as vehicles for state investment in rural development initiatives, community support organizations (ACS) in developing nations are often managed from the top down, contributing to most of these organizations' failure to achieve their goals. Farmers are not the driving force behind the Agricultural Cost Sharing program; instead, government investment in rural development initiatives is the primary motivator (Pokharel et al., 2019). These organizations are less effective in bettering the lives of farmers in undeveloped countries because members of cooperatives in poor nations are less likely to trust one another and are more prone to quarrel with one another. Instead of entering the market to compete with existing businesses, the great majority of cooperatives in nations still on the path to economic development were established in reaction to efforts made by the government to get financial assistance. It is more challenging for members to participate in self-help and authentic acts of solidarity when the paradigm in question functions from the top down. As a direct result, members are less eager to invest in cooperative initiatives (Abate, 2018).

2.1.2 Drivers of agricultural cooperative formation and membership

The legislative environment significantly impacts the decisions made by farmers on whether their agricultural cooperatives should be formally incorporated under the law or if they should participate in less formal ways of agricultural cooperation. To begin, the environment where cooperatives are to be established must have uniform laws and legislation. This is a prerequisite for the formation of cooperatives. The growth of farmer cooperatives across the Americas, Europe, Africa, and Asia may be directly

attributed to the influence of government policy, as it influences all or some types of activity in the construction of cooperatives. This is because government policy influences all or some types of activity in the construction of cooperatives. The government is delighted to assist cooperatives through grants, loans, and other incentives (Garnevska et al., 2011).

The members of a cooperative can only realize their full potential if they place a higher value on the collective benefit than they do on their concerns. This is essential in getting a cooperative off the ground since it must keep with the larger social responsibility concept of the company. According to the research that has been done, the members of the cooperative play an essential role in the organization's success. Previous research has shown that the organizational literacy, level of technical proficiency, level of dedication, level of education, and social capital that members have with the Cooperative's leaders are the essential factors in determining the level to which members contribute to the success of cooperatives (Ajates, 2019).

The leadership of the person who first initiates the formation of the cooperative is another factor that is essential to the successful development of cooperatives. It is essential for the establishment of agriculture cooperatives that will be successful in having leadership guided by vision, possessing the capacity for business and management, having received the appropriate training and education, being enthusiastic about social innovation, being open-minded, and having excellent communication skills. When run by knowledgeable and dedicated individuals to the group's success in a manner that is open and transparent, cooperatives have a higher chance of achieving their goals and being financially stable. They could discover that this is the factor that makes the most difference in their achievement (Pokharel et al., 2019).

The members' unwavering commitment to the idea that production methods and goals should be set to achieve production standards is another factor that is essential to the success of agricultural cooperatives. When cooperative members are incentivized to violate the norms and standards established by the organization, this increases the likelihood that the Cooperative may have difficulties in its day-to-day operations. Even though the cooperative business model is still in its infancy, early cooperatives put a high value on maintaining a low level of overhead expenditures. The experience of farmer co-ops in the United States demonstrates that this is an essential factor in ensuring cooperatives' early and continued success (Roman & Ihor, 2018).

A shared passion for farming is often cited as one of the primary motivating factors for farmers coming together to create or join cooperatives. In most developing countries, a significant portion of the agricultural community depends on ACS to exercise control over their foreign commerce. By becoming members of agricultural cooperatives and using the services provided by such organizations, farmers and other producers in the agricultural industry can pool their resources and collaborate (Abate, 2018). However, because most firms face the same kinds of market limitations, organizational structures of this kind are not very prevalent. In addition, even in regions where ACS are offered, a sizeable proportion of cooperative members choose not to take advantage of the services that are made available to them. In most instances, ACS coexists in the market with other enterprises or dealers. Farmers have various options regarding where they may purchase supplies and where they can sell their products (Sebhatu et al., 2020).

The supply of agricultural inputs, the processing of agricultural goods, and the sale of agricultural outputs are all significant responsibilities that fall squarely on the shoulders of Africa's cooperatives. Cooperatives have been championed as a tool for politicians to employ as part of a more comprehensive strategy to reform the agricultural business in the nation throughout the previous decade. This approach is part of a larger plan to restructure the farming industry. It is anticipated that collective action will result in activities that add value, boosting farmers' market access and power in the agricultural commodity trade. Although the contributions of cooperatives to the generation of value may be less obvious, ACSs are essential to the manufacturing process because they serve as both a supplier of inputs and a receiver of completed items (Francesconi & Wouterse, 2018).

Even though cooperatives only sell a small portion of agriculture's marketable surplus, empirical evidence suggests that cooperatives have been responsible for a significant portion of the supply of modern input in the agricultural sector during the last five to seven years. Because of this, even if cooperatives only sell a portion of their surplus, they will still be profitable. Cooperatives are surprisingly uncommon in the agricultural industry, even though they play a significant part overall. In addition, not all agricultural households are members of the ACS, and do not all use the organization's services, which is true even in regions where the ACS is present. The development of cooperatives in the agricultural sector and the decisions made by farmers over whether to join cooperatives and use the services they provide are often tied to debates around transaction costs and market power (Wedig, 2017).

The ability of a cooperative to retain and attract new members is crucial to the organization's long-term health and prosperity. The degree to which businesses can maintain their social capital is a significant factor in determining whether people choose to become members of a cooperative (Mwambi et al., 2020). The findings of a research project conducted by Sebhatu and colleagues (2020) indicate that the number of cooperative members affects the organization's social performance in terms of the frequency with which issues such as fraud, conflict, and trust emerge. Considering these data, it is plausible to conclude that cooperatives with more members are more prone to face conflict. (Valente, Lourenço, & Németh, 2020). This conflict could include disagreements between the board of directors and the members of the organization, as well as contentions between the board of directors and the employees of the organization (Sebhatu et al., 2020).

Large cooperatives have disagreements for a variety of reasons, including tardy dividend payments, a lack of awareness of the governing norms and regulations of the Cooperative, and an inability to repay loans within the allotted amount of time. There is additional evidence to suggest that members of larger cooperatives are more likely to mistrust one another. On the other hand, there is a tendency for the association between membership size and fraud to be inverted in large cooperatives. The reason for this is that an increasing number of individuals are opting to become members of cooperatives that are larger in size (Samuel et al., 2021). In a general sense, larger cooperatives are less susceptible to being defrauded than their counterparts are smaller. This is because larger cooperatives, via mechanisms such as audit and control committees, are better able to distribute information to their members regarding the financial management of the Cooperative, hence allowing for more efficient maintenance and use of shared funds. It's possible that large cooperatives won't be able to reduce mistrust via the use of their internal auditing and control processes (Bijman & Wijers, 2019).

Small-scale farmers rely heavily on cooperatives for various reasons. They facilitate increased communication, innovation, and collaboration among their members and provide them with a platform from which they may reach new markets. The existence of cooperatives contributes to a greater degree of food security. Participating in a cooperative may provide you with some benefits, including, but not limited to, the ability to enter new markets, the sharing of information, increased bargaining power, and cost savings. When choosing who will be permitted to join a cooperative, one's annual income, number of workers, number of acres cultivated, distance from large

cities, and number of years of agricultural expertise are only a few of the aspects that are taken into consideration (Jitmun et al., 2020).

2.1.3 Structural Elements on Success of Agricultural Cooperatives

Membership-based cooperatives' institutional aspects are heavily influenced by dedication, diversity, and social capital of its capital. As will be seen in the next section, the interaction and combination of these factors ultimately decide a cooperative's capacity to endure. According to Sterberg and Nilsson (2009), commitment is the propensity to continue each endeavor. [Footnote required] [Footnote required] Cechin et al. (2013) define commitment as the force that keeps a person focused on a course of activity that is important to at least one goal. Specifically, one definition of commitment is the investment of time, energy, and money into a relationship with the intent of keeping it together because of mutually held values and goals (Bareille & Bonnet-beaugrand, 2017). Morfi et al. (2015) argue that dedication is crucial to the success of business partnerships because it facilitates the pursuit of shared goals such as increased profits, expanded markets, and closer working relationships.

People's propensity to communicate with their current partners and their determination to maintain relationships despite the availability of other possibilities are both directly related to their degree of commitment (Sterberg & Nilsson, 2009). Members of an organization's association have widely varying levels of commitment to the group. An essential part of any cooperative is its members' dedication to the group and the Cooperative's mission. Cooperatives succeed when their members consistently and persistently interact to create a collective benefit that exceeds the sum of their advantages. One of the requirements for an agricultural cooperative to succeed is the desire of its members to work together toward a common goal (Cechin et al., 2013).

Cooperative members may serve on committees, provide money or goods, show up to meetings, run for office, or bring in new members, among other activities. Members' purchasing and selling power increase with their status as patrons, for instance, and this impacts how much of the factory's capacity is being used. Members can affect the cooperatives' ability to finance investments in their roles as cooperative financiers (Tadesse & Girma, 2015). Members' willingness to participate in the governance system and cast ballots for directors might influence the degree to which management exercises power over the board. This occurs because the members themselves choose

the group's leaders. As a result of members' dedication, cooperatives see gains in efficiency, productivity, and other areas. For instance, the price of cooperative member transactions is reduced since this can potentially lessen opportunistic behavior. Committed members are less likely to engage in free riding in relation to the cooperative than their less dedicated counterparts (Sterberg & Nilsson, 2009).

Commitment fosters in its members' the quality of being ready to sacrifice for the group's welfare. Members committed to the Cooperative's mission are more likely to use strategies like a sharpened focus on customers to achieve this goal. Members invested in the group's mission are more likely to hold the board and administration accountable for their actions. There is a two-way street between dedication and involvement in a cooperative, and uncommitted members may have difficulty putting in the time and energy required to run the business (Apparao et al., 2020).

Several factors, including those of economic, social, and organizational character, affect the dedication demonstrated by cooperative members. Also covered are aspects of cooperatives, including complexity, member age, the Cooperative's impact on members' financial well-being, the Cooperative's size, the diversity of its membership, and the existence of other forms of cooperatives. Co-ops may also take the form of when two people get into a relationship with the intention of it lasting for a long time, and commitment is necessary for both partners. Cooperatives in general and agricultural co-ops will find this of special and consequential importance (Apparao et al., 2019).

Loss of member dedication may have severe consequences for agricultural cooperatives, most notably in the form of members abandoning the co-op and ultimately bringing about its demise. This is a significant way agricultural co-op might suffer from losing membership's dedication. Low member commitment has other adverse effects on cooperative performance, such as less participation in governance, more free-riding and opportunistic conduct, less alignment with the co-vision, op's fewer repeat customers, and fewer financial contributions from members (Tadesse & Girma, 2015).

The degree to which the participants are similar or different is another essential aspect of collective action. Research on the correlation between group heterogeneity and shared-asset efficiency is widespread (Food et al., 2021; Hohler Julia & Rainer, 2017). These studies conclude that heterogeneity results from a wide range of factors. Heterogeneity, as pointed out by (Food et al. (2021), for instance, stems from individuals having different racial, ethnic, cultural, and economic interests. This is so because cultural differences give rise to heterogeneity.

There are five categories of heterogeneity, as outlined by Geir et al. (2001): endowment heterogeneity, political heterogeneity, wealth and rights heterogeneity, cultural heterogeneity, and economic interest heterogeneity. Academics have argued that diverse teams struggle to define their mission, organize their work, keep everyone engaged, retain critical players, reduce attrition, and foster knowledge sharing (Food et al., 2021; Hohler Julia, 2019). This is because organizations with a wide variety of members tend to have more interesting discussions. Similarly, these studies show that group heterogeneity, which arises from members' varying levels of expertise, experience, and knowledge, can increase group creativity in situations where members of the group can put aside their differences and work together for the good of the whole. Cooperatives are unique in allowing members to govern themselves and make decisions collectively. Heterogeneity profoundly affects cooperatives because of this feature's direct relationship to diversity (Iliopoulos & Vladislav, 2018). An essential feature of cooperatives, as outlined by Geir et al. (2001), is that its customers (also known as members) have a great deal of common ground regarding their passions and values. The price tag associated with reaching a consensus as a group is significantly reduced in cooperatives as a direct result of this. This competitive edge is a significant motivator for many companies to adopt the cooperative structure. Co-ops, on the other hand, must consistently manage competing demands, such as meeting the needs of their members while also providing fair value to all their customers. This is a constant obstacle on their path (Constantine & Vladislav, 2016).

The characteristics of individual farms are the primary source of diversity among agricultural cooperatives. This is because there are several incentives for both large and smallholder farmers to work together. Another distinguishing feature of the farm level is the wide geographical distribution of its members. When the distribution of members' locations shifts beyond the established norms, tensions are more likely to rise. Therefore, the energy that drives the different members' interests comes from the diversity and heterogeneity of the members' attributes (Hohler Julia & Rainer, 2017). Diversity stems from various factors, including age, experience, and education. Persona explains why people have different tastes and habits. Personal characteristics, such as a person's educational background, may play a part in the decision-making to varying degrees, depending on the situation's specifics. Variability associated with person-to-person differences may also play a role in determining the proportion of members who commit entirely to the organization (Hohler Julia & Rainer, 2017). Another contributor

to the group's diversity is the variety of goods and resources its members generate and obtain. Farmers may choose from a broad range of methods and techniques. To further complicate matters, farmers' views on the quantity and quality of their contributions to the Cooperative may diverge. The Cooperative's ability to persuade its members to act in its best interests may decrease as its membership becomes more diverse (Hohler & Rainer, 2017).

Co-ops face up against other firms that don't follow the same democratic ownership principles. The necessity for uniformity in governance makes it more challenging to accommodate members with divergent interests than in a firm, where one contract is treated as independent of the others. This is because legal entities approach each deal as if it were the first (Grashuis & Ye, 2018). To keep its members happy, a cooperative must accommodate their varying interests, some of which may be at odds with one another (Iliopoulos & Vladislav, 2018). Hohler (2019) argues that cooperatives might benefit from heterogeneity because the extra pressure of considering divergent interests stimulates the development of unique ideas and new ideals. On the other side, heterogeneity may increase transaction costs associated with making decisions collectively. This is because co-op members democratically run the business. Because of this, knowing how cooperatives function and their members' preferences are essential to fully grasp how cooperatives are organized (Nilsson, 2018). Every group has a feature known as heterogeneity or variety, and this trait is crucial in situations when group choices must be made. An increase in the diversity of the individuals who make up an organization naturally leads to a wide range of goals being pursued by its members. All cooperatives are impacted, but those in the agricultural sector feel the most acutely. Agricultural cooperatives' memberships will become more diverse as they expand and adopt more sophisticated commercial methods (Hohler & Rainer, 2017). Increased diversity may have unintended consequences for the cooperative structure. Here's an example: This is because different cooperative members care about different things inside the group. Further challenges for the cooperative business model are generated by an increase in heterogeneity, such as a decline in member commitment, the development of poor governance, and an increase in free-riding and opportunistic behavior. Therefore, it is essential to get a better understanding of the phenomenon of heterogeneity and to measure and monitor it. Though diversity is often seen as a threat in cooperatives, how these organizations handle it determines their viability, sustainability, and resilience (Food et al., 2021).

Even though there isn't a single definition of social capital, the commonalities across the many definitions emphasize the importance of social capital's values, norms, connections, relationships, and networks (Ruerd & Jorge, 2012). Social capital is the most critical asset in people's day-to-day lives, as stated by Feng et al. (2016). This category includes the feelings of camaraderie, social interaction, and compassion shared by community members. However, social capital is defined by Putnam Yu and Jerker (2019) as "any feature of a social structure, including norms, networks, and trust, that facilitates cooperation and the coordination of efforts for mutual benefit." In contrast, Apparao et al. (2019) defines social capital as "individuals' and groups' propensities to work together to accomplish shared objectives." Therefore, it is often believed to relate to the innate norms, information, and trust of reciprocity inside a person's social networks. To be more explicit, social capital consists of trusted relationships, shared values, and institutions that foster cooperation between individuals and groups (Tregear & Cooper, 2016)

All these explanations center on cooperatives established on social capital, even though none of the widely recognized definitions of cooperatives directly mention the existence of social capital (Feng et al., 2016). To effectively prepare for future cooperative economic operations and adjust to unforeseen situations, Nilsson et al. (2012) argue that cooperative members should have a high level of mutual understanding, trust, and genuine compassion for one another. According to academic studies, cooperative societies are held together through social capital.

During the formative years of a cooperative, members form strong emotional ties with one another. Conversely, the present social capital may be destroyed as the business continues to expand and codify its ties. Sterberg and Nilsson (2009) argue that social capital's evolution through time proves that it is a fluid concept. Feng et al. (2016) conducted an experimental analysis of this phenomenon utilizing data from member surveys in three Swedish farm supply and grain marketing co-ops with membership varying from 150 to 36,000. Sweden was the only location of the cooperatives. According to these findings, the smaller a co-op is, the higher its social capital indices will be in terms of the trust, member involvement, member loyalty, and member satisfaction (Feng et al., 2016). According to the authors, a cooperative with a clear business mission and strategy will attract a small, cohesive group of members who are more likely to be invested in the organization as a whole because of their regular contact

with one another, shared interests, and access to cooperative leadership (Feng et al., 2016).

Cooperatives can compete better when they have access to social capital; hence its deficiency might lead to their demise. Nilsson et al. (2012) note that a co-op faces the risk of losing its social capital and the competitive advantage it derives from it if its members are unaware of the advantages, they enjoy due to this capital. Although social capital is essential, Nilsson et al. (2012) point out that it is frequently neglected as a source of capital by decision-makers and scholars. Despite the significance of social capital, this remains true.

It's worth noting that the decline in social capital is still mostly ignored when discussing the longevity and robustness of cooperatives. Despite the importance of social capital to the formation and development of cooperatives, it has been largely overlooked. Social capital refers to an umbrella term that is crucial to the functioning of any group. Its components include values, standards, trust, and communication. Cooperatives must thus consistently assess and monitor their social capital (Apparao et al., 2019).

2.1.4 Principles of Cooperative Business Model

All cooperatives, regardless of industry, must follow these seven guidelines. The first tenet of open and voluntary leadership. No of one's socioeconomic standing, gender, or religious beliefs, anybody who can make reasonable use of the Cooperative's services and is willing to take on the duties of membership is welcome to join. The second tenet is that of representative democracy between members. Cooperatives are member-owned and -operated businesses where people have a voice in governance. Representatives (trustees/directors) are elected by the members and are responsible to them. Cooperatives at all levels are democratically structured, with equal voting rights for all members in primary cooperatives (one member, one vote) (Iliopoulos et al., 2019).

The third tenet stresses the importance of members' active involvement in the economy. The members' equal contributions accumulate the Cooperative's capital, and all members have an equal say in the business's management. Some money usually stays inside the Cooperative. Surpluses, on the other hand, are distributed to members for purposes such as building reserves, expanding the Cooperative's services, providing greater returns on members' transactions with the Cooperative, and funding other activities that the membership has authorized. The fourth tenet is self-determination.

Cooperatives, founded on this idea, are autonomous, member-run organizations focusing on mutual aid. When they conduct business with other entities, such as governments, or raise money from other sources, they do so under conditions that protect both their autonomy and their right to exercise democratic rule (Iliopoulos et al., 2019).

The fifth guiding principle emphasizes the importance of education, training, and information. All levels of the Cooperative's leadership, from elected officials to chief executive officers to members and staff, benefit from continued education and training to contribute effectively to the Cooperative's growth. Information sharing about cooperatives, particularly with influential people and the public, increase familiarity and appreciation of the model. The sixth tenet emphasizes collaboration amongst cooperatives. Cooperatives improve services, fortify local economies, and more effectively address community and societal needs by cooperating via local, national, regional, and global institutions. The seventh and final point emphasizes the importance of giving back to the community. Through member-approved rules, cooperatives are meant to foster long-term growth in the areas they serve (Iliopoulos et al., 2019).

Some have hypothesized that ACS streamlined these cooperative ideas to make them more marketable to potential members and farmers. However, skeptics contended that these overarching principles were excessively limiting and should be seen as suggestions for cooperative institutions, with members free to adopt whatever rules they choose. These concepts have recently been whittled down to three: user ownership, user control, and user benefits. The User-Owner. One idea, known as the user owner principle, holds that the Cooperative's users should also be its owners and financiers. In contrast, another, known as the user control principle, holds that the Cooperative's users should also be its managers. Finally, the user benefits idea comprises doling out advantages based on how they'll be use (Roman & Ihor, 2018).

There is a new way of categorizing cooperative pillars based on their goals, economic resources, and ability to organize (Oorschot et al., 2013). The first pillar is an element that motivates cooperative groups to alter their practices for the better. In this context, cooperatives aim to innovate by providing a product, service, or community amenity that the current market doesn't provide. Those goals may be disseminated across the community, helping agricultural co-ops shift to sustainable farming practices. The need for a social shift toward autonomous communities and sustainable development is a primary impetus for the rise of such cooperatives (Rabong & Radakovics, 2020).

Despite their humble aspirations, cooperatives reinforce the community's social fabric by providing more than just a venue to sell their goods. Cooperatives have the potential to provide workable answers to critical problems. Many cooperatives are not content to only provide an alternative to an established service; they are often driven by a desire to bring about fundamental change. Although cooperatives are a part of the system in which they operate, they often work to alter that system.

The Cooperative's ability to create financial returns for its members is the focus of the second pillar, which is dependent on the business model it employs. By pooling resources, a co-op may achieve a stronger market position than any member could achieve alone. The cooperative's members can then determine how to allocate the profits. The economic potential of a co-op increases because of these characteristics. Cooperatives, in the context of the larger society, can meet needs that the market economy cannot. In addition, they are not publicly traded, so they are less pressured to generate profits quickly. As a result, members may focus more on the long term than on quarterly results. Perhaps therefore cooperatives are so well-liked in times of economic uncertainty. This doesn't mean co-ops are free from the perennial conflict between members' immediate needs and the organization's long-term goals. Although it may be the most financially beneficial option for the members in the short term, making this choice might endanger the cooperative in the long run (Iliopoulos et al., 2019).

The last pillar is cooperatives' organizational ability, which sees them as a viable alternative to the "shareholder value" model of business that might have harmful side effects. Cooperatives may enlist the help of their members, coordinate their efforts, and sometimes even rely on their free will. An avalanche of positive outcomes is possible due to this organizational prowess. The next step forward in organizing a community will seem less daunting once the first effort has been made. As a result, co-ops are promoted as the optimal method of community organization for economically depressed areas (Iliopoulos et al., 2019).

The cooperative succeeds because its members are empowered to make decisions democratically and actively. But having members necessarily implies leaving some out. Co-ops can organize, which makes understanding the connection between size and the co-op tricky. There is universal agreement among cooperatives on these three points. Although there is much diversity across cooperatives, these shared principles serve as

the backbone of every successful Cooperative. These many tenets are both necessary for the survival of the cooperative and potential sources of conflict within it.

2.1.5 Evolution of the cooperative business model

Sometimes a supply-and-demand mismatch in the market prompts the formation of a co-op so that the members may work together to address the problem. A long-lasting connection between social ideals and economic activities is expected to result from the cooperative framework of values and principles. In contrast to a shareholder-oriented company, the goal of a co-op is not to maximize the return on investment for investors but to benefit its members/owners, for instance, by meeting needs that the current market does not. The "promotion-essential profit" must exceed opportunity costs and forestall members' claims for reimbursement of losses, but "at least non-deficient" economic activity is also required (Ruerd & Jorge, 2012).

In economic terms, this is an example of the "minimum principle," which means getting the job done (in this case, member promotion) using the fewest resources possible (costs). Therefore, cooperative organizations' main defining features are their market focus and community orientation. Cooperative legislation and concept allow for financial incentives like dividends so long as they do not compete with members' efforts to spread the word. In a perfect world, the co-central operative's notion of self-help and self-organization would prevent this from happening under its members serving the member-owner in their capacity as a client (principle of identification) (Mangasini, 2020).

The names of cooperatives often reflect the dual functions of their members. For example, a "consumer cooperative" is a business owned and operated by its customers. In contrast, a "worker cooperative" brings together a company's bosses and employees, and a "housing cooperative" brings together landlords and renters. However, over time, the Cooperative's particular style of organizational structure became the standard. New cooperative organizational structures are emerging in response to the changing nature of the economy and recent changes to the cooperative act (Grashuis & Ye, 2018). When we take a closer look at the cooperative business model, we see that there is only a slight reflection of the co-communal operative's approach in the conventional company model (International Labor Organization, 2009). While most of the current business model ideas focus on increasing profit by differentiating from the competition, the co-ops' business strategy is centered on serving the members' needs.

You may argue that the members' demands are already met in their capacity as customers, given that most conventional business model ideas center on the value proposition and the consumers as fundamental building pieces. Still, the primary goal of the conventional business model theory is to maximize the sale of a product or service. Typically, businesses must choose between increasing producer surplus and providing their customers with the most delicate set of values. In contrast, the cooperative membership value idea is meant to go beyond a purely market-oriented strategy by giving members extensive agency over the organization's strategic and operational decisions. It has also been shown that co-op members are not required to serve as the business's end users. Therefore, it is recommended in the literature that we develop a cooperative company model idea that balances market and community oriented (Majee & Hoyt, 2011).

The social business sector includes the concept of the more classic cooperative (SE). The international norms by which they are regulated are what set them apart from SE. Cooperatives are distinct from other types of businesses because of their goals, management style, and approach to profit sharing (Chaddad, 2013). Each cooperative exists to serve the needs of its members, who are also its owners and purchasers. Cooperatives operate on the democratic ideal of open membership, with each member having an equal vote in governance and management matters. Finally, members' participation in profit sharing is emphasized. Due to the ever-changing nature of the business world, a new cooperative business model has emerged, led by just three principles (Chaddad & Cook, 2014).

The new generation cooperatives (NGCs) are an economic model that prioritizes the addition of value to members' commodities, the distribution of products in direct proportion to members' equity contributions, the participation of members in the ownership of the Cooperative, and the trading of equity shares and delivery rights. Traditional cooperatives and NGCs share only the characteristics of having revenues connected to investment and one member, one vote. This concept evolved in agriculture due to farmers' shifting socioeconomic circumstances. The benefit of this system is that it encourages cooperative members to pool their resources to increase the rate at which members get dividends. NGCs are often small and exclusive businesses focused on a project to increase members' earnings and returns (Iliopoulos et al., 2019).

Cooperative businesses may be established using a variety of governing models. According to Chaddad (2013), four main types of governance are used in the global

cooperative economy. The first model, prevalent in northern Europe, the United States, parts of Asia, and South America, has producer-owners formally delegating control to a board of directors and management. The second is more typical in several European countries. It involves the owners of a producer cooperative delegating significant authority to specialists inside the Cooperative, leading some to conclude that the cooperative members have less say than they do. In the Mediterranean, the traditional governance model is the most often used system. By holding annual or semiannual member meetings, this model gives a select few people the power to make decisions on behalf of the cooperative for a specific time frame (Chaddad, 2013).

2.2 Resilience of SACCOs to Economic Shocks

In this section, we look at the research that has been done on the parameters that are being considered in this study, with a particular focus on the resilience of SACCOs in the face of economic turbulence. Much research has been carried out on the resilience of savings and credit cooperatives (SACCOs). Here you will find research presentations on a global, regional, and local scale.

Researchers from Asia have investigated cooperatives' resilience despite individual members' departure in their studies. Dongre and Paranjothi (2020) conducted a study in Malaysia and Indonesia to investigate the cooperative resilience of SACCOs. Their findings can be found in this article. Methodological approaches such as phenomenology and desktop-based qualitative research were used throughout this study. Interviews with key informants, a review of the relevant literature, and a search of relevant government websites were used to collect the data for this study. According to the study, two primary drivers of entity resilience among cooperatives during the COVID-19 pandemic. To begin, the capacity of the state to promote cooperatives is increased by the involvement of third-party players. Second, the heightened feeling of community and willingness to help one another among members of the co-op. The Gotong royong was expressly noted throughout the findings of the investigation.

Research interest has been drawn to the question of SACCOs' capacity for collective resilience during times of crisis (Merrien et al., 2021). The authors of this study, which relied on a review of previous research and literature, highlighted the resiliency of cooperatives even in the face of adverse conditions. The authors demonstrated that a

cooperative's capacity to weather a crisis is influenced by internal and external factors (inside the organization) (among the members of society as a whole). During the investigation, the characteristics of the cooperative model were found to be revealed. These firms are owned and operated by their members and adhere to collective ideals and principles as their guiding philosophy. It helps avoid the effects of disasters beyond your control or diminish the impact of such disasters (anticipation). In addition, the study's findings demonstrated that cooperatives and their networks respond to unanticipated disasters by placing the requirements of their members and communities at the forefront of their priorities and implementing a variety of additional prompt actions to protect their survival (coping). The study concluded that collective learning might improve cooperative organizations (undergoing adaptation) over time. This learning can occur inside and between cooperatives and through sectoral or regional networks.

In addition, (Billiet et al., 2021) investigated how cooperatives responded to the COVID-19 problem, demonstrating the paradigm's robustness. The inquiry included a comprehensive search of the relevant published literature. The investigation revealed that the following component was responsible for maintaining the consistency of the cooperative model during the Covid-19 problem. According to a study conducted in Spain, several elements contribute to cooperative systems' resilience (Carmenado et al., 2015). The authors used an analytical methodology based on interviews and seminar workshop participation in their case phenomenon. The most important takeaways from the research suggested that tenacity is a primary factor contributing to resilience. The advantages provided by the location (climate, soil fertility, agricultural tradition, and experience), the advantages provided by the Cooperative (care for the people and training, specialization in organic and biodynamic products, care for the environment), as well as the empowering nature of interpersonal relationships and the accessibility of resources. Individuals' degrees of resilience were shown to be influenced by several factors, including their adaptability, the ways they use to diversify their portfolios, and the productive work they engage in. The foundations of cooperative governance are built on trust, transparency, and active participation from all members in decision-making. The study's findings provide a robust new understanding of the aspects contributing to cooperatives' resiliency. Consequently, the current study is required to

ascertain whether the same forms of resilience could contribute to the collective resilience required in times of crisis.

Traditional cooperatives in Africa have survived despite changes in the economy on the continent and the rest of the world. This was shown, for instance, by the findings of the study carried out in Tanzania (Audax, 2021). The research used a phenomenal approach to examine the Sukuma cooperatives in Tanzania. According to the findings of the research, traditional African cooperatives are strong. Because they adhere to the same values that the ICA does, which is the most basic explanation. The author made the point that although the ICA focuses strongly on the ego, cooperative principles nonetheless emphasize the need to work together. African cooperative ideas have never emphasized the individual at the exclusion of the collective. There may be a limit to how the collective self can assist modern African cooperatives, established in the early 2000s, in emulating traditional African cooperatives' success. This is because most of the cooperatives still active in Africa were not founded before the continent attained its independence. Because of this, it is imperative to recognize the persistence of cooperatives all around Africa and in Kenya in particular.

The study that has been done until now has also documented the elements contributing to the resilience of cooperatives in Malawi (Vicari & Borda-rodriguez, 2014). Case studies were used as a research approach by the writers of this study to investigate cooperatives in Malawi. It was discovered that things like membership, collaborative skills, networks, and innovation contributed to Cooperatives' lifespan. In addition, the findings indicated that the composition of a cooperative's membership, whether homogenous or diverse, may positively impact trust, cohesion, and risk management. It was revealed that Communal Skills strengthens collective learning spaces, where members share their ideas and areas of expertise with one another and learn from one another. This helps contribute to the resilience of cooperative organizations. The organization's members demonstrated their capacity to cooperate by establishing a culture of saving and making investment decisions jointly as a group. Because cooperatives worked together and cooperative leaders were open with members, the study's networks contributed to the success of cooperatives (within and across sectors).

In conclusion, the study concluded that several types of innovation contributed to the increased resilience of cooperatives. The first is in the form of cooperative advertising,

with the primary goal being the formation of commercial linkages across various local, national, and international value chains for diverse commodities. The second factor is the availability of financial resources from institutional sponsors such as commercial banks and philanthropic groups. Third, the members' adoption of a self-help attitude and their engagement in introspective thinking enabled the establishment of alternative sources of money and the discovery of creative methods for resolving issues. The lack of a theoretical foundation for the study means it cannot give complete knowledge of the components that contribute to collective resilience in Africa.

Borda-rodriguez et al. (2016) conducted a study as a follow-up to (Vicari & Borda-rodriguez, 2014) to determine the features of rural cooperatives in developing countries that contribute to their resilience. Literature was consulted, with a particular emphasis on works that dealt with parts of Africa south of the Sahara. According to the findings of their investigation, the varied character of cooperatives is an essential component of the durability of their organizations. It encompasses elements like membership, networks, and a pooled set of competencies in areas like participating in government, innovating in governance, and running the government. In aggregate, they make cooperatives more resilient, but when considered separately, they make that resilience less robust. In the last part of the report, it was mentioned that the principles might have varying degrees of concreteness based on the kind of co-op that was being discussed. It's possible that the findings of this study can only be applied to certain kinds of agricultural cooperatives. Cooperative housing is one example of this. The results of this investigation show the need to conduct more studies that genuinely depict the one-of-a-kind qualities that cooperatives possess.

2.2.1 Economic Shock (COVID-19) and Business Environment of Cooperatives

The COVID-19 outbreak has had many distinct consequences on the operational environment of cooperative enterprises. These effects range from minor to severe. Darma et al. (2020) presents this concept in further detail, who researched Indonesian cooperatives operating in various sectors. This study serves as an excellent representation of the concept. The study compared four distinct variables—the number of cooperatives, members, assets, and business volume—both before and after the introduction of COVID-19 to explore how COVID-19 would affect SACCOs. Specifically, the research looked at how COVID-19 would impact SACCOs. During

the academic year 2019-2020, the study was conducted in each of Indonesia's 34 provinces by utilizing panel data and a Difference Test analytical model in the form of two separate presentations (a Levene's Test for Equality of Variances and a T-test for Equality of Means comparison). Both tests were conducted to determine whether there was a significant difference between the means of the two groups. According to the study's findings, COVID-19 had a considerable influence on the assets held by the cooperatives. In addition, the empirical evidence suggested that the Asset variable had a systematic impact, both before and after the deployment of the COVID-19 system. This illustrates that the success of agricultural cooperatives is strongly dependent on the assets that the cooperatives themselves hold. The findings of COVID-19 on agricultural cooperatives in Indonesia showed that there was no significant shift in the number of cooperatives, members, or business volume. The SACCO's assets, members, number of cooperatives, and business volume were considered while assessing the organization's economic environment. On the other hand, this does not take into consideration the rate of loan defaults, which research carried out in Africa has proven to be impacted by COVID-19 (Tango International, 2021). This specific trait will be taken into consideration as part of the inquiry that is currently underway.

Further research on the impact of COVID-19 on cooperatives was carried out in Indonesia, and it was referred to as "the COVID-19 study" (Tambunan, 2021). During the inquiry, an exploratory research approach was used, and the investigators intended to conduct 66 key informant interviews around the country over the length of a data collection period that lasted three months (September-November 2020). According to the findings of the study, the five forms of COVID-19 that affect cooperatives are a decrease in turnover, a drop in total savings, an increase in the number of loan applications, a decline in the volume of their other (secondary) activities, and a decrease in the number of members. Additionally, the study found that an increase in the number of loan applications affects cooperatives. The first three sorts of impact were the ones that took place the most often out of all these other types. The kind of impact that COVID-19 had on cooperatives was the kind of influence that concentrated on the organizations' potential to persist for a long time. On the other hand, the concept of individual resilience was not investigated, which demonstrates the need to do more research in these areas.

Tango International (2021) analyzed the influence of COVID-19 on cooperatives supported by the USAID-funded Cooperative Development Program in their research, which was carried out across six nations in South America and Africa continents. This research was carried out as a component of a more extensive survey funded by the USAID (CDP). Beginning in May 2020 and continuing through February 2021, a survey for a cross-sectional research study was carried out via phone interviews spread out throughout four survey rounds. According to the study's findings, the most critical consequence seen by cooperatives was a drop in income. This was the effect that was recognized as having the most substantial impact. The restrictions put on operations by the government, a drop in the delivery of the product by members, broken contract agreements by customers, and a fall in the money earned by cooperatives all contributed to the situation. In addition, the study's findings demonstrated that the impact of COVID-19 on members was a reduction in income, in addition to delays in payments from the cooperative to members for things and services members gave. One of the most significant limitations of the findings is that they are only applicable to those cooperatives which have previously been supported financially by USAID. Therefore, the application for the study should only be submitted by cooperatives with USAID as their sponsor. Considering this, there is a pressing need for more research that zeroes in on cooperatives operating in the agricultural sector, but which do not get funding from USAID.

Tanjung and Purnamadewi (2021) investigated the impact that Covid-19 has on the economic performance of micro and small companies (MSEs) and cooperative organizations in Indonesia as part of their study. Quantifiable data might be collected thanks to questionnaires in the research process. According to the findings, there was a significant gap in the costs and benefits that micro, small, and medium-sized enterprises (MSMEs) and cooperatives suffered before and after the epidemic. Further analysis of the data revealed that during the Covid-19 pandemic period, all MSEs experienced a decline in performance, and the majority saw a decrease in business turnover (6%). Similarly, cooperative institutions experienced a fall in business turnover that was 55% greater than the average. The researchers were able to generalize their findings across both sectors since they included cooperatives and micro, small, and medium-sized companies (MSMEs). Despite this, the study could only be applied to cooperatives. Consequently, there is an urgent need to narrow the existing gap.

Zakaria et al. looked at cooperatives' challenges during the COVID-19 pandemic to better understand those challenges (2022). A phenomenological research design and an interview guide were used throughout the data collection process. According to the results, they faced various challenges, the most significant of which were a revenue fall, an insufficient cash flow, a rigid adherence to standard operating procedures, a shortage of supplies, and a reduction in business contracts. The primary purpose of the research was to analyze the challenges that are present in the consumer cooperatives market; hence, the report suggested that more research be carried out to investigate other fields of business. The agriculture sector will serve as the primary focus of this specific line of investigation.

An inquiry into the ways in which the COVID-19 pandemic has impacted Tanzania's economy and the operation of cooperative organizations has been carried out (Mgema & Komba, 2020). The Resource Dependence Theory and the Epidemiologic Transition Theory were the guiding principles for this study's methodology. To this study, a total of 15 key informants, such as Cooperative managers and Board chairpersons, were interviewed using qualitative methodologies. The interviews were conducted with the key informants. The principal methods for collecting data consisted of telephone interviews and video conferences with key informants, which were carried out with the use of the Google Meet and Zoom programs, respectively. They were verified using the methodology that was based on the documentary review. The usual pattern of social contact had been disrupted, as shown by the findings. The gradual transit of agricultural commodities, the restricted loan recovery, the growing non-performing loans, the diminishing member funds, and the attrition of members were all contributors to the social distance that undermined the democratic process at the Annual General Meetings (AGM). According to the research findings, we can conclude that the implementation of COVID-19 will have significant short-term and long-term socioeconomic consequences on the functioning of cooperative societies.

2.2.2 SACCO Response to Economic Shock (COVID-19 Pandemic)

As will be seen in the next section of this article, several academics have been inspired to investigate the topic of COVID-19 on a worldwide scale because of the method by which Cooperative reacted to the issue. This section comprises research that was acquired from a wide range of locations all around the world.

The literature study research that Dongre and Paranjothi (2020) conducted provided a comprehensive summary of the responses made by cooperatives in the Asia-Pacific

area to the COVID-19 problem. According to the findings of the investigation that these authors carried out, cooperatives in the Asia Pacific region lay a key focus on providing social and economic protection for their members and staff, and relief efforts are undertaken. They have developed a cooperative working relationship with the state during this attempt, and they are meeting the requirements set out by the state government to an admirable degree. An analysis of the cooperatives' activities indicated that most of them focused on finding solutions to fix the immediate nature of the issue. This was discovered via a review of the actions done by the cooperatives.

Consequently, most responses to the COVID-19 crisis consisted of making a monetary contribution to those in need or the designated relief funds. This was done because most of the actions that were taken consisted of making a financial donation. In addition to supplying individuals in need with free food and essential medical supplies, they also ensure that their workers are not laid off and that they get their salaries on schedule. The financial interests of their labor force are protected in this manner. They are educating the members of the organization as well as the public about the pandemic, the prevention measures, and other issues that are associated with it. These actions align with those being carried out by various governmental apparatuses and other civil society actors. It was also determined that the methods of retaliation used by a few of the cooperatives would be imaginative and unconventional. The study's findings highlighted the ULCCS predicament in which the Cooperative offered a remedy. The COVID-19 crisis, by keeping in mind members' long-term interests and realities, is a strategy that the authors believe is meant to strengthen communal life and is one of the ways in which the crisis was resolved. Considering what has been termed the "new normal."

Zakaria et al. (2022) conducted research to study the challenges that were faced by cooperatives during the COVID-19 pandemic, as well as the solutions that were developed by cooperatives to address newly emerging challenges. A phenomenological research design and an interview guide were used throughout the data collection process. The research uncovered evidence indicating that cooperatives are. They overcome the challenges by embracing new technical breakthroughs, adopting creative business strategies, gaining assistance from the government, and securing financing from financial institutions. The primary purpose of the research was to analyze the challenges that are present in the consumer cooperatives market; hence, the report

suggested that more research be carried out to investigate other fields of business. The agriculture sector will serve as the primary focus of this specific line of investigation. Francesconi et al. (2021) researched how Southeast African cooperatives responded at the height of the COVID-19 pandemic. A qualitative approach was applied to collect data, including interview guidelines. According to the findings, several companies and organizations implemented toxic adaptation strategies. Because of these techniques, members could cash out their shares or sell their products as a side business. Some of the organizations that were formed were regarded to be at the forefront of developing creative ways to protect the market connections of rural smallholders. This was the belief held about some of these groups. Some of the solutions implemented were providing extension services, market information by telephone, and the bulking and warehousing of agricultural excess. The study provides insightful information on the responses of cooperatives at the height of the pandemic; nevertheless, it is conceivable that it does not supply any more information on the later stages of the response to the pandemic. It is essential to keep a record of every approach that cooperatives use so that one may know the coordinated response. Because of this, a complete picture of the reaction from the cooperatives will be provided.

Tango International (2021) analyzed the reaction strategies employed by cooperatives in response to the COVID-19 outbreak as part of their study carried out in six countries throughout South America and Africa. Between May 2020 and February 2021, the research was conducted using a method known as a cross-sectional study. It was carried out using phone surveys in four separate survey rounds. The time frame for the study was from 2020 to 2021. The study's outcomes indicate that cooperatives' responses to COVID-19 may be categorized into several distinct categories. The most common ones include keeping members up to speed with information on COVID-19, changing operations to fit members' demands regarding mobility and social distance, and developing new operational processes to ensure that members and workers of the cooperative are protected from harm. For this study endeavor, the only cooperatives qualified to receive financing from USAID were included. Therefore, it is probable that the findings are specific to just these co-ops and that they may not apply to any other agricultural co-ops.

The research was carried out in Kenya by Oseno and Margaret (2022) to investigate the impact of a coronavirus pandemic shock on the liquidity of Sacco societies in Kenya, as well as its mitigation measures against a covid-19 pandemic shock, and to determine

the strategic response interventions that were implemented by the Sacco societies to remain solvent. This research was conducted to determine the strategic response interventions implemented by the Sacco societies to remain solvent. In this specific investigation, a qualitative research technique was used, and the utilization of an interview guide was one of the components that made up this approach. Reportedly, some Sacco societies' responses were restructuring loans, credit rationing, the production of new Sacco packages, the recapitalization of returns, and the restriction of external borrowings. Only SACCOs that took deposits were included in this study; however, given that SACCOs may be either deposit-taking or non-deposit-taking SACCOs, future research needs to focus on these categories.

2.3 Business Environment of Agricultural Cooperatives

Much like other essential businesses, agricultural cooperatives have faced the dual challenge of maintaining their services and operations while taking all the necessary precautions to protect their employees and customers from the effects of shifts in the environment in which businesses operate. This challenge is like the challenge that other essential businesses have faced. The adjustments that have been made to how the Cooperative does the business have had both a direct and an indirect impact on the producer members of the Cooperative. This is because the members are ultimately liable for carrying the burden of all expenses and missed profits. Since COVID-19 was a pandemic strain, the ACS has followed various nations' recommendations. It is standard information that most cooperatives in the United States and Europe have limited the amount of contact between members of their staff and have closed off some areas of their workplaces to members of the public. A handful of workers have begun working from home or taking turns coming into the office on alternating days to save money (World cooperative monitor, 2020).

In addition, cooperatives have instituted efforts to enhance cleanliness, and employees' capacity to speak with one another has been severely curtailed because of these policies. The ACS keeps its staffing levels to a minimum; consequently, recent alterations to how operations are carried out have increased the required labor and the amount of money spent. The members of a cooperative turn to the cooperative for assistance and counsel on a wide range of matters, including crop protection, the timing of input purchases or grain sales, and some other factors. ACS has been placed in a situation where they need to develop inventive ways to meet the informational needs of its members while also protecting its customers and personnel. ACS has been put in this

position because they have been put in a position to do so. The transition to contactless or limited touch transactions has proved hard not just for the employees of cooperatives but also for the cooperative members. They use those cooperatives' products and services (World Farmers Organization, 2020).

In addition to these COVID-19-related operational problems, ACS has also experienced some others. The number of times workers are forced to travel has been reduced, and cooperatives now only permit one worker per vehicle to be on the road at any time. It has become more difficult for employees and members of cooperatives to get training on important issues due to the need to limit travel and the closure of many support firms and county and state agencies. The pandemic COVID-19 brought on has presented new obstacles for managing farmer-owned cooperatives. The difficulty of cooperatives in having annual membership meetings has been an issue for quite some time. The involvement of members in these meetings is a crucial component of democratic governance that must be maintained. Moving to new kinds of digital meetings has proved challenging in most undeveloped countries, where internet connectivity is still restricted (World cooperative monitor, 2020).

Historically speaking, most members of agricultural cooperatives have kept in personal contact with their cooperatives to acquire information and express their thoughts. This has been done to sustain the Cooperative's relationship with them. The member's ability to engage has been more challenging due to the limits imposed by COVID-19. It is not feasible to place a price tag on the impact that COVID-19 will have financially on ACS since there is not enough information currently available. The modifications to how the company conduct its business have led to increased expenditures and decreased income. Because of the fall in the price of agricultural grains, the profit margins for grain handling and storage have become narrower.

Additionally, there has been an increase in the costs involved with training as well as regulatory compliance. There has been a reduction in the amount of money that the cooperative members get as royalties for oil and gas production. They have also seen a decrease in the number of employment and work hours available to them. It is projected that the negative impacts on the economy will continue to become more severe as time passes (International Labor Organization, 2020).

The body of prior scholarly work contains material that indicates how the COVID-19 pandemic impacted the cooperative business environment in Africa. For instance, USAID (2020) states that COVID-19-related government constraints on migration have

affected cooperative activities in Rwanda and Malawi. This is the case in both countries. The most notable effect in Rwanda has been a decrease in sales and revenue due to a decrease in customers. This decrease in consumers may result in buyers violating contract obligations that they had previously made. The members of the Cooperative recognized a delay in getting money from the cooperative for the things they had sold as one of the most prevalent challenges they faced while participating in the Cooperative. The delay in procedures was caused by the absence of limits on mobility, as well as the social distance that existed between individuals.

The impacts of social distance and the constraints imposed by the government have made it more difficult for cooperatives to have meetings with the people who are a part of the Cooperative. It is difficult for cooperative members to get timely access to inputs since mobility limits are placed. This has led to a reduction in the number of consumers and incapacity on the part of cooperative members to provide milk, which has harmed the amount of money those cooperative members bring in (USAID, 2020). The government's restrictions on movement and social distancing in Malawi harmed cooperative businesses in some ways, including decreased sales due to buyers breaking contract agreements; difficulties in gaining access to inputs; decreased member deliveries; decreased revenue, and a slowdown in operations (USAID, 2020). Similarly, it has been reported that the COVID-19 pandemic has had the following socioeconomic effects on the cooperatives in Tanzania: a negative impact on cooperative governance because of difficulties in holding meetings; transportation challenges for agricultural produce; limited loan recovery and increasing non-performing loans; a decrease in members' savings and membership withdrawals; and an increase in non-performing loans (Mgema & Komba, 2020).

2.3.2 Resilience element in the Cooperative Business Model

It has been shown that the guiding principles and critical components of cooperatives are directly responsible for the resilience of cooperatives in the face of the business model (International Co-operative Alliance, 2015). In their discussion of this topic, Billiet et al. (2021) make it clear that cooperatives fare better in times of crisis than their capitalist counterparts due to the following two reasons: (a) the primary position of its members and (b) its embeddedness both in a worldwide movement that is built on a standard set of values and aims. Both factors are important for the success of cooperatives. These characteristics provide an explanation for why cooperatives often

have more resilience in the face of adversity in times of crisis. The concept of open and voluntary membership, which is at the core of the cooperative business model, is the source of the cooperative's members' vital position in the organization. This role is derived from the fact that membership is available to anybody who wants it. Anyone willing to utilize the cooperative's services in addition to fulfilling the requirements that come along with membership may become a cooperative member since cooperatives are organizations that operate solely based on voluntary membership. In the absence of democratic monitoring from members, it is difficult to sustain the principles of open membership. Control of the cooperatives is exercised by the members when they take an active role in formulating policies and decisions and when they use their voting rights, which are equal (Billiet et al., 2021).

The cooperative's capital, which is held jointly by all its members, is built up by equitable contributions from each member and democratic control of the cooperative. The relatively small payment that members get is a direct result of the capital that they provide to the cooperative. A significant portion of the cooperative's surpluses is invested in the growth of the cooperative. Because of the democratic rights that are given to them by the cooperative acts, the members of an organization that operates as a cooperative have complete authority over all elements of how the organization functions. The result is a significant increase in the cooperatives' degrees of autonomy and independence. One of the essential characteristics of cooperatives is the importance they put on education, training, and sharing information with other cooperative members. Education and training opportunities are made available to the cooperative's members, elected representatives, managers, and employees so that all these individuals may actively contribute to the cooperative's expansion. They inform the public about the workings of collaboration, its numerous benefits, and the dynamics involved (Oorschot et al., 2013).

Cooperation among members is encouraged, and collaboration between members of various cooperatives is encouraged. Consolidating cooperative links with other movements at the local, regional, national, and even global levels enables an organization to increase its quality of service to its members. This may take place on any scale. The growing concern for the community reflects the increase in cooperative efforts. The autonomy of each cooperative's members is essential to the cooperative model's overarching goal of promoting the sustainable development of the communities

in which they operate. This may be seen most clearly at times of crisis when management and elected representatives consider making trade-offs that are beneficial not just to the welfare of the members but also to the necessities of the community. This can be seen most clearly during times of crisis. As was said before, cooperatives always prioritize the well-being of their members, especially when faced with challenging conditions. Due to this characteristic, cooperatives have the potential to be advantageous during times of social upheaval, not just for the members of the cooperative but also for society (International Labor Organization, 2009).

Because of the cooperative traits that are built into the structure, user centrality may be preserved in several different ways. To begin, traditional corporations have a different organizational structure than cooperatives, which tie decision-making powers to financial contributions rather than membership. Cooperatives are organizations that have their own structure. As a result of the coupling of decision-making abilities with membership, strong links are formed to holistically support the well-being of the members (Dave, 2021). Profits are not distributed to members of the organization following the amount of money invested, as in traditional businesses, but rather following the amount of activity contribution made by each member. This contrasts with the traditional business model, in which profits are distributed to members according to the amount of money invested (Relents et al., 2012). As a result of the fact that members of the cooperative share ownership of the business, the cooperative has a structure that encourages it to put the health and happiness of its members ahead of the members' ability to maximize their wealth (International Co-operative Alliance, 2015). Another aspect that contributes to the consolidation of collective ownership in cooperatives is the impossibility of acquiring more than one share at a time and the limitation on the transferability of ownership. As a direct result of this, this kind of collective ownership makes it possible to engage in discussion throughout the decision-making process. It facilitates democratic governance that puts the members' well-being first. This assures that every decision, especially those made during times of crisis, will create beneficial consequences for the group members (Billiet et al., 2021).

Second, the need for user members to participate monetarily in the cooperative's economic operations helps keep the user members at the organization's center. Members of cooperatives are not only owners of shares in the cooperative but also active participants in the cooperative by working for and providing cooperatives with

raw materials and purchasing from the cooperative. In addition to owning shares in the cooperative, members of cooperatives are also owners of cooperatives. This transaction creates ties based on mutual dependence, which leads to improved value for members and a more vital ability for the cooperative to endure disturbance (Roelants et al., 2012). Similarly, relationships founded on mutual dependency generate loyalty and coordinated care for members, which are crucial for recovering from systemic shocks and crises (Antonazzo, 2019).

In conclusion, the result of the earlier arguments is the impact these considerations have on the members' trust ties with one another in a cooperative. It is commonly believed that organizations can only survive if they maintain trustworthy links with their constituents. When compared to enterprises held by its members, investor-owned companies often have a reputation for having less trust. Trust inside an organization has allowed cooperatives to overcome challenges connected to lack of coordination and better serve the welfare interests of its members, who are in it together regardless of whether the cooperative's fortunes are increasing or sinking (International Labor Organization, 2009).

The user-centered approach that has been adopted as a reaction to the problem with COVID-19 has acted in many ways as the driving factor for the cooperative effort that has been put out. First, since they have been focusing on their core activities, cooperatives have been in the front of efforts to meet the unique requirements of their members, which have surfaced as a direct consequence of the lockdown and the virus. Considering the existing circumstances, these efforts included redistribution of monetary reserves to aid the members in maintaining their means of survival. For instance, several of the worker-owned cooperatives in Ghent, Belgium, offered their members short-term loans, shopping vouchers, and worker assistance programs to continue to make a living despite the COVID-19 epidemic at the time. Other worker-owned cooperatives in Ghent, Belgium, followed a similar example. A significant number of cooperatives throughout India have joined forces to raise the general quality of life for its members and aid the government of India in its battle against the COVID-19 epidemic. During the crisis brought on by COVID-19, collaboration between cooperatives was necessary to ensure the community's safety. This was achieved by building communal kitchens, which enabled members of the cooperatives and the most

disadvantaged members of society to have access to food and nutritional meals. This was essential in reducing social inequality (Billiet et al., 2021).

The COVID-19 outbreak has shed attention on the dependent connection that exists between cooperatives and the members who make up such cooperatives. As a result of collective ownership and active economic participation in their cooperatives, members supported their cooperatives while at the same time receiving assistance from their cooperatives to help them get through the crisis. This enabled members to support their cooperatives while also receiving assistance from their cooperatives to help them get through the crisis. This phenomenon directly affects the adoption of cooperatives into the structural components of community organizations. As a direct consequence of this, Cooperatives are in a better position to anticipate changes and adapt to them via social innovation. Because cooperatives are so deeply rooted in the communities in which they do business, they are better equipped to weather the storms of misfortune and emerge stronger on the other side. Cooperatives have a substantial presence in the areas in which they do business as a direct result of the character of their enterprises and the organizational makeup of their businesses. To begin, it is the responsibility of the International Co-operative Alliance to preserve an entire set of ideas and values that serve as the basis for the organization's identity. The concept of "partnership among cooperatives," which creates a global network of organizations that adhere to the same core principles and values, contributes further to strengthening the cooperative movement's identity (Billiet et al., 2021).

Because cooperatives are integrated into their communities, co-op members are more likely to support one another via the sharing of identities and bounded solidarity (International Labor Organization, 2013). Because they adhere to the same cooperative ideas and principles, it is much easier for one cooperative to predict the activities of other cooperatives. This makes it possible for cooperatives to work together more effectively (Grashuis & Ye, 2018). Bounded solidarity can serve as both a protective and a coping mechanism in times of hardship and will likely be of some value (Kontogeorgos & Sergaki, 2016). During the crisis brought on by COVID-19, there were clear signs of embeddedness in the community, which is a component of the cooperative objective. For example, during the COVID-19 crisis, cooperatives supported one another to provide their members with increased levels of social value (Dave, 2021 makes this observation). The ILO research shows how Italian retail

cooperatives aided other small cooperatives with their excess to provide for local communities. This problem is underlined by the findings of the study (International Labor Organization, 2020).

The widespread presence of cooperatives in their respective localities has contributed to an increase in the number of businesses that have been established in response to the COVID-19 epidemic. This is a direct result of the depth to which individuals are anchored in the communities in which they live. During the COVID-19 epidemic, neighborhood organizations aided those who were not members of their group, which resulted in a significant number of communities receiving assistance (N. Francesconi et al., 2021a). Because of the efforts of a Belgian firm, for instance, medical protection packages that included in-demand items like face masks and hand sanitizer were made available to the public. As part of the individualized COVID-19 packages, both members and non-members received financial assistance in the form of cash vouchers and food vouchers. These gift baskets were distributed among the members of the group. Consequently, the amount of suffering that individuals and communities went through because of the COVID-19 crisis was significantly lessened as a direct result of the prevalent attitude of cooperation and concern for one another (International Labor Organization, 2020).

Looking back, we can also see that the community actors of cooperation, solidarity, and embeddedness have been vital in responding to and mitigating shocks to community members during times of crisis. One example of this is the aftermath of the financial crisis in Argentina in 2001-2002, the global financial crisis that occurred in 2007-2008, and the debt crisis that occurred in Greece in 2009-2017. Looking back, we can also see that these community actors have been vital in responding to and mitigating shocks during these times. Cooperatives across the globe have continued to honor their duty as providers of humanitarian help to their members and communities, despite the terrible impacts of the COVID-19 pandemic (Roelants et al., 2012).

It has been shown in several scholarly investigations that the cooperative business model is exceptionally resistant to the effects of adverse circumstances. Due to the extensive research that has been conducted on cooperatives in Italy, Carini et al. compared the performance of cooperatives to that of more conventional types of enterprises, such as banks and insurance companies, in 2013. According to the study's

findings, cooperatives expanded at a rate that was somewhat higher than the national average, bringing value to their member-owners and the communities in which they operated. According to Fusco and Migliaccio (2019), cooperatives in Italy are more robust than standard firms. This is one of the findings of their study. This assertion is analogous to those that came before it and were made by others. Musson and Rousselière (2016) contribute to this line of reasoning by pointing out that European cooperative organizations have seen more enormous gains in turnover and assets than banks from 2008 to 2011. This was the case between the years 2008 and 2011.

Cooperative businesses in Italy have a long history, and this history suggests that they are better equipped to withstand economic downturns than other types of businesses. For instance, research by Floriana and Guido (2017) found that cooperatives performed better than regular firms in the face of a protracted economic crisis. Based on these findings, cooperatives should be considered a potential alternative to conventional corporations. The authors also demonstrate that cooperatives' non-distributed income is a buffer against losses, allowing them to weather economic storms more effectively due to this buffering effect. This demonstrates that cooperatives have the resources necessary to withstand any storm, which was one of my points. According to Musson and Rousselière (2016), French artisan cooperatives have a higher degree of resilience when compared to other types of financial services corporations like banks and insurance companies. As a result, cooperatives were far less impacted than other banks and organizations of a similar kind. Empirical research was conducted on Italian social cooperatives between 2008 and 2011, and its findings shed light on the unique challenges cooperative businesses face during times of economic depression. (Carini & Costa, 2013). The authors reveal a solid economic state with an increase in total revenue and assets of 20%-29%, even though the global financial crisis was unfolding simultaneously. This lends credence to the notion that the joint function is one that can be relied upon more during times of crisis.

2.3.3 Factors Contributing to Resilience of Cooperative

The following is a list of the results from the yearly surveys conducted by CECOP and CICOPA: In the previous section, we touched briefly on some of the factors that have been identified as contributing to the resilience of cooperatives. These factors include member participation in collection and decision-making, reserve funds; community integration; employee ownership of the business transfer process; mutual aid between

cooperatives; and the solidarity principle (International Labor Organization, 2009). It is commonly known that to build cooperatives throughout Europe, and there must be an effort to cultivate a culture of solidarity (International Labor Organization, 2013). In this section, we will take a more in-depth look at the aspects that need to be considered to have a complete understanding of the broad range of contexts in which they are used all over the globe.

The degree to which individual members are allowed to participate in democratic decision-making processes is one of the most critical aspects determining how successful a cooperative will be. The International Cooperative Alliance (ICA) and its framework, which defines and codifies the guiding principles of cooperatives, have been acknowledged by governments in every region of the world. These guiding ideals are the source of the distinctiveness and effectiveness of cooperatives (International Labor Organization, 2013). The democratic control principle manages the relationship between these two aspects, assuring that the cooperative members' economic, social, and cultural needs and objectives will be met (Billiet et al., 2021). This is since cooperative members are often significant participants in the local economy (for example, producers, buyers, residents, and so on), and as a result, they are concerned about the environmentally responsible growth of their communities (Roelants et al., 2012).

The members of a cooperative need to have a voice in the decisions that are made about the organization's future so that the cooperative may uphold the democratic control principle. This has a beneficial impact on the management of corporations during times of crisis because it stimulates the fast adoption of options that will have far-reaching repercussions (International Labor Organization, 2020). According to Dave (2021), the degree to which cooperative members are collectively trained in collective decision-making is correlated to the degree to which the cooperative can react to and recover from a crisis. The significance of this cannot be overstated. By participating in collective decision-making in 2011, members of a Romanian dairy cooperative organization concluded that they would voluntarily reduce the amount of money they were paid for a certain period. Between 2008 and 2011, Europe was one of the regions most impacted by the global financial crisis, which prompted many cooperatives to implement stringent new policies. The number of workdays was cut in half, going from five to four, even when there was no reduction in compensation. These procedures were

essential in every scenario for achieving a speedy recovery from the crisis. This is because they are genuine, provide wanted outcomes, and do not provoke any discussion (Roelants et al., 2012).

It is widely agreed that the ability of members to make financial contributions and build up cash reserves is one of the essential factors in determining the long-term survival of cooperatives (International Co-operative Alliance, 2015). The principle that every cooperative member must contribute to the same extent to the organization's capital is fundamental to the cooperative business model. These investments need to be made in a manner that does not put democracy at risk by prohibiting everyone from equitably participating in the gains. Because they all own the same amount of the cooperative's share capital, all the cooperative's participants have the same amount of skin in the game regarding the organization's long-term prosperity. Members are more likely to consistently take the required efforts and risks for the development and resuscitation of the cooperative because of this, which is why members have a higher likelihood of being involved (Piero, 2018).

As a result of those mentioned earlier, the cooperative must make a year-end adjustment to the transaction prices it maintains with its members in the form of a transfer of a certain percentage of its surplus to the members of the cooperative. This transfer is not considered a return on investment. Frequently, a portion of the yearly surplus is earmarked for use as an emergency reserve. The accumulation of reserves is a practice that is popular among cooperatives located all over the world. This theory proposes that for cooperative members to reinvest in the organization's future, they should be required to lay aside a portion of their profits in the form of non-dividend able reserves. The ability of cooperatives to create and retain sufficient reserve money to weather the effects of volatile market conditions is necessary for the cooperatives' long-term financial stability (International Labor Organization, 2009).

Even when the cooperative finally ends, the reserves are consistently distributed to a cooperative-supporting organization, such as a cooperative development fund. This is because the indivisibility of reserves is a condition that is enforced by law in the EU. The reason for this is as follows: Without non-dividable reserves, it is challenging to run a cooperative business successfully. The cooperative movement has placed a significant amount of reliance on the long-term growth trend of reserve building to

overcome the effects of prior crises. Cooperatives have a chance of surviving the repercussions of systemic shocks if they can depend on the capital reserves they had accumulated prior to the start of the crisis. These supplies have been amassed in anticipation of precisely a scenario like this one (International Co-operative Alliance, 2015).

The interconnection and mutual assistance of cooperatives of all sizes, from the local to the national to the regional to the global, is the foundation of the cooperative method of doing things. To put this theory into action, a variety of organizations, such as federations, consortia, and business support institutions, have been established. Each of these organizations makes a unique contribution to cooperatives continued and healthy growth. The idea that cooperatives should engage in inter-cooperation to maintain their sense of independence and autonomy does not constitute a breach of the cooperative movement's fourth guiding principle. These institutions have been organically created via cooperatives' efforts (Roelants et al., 2012).

Volunteer work and the notion of cooperative solidarity are inextricably linked to one another. This connection is often referred to as "solidarity with the community" while being discussed. It is common practice to use the reaction of the European Union (EU) to the economic crisis that afflicted the area between the years 2008 and 2011 as an illustration of the concept of solidarity in action. The European Union requires cooperative businesses to donate three percent of their annual revenues to a solitary national fund that is administered by cooperative federations. Contributions to the solidarity fund supported cooperative members and the community in the area when economic circumstances deteriorated during the financial crisis (Piero, 2018).

"Care for the community" is one of the strategies via which cooperatives may answer the expectations of their constituents and work for the long-term betterment of their communities, according to supporters of the cooperative movement. This is one of the many services the cooperative movement offers to those who are a part of it. As a direct consequence, cooperatives have a solid connection to the communities in which they were founded. Not only do cooperatives fulfill a more genuine necessity in society than the manufactured requirements that regular capitalist firms often offer, but cooperatives also retain their profits in the community and reinvest them. To increase their earnings, typical capitalist companies often invent new requirements for their products, whereas

these companies are focused on providing those needs in a natural way (Narvaiza et al., 2016). This is further strengthened by the aspect of permanence that cooperatives possess, which ensures that they will continue to be present in a community throughout time. Companies are not subject to the same kinds of risks as cooperatives, such as the possibility of going out of business or relocating to a different area (Fusco & Migliaccio, 2019). The cooperative company may get closer to achieving its aim of satisfying the immediate and long-term needs of its members by implementing this principle, which moves them closer to achieving its objective. Because care for the community reflects cooperative ideals, the members of the cooperative can put worries about long-term viability ahead of concerns about shocks and crises in the system (Manjula, 2020).

Cooperatives often have a high level of social capital, which may indicate that their member-owners have faith in the organization's leadership. This relationship has enabled cooperatives to establish themselves as a reliable and respected source of information distribution, particularly among rural people, who are notoriously difficult to contact. This is especially true among rural people in developing countries (Carini & Costa, 2013). The research on COVID-19 and the resilience of cooperatives in Asia made it possible to understand the importance of this feature and how it contributes to the resilience of cooperatives. In Asia, the resilience of cooperatives was studied. The authors of the research concluded that the high levels of social capital that were present in Asian cooperatives made it easier for them to disseminate critical information about COVID-19 to the membership bases of their individual cooperatives. The researchers that carried out the study arrived at this conclusion. To assist its members who, as a direct result of the pandemic, are having problems keeping up with their financial duties, cooperatives made use of the significant amount of social capital at their disposal. As a direct result of this, several cooperatives have begun providing their members with access to low-interest loans to assist them in meeting their financial obligations (Dongre & Paranjothi, 2020).

It is commonly acknowledged that the free exchange of information, education, and training is a prerequisite for efficient decision-making in matters pertaining to collecting. The principles of collaborative work support this. The ease with which cooperative members may get pertinent information is a significant factor that influences their level of participation in the cooperative's process of dividing up labor

and making decisions. Business assistance organizations provide a vast array of services, training being only one of them. When a crisis hits, having sound business judgment and the ability to make quick decisions are two of the most critical factors determining whether a company will be able to continue operations and thrive. Both factors become even more vital when a crisis hit (Cruz et al., 2015).

The strength of collaborative research endeavors is impacted by various factors, including "membership, networks, collective capacities in governance, and solidary." Dedication on the part of its members is one of the most critical criteria in assuring the continuation of this component of the organization (Abate, 2018). According to Billiet et al. (2021), the capacity of a member to improve their financial benefit from membership relates to the individual's devotion to the cooperative of which they are a part. According to the authors of the study, a solid commitment to the group is one of the most vital things to have. Grashuis and Ye (2018) highlight an additional important aspect, which is that the responsibilities of cooperatives are defined in terms of serving the needs of the individuals who make up the cooperative, in contrast to the responsibilities of other typical firms such as corporations and NGOs. Grashuis and Ye highlight this distinction to highlight how cooperatives' responsibilities are defined in terms of serving the needs of the individuals who make up the cooperative. It's possible that the size of the cooperative, in addition to trust, has a factor in determining how dedicated its members are (Dave, 2021).

The strength of the linkages that exist between a cooperative's governance structure and its strategy is another factor that determines how long the cooperative will be in existence (Piero, 2018). Relationships inside cooperatives are shaped by a variety of different elements, one of which is the flow of information between the cooperative's internal participants and those from the outside (Iliopoulos et al., 2019). It is only possible for cooperatives to adapt to changes in the market if they have expanded their resource base and improved their efficiency in making use of the resources they already possess (Francesconi et al., 2021b).

According to Cooperatives Europe (2020), networks have the potential to foster the development of collective skills that make it simpler for cooperative members to achieve their economic, social, and cultural demands via the implementation of social innovation. These assertions have been given greater weight because of the research

conducted by Musson and Rousselière (2016). In their study, the authors investigated the function of cooperatives as drivers of sustainable development. They demonstrated that the resilience of the cooperatives to shocks to the system is directly proportionate to the strength of the linkages that the cooperatives have with one another. The authors of a study on cooperative partnerships, Roelants et al. (2012), emphasized the significance of networks as structures that promote collective action, exploitation of multiple sources of information, leveraging on global value chains, and allowing access to loans in times of crisis. Roelants et al. (2012)'s study was published in 2012. Notably, at the macro level, there must also be a governing environment that promotes collective resilience. Cooperative businesses operating independently have a greater chance of surviving in the long run. As a result, the government should do everything possible to cultivate an atmosphere that encourages individual liberty and responsibility (International Labor Organization, 2009).

2.4 Theoretical Literature Review

2.4.1 Original Institutional Economics (OIE)

Maintaining the viability of a company model predicated on cooperative endeavors is of the utmost significance when it comes to achieving long-term goals shared by all parties involved. The potential for the resilience of cooperatives is influenced by several factors, including the characteristics of cooperative governance, the importance of institutional considerations, and the capability to make the most of the membership proposal. Cooperatives are a great example of an effective method because of their incredible endurance in challenging economic conditions. The business model for cooperative operations is continuously evolving due to changes in the environment in which businesses operate. In addition, it is considered a significant component in the overall resilience of cooperatives, which is determined by several other factors. People tend to assume that cooperatives can weather the storm better than standard enterprises can when it comes to times of crisis. Because of these unique characteristics, they ensure that members of the group continue to be indispensable to the organization. Institutional economists who came first believed that institutions, power dynamics, and evolutionary processes ought to be the significant concentration of academic attention in economics. The primary pillars of the original contemporary institutional economic theory are the analysis of institutions, the display of power, and the evolution of the interrelationships between institutions over time. Institutions are "the organizations,

social structures, laws, and practices that manage human interactions and the economy," according to the definition provided by the Organization for Economic Cooperation and Development (OECD) (Schneider, 2019).

The Overarching Objective of the Organization for Economic Cooperation and Development (OIE) is to Gain an Understanding of the Processes that Drive the Development and Transformation of Economies. As a direct result of this fact, proponents of the theory note that it is essential to understand the institutional forces that are resistant to change, the instrumental factors that promote rapid change, and the dynamic interaction that exists between these two categories of forces to fully comprehend the necessity of having such an understanding. The purpose of theorists is to investigate power hierarchies and determine how these hierarchies contribute to the development of institutions by adapting to shifting paradigms of technology and morality. Additionally, theorists are tasked with determining how power hierarchies contribute to the development of institutions.

Those who support this view believe that technological advancement is the single most crucial factor driving social change. Technology plays an essential part in defining the structure of an economy, the behavior of the institutions within an economy, and the value systems that people hold inside economies. Every economic system ought to have as its primary goal the creation of pragmatic, instrumental, and practical solutions to effectively establish social provisioning for everyone and advance human well-being. This is the only way to accomplish these goals. Monopoly economic activities are considered predatory and detrimental by the theories to this degree, and their primary focus is on making money. Hence these activities are seen as monopoly economic activities. On the other hand, activities in which members of a society collaborate toward achieving a shared objective are seen as having a more significant favorable impact on members' overall health and being more conducive to the members' overall health.

The individuals who support this concept argue that economic planning is the "heat" of bringing about the results of the economy that are wanted by making use of various institutions. When it comes to economic planning, democratic processes are essential to provide economically beneficial outcomes for the people in the area. The utilization of planning to guarantee adequate social provisioning for all individuals is and will

continue to be one of the keys focuses of OIE. OIE elucidates not only the reasons why cooperative institutions are founded but also the reasons why these institutions are able to keep their cooperative business models sustainable. In addition, the theory assists in explaining how the institutional structure of the cooperative operation business model contributes to the model's resilience, which is yet another benefit of using this model. This advantage is another reason why employing this model is beneficial. The OIE is not perfect since it does not consider how the economic environment (shocks) could contribute to the cooperative enterprise operating model's lack of presence or resilience. This is one of OIE's shortcomings. Even though OIE is a very significant organization, this is the result. As a direct result of this, the New Institutional Economics (NIE) Theory has been operationalized in the real world.

2.4.2 New Institutional Economics (NIE) Theory

The New Institutional Economics (NIE) theory is a conceptual framework constructed of characteristics taken from various fields, including political science, economics, corporate organization, law, sociology, and history. The theory is abbreviated as "NIE." The phrase "New Institutional Economics" is what its acronym stands for. The coming together of a diverse group of people is what gives rise to the formation of institutions, so the argument goes, at least according to this point of view. It is possible for there to be informal restrictions, such as culture and tradition, or formal constraints, such as laws and property rights that act as restraints on the institutions that have been formed. Both sorts of constraints have the potential to be helpful. "In the economy, institutions are the rules for how things should be done, and "organizations" (also known as "the players in the game") grow as a direct result of the institutional framework." "The participants in the game" Institutions in the economy serve as the blueprints that determine how things should be carried out (Hodgson, 2014).

The effectiveness of the NIE may be seen both on a national and international basis. The institutional framework, also known in certain circles as the "rules of the game," influences the activities and output of economic actors at the macro level. This term is frequently used interchangeably with the phrase "rules of the game." According to Williamson (1993), the environment in which products and services are created, marketed, and disseminated is defined by the norms established by the government and society and then codified in law. These norms then become part of the legal system.

Meanwhile, the primary emphasis of the research being carried out at the micro-level (Marcos-matás and Hernández, 2013) is on the institutions that are actively participating in governance.

New Institutional Economics is a theoretical framework that seeks to explain how changes in institutions over time might impact a nation's economic performance, efficiency, and distribution at any given time. (Cordery & Hay, 2022). This idea also provides an explanation for the link that can be noticed between institutional changes and increases in economic activity. This is something that can be considered a correlation between the two. One way to look at it is that institutions have a considerable impact on economic growth, while another way to look at it is that economic growth and development are the cause of change in institutions. Both ways of looking at it are valid (Menard & Shirley, 2017).

To explain the design of resilient operational business model cooperatives, the second dimension of economic growth and development at local, regional, and worldwide levels has been employed. These levels include local, regional, and international. The way that this was accomplished was by concurrently viewing at all three levels. However, not all changes to institutions are positive since some of them have the potential to slow down economic development eventually. Because of this, many different routes may be taken to achieve economic growth (Ménard, 2018). The following is a potential explanation for why there are so many different paths to economic expansion now available.

According to the definition provided by the National Institute of Economics (NIE), companies are entities that exist to coordinate activity in the market. It makes possible a decrease in the overall sum of money spent on transactions, which is made possible because it is possible. Market transactions have a propensity to be costly because they include the prospection costs that relate to contract negotiation. This is one of the reasons why market transactions tend to be expensive. Because of this, it is probable that they will be more costly. According to Pereira (2016), these contracting costs may be decreased by adopting long-term contracts, which also decreases the fees related to delegation and transaction expenses. In addition, these costs can be reduced by reducing the total amount of money spent on contracting. In addition, these expenses associated with contracting may be reduced. The theory also acknowledges the substantial role

those institutional elements play and asserts that the economic success of a co-business cooperative's model is governed by these institutional characteristics (Ménard, 2018). The theory supports this assertion and acknowledges the substantial role those institutional elements play. In addition, the theory accepts the reality that institutional components have a part to play in the economic model's success. This aspect of the theory is essential to the overall theory, which makes it an essential part of the theory. As a direct consequence of this, the primary goal of the National Institute of Economic Research (NIE) is to provide an economic environment in which the institutions and factors that have an impact on economic performance may be contextually explored. To accomplish this, the NIE's mission statement reads as follows: (Menard & Shirley, 2017).

In addition, the NIE approach asserts that the reason for the existence of cooperatives is because individual members are aware of the potential advantages of being a part of the societies and that this awareness drives them to become members of the cooperatives. Specifically, the NIE approach asserts that the reason for the existence of cooperatives is that individual members are aware of the potential advantages of being a part of the societies. One example of the potential benefits that may be achieved is the capability to raise one's marketing efficiency and level of competitiveness. This is only one example of the possible advantages that may be gained. Therefore, Ménard (2018) concluded that the use of the NIE may be able to satisfactorily address several the economic questions that the OIE is unable to answer. It was discovered that this is really the situation. The NIE provides a powerful approach to analysis that, in contrast to other theories, is better suited to the research of cooperatives. This is because the NIE was developed with cooperatives in mind.

To investigate the organizational structures and the connections between those structures and the market systems, the proponents of the NIE established three techniques that are distinct from one another but are connected. These methodologies were used in the process of evaluating the constructions. Methodologies such as agency theory, a study of property rights, and transaction cost economies are all included in this field's canon, to name just a few of the many approaches covered here. Neo-institutional economics is a subset of new institutional theory; as Hodgson and Stoelhorst (2014) claim, this is the case. According to these writers, this is the current

situation. They assert that the TCE operates following the principles outlined in the redesigned institutional architecture.

On the other hand, the property right and the agency theory are included in the neo-institutional framework, which means that this approach has a broader range of applicability. This is the case even though one's overall comprehension of integration, contracting, and organization may be enhanced by considering all three of these ideas. Royer (2014) postulates that the three theories can be referred to collectively as NIE because they deal with institutions and institutional constraints rather than maximizing profits, which is common in the neo-classical paradigm. This is because NIE deals with institutions and institutional constraints. This is since NIE works with institutions as well as the limits that institutions impose. This is because NIE works with institutions and the limitations these institutions put on their use of data.

2.5 SACCOS response in time of economic crisis

2.5.1 Historical perspectives

Cooperatives have always played an essential role in finding answers to the issues that have arisen due to these crises. Since the beginning of time, many different regions of the world have been going through various crises, and cooperatives have always been one of the most effective ways to find these answers. Primary cooperatives may take many forms and operate in a diverse range of industries to provide a solution to a problem in various contexts. In addition, the actions that foster resiliency may be performed in several different ways and can present themselves in several different ways (Billiet et al., 2021). Not only can cooperatives help alleviate poverty, but they also play a significant role in reducing the likelihood of people falling into poverty in the first place. This is because cooperatives are at the forefront of locating economic possibilities for those poor and providing those individuals with the capacity to take advantage of those chances during times of crisis (Carini & Costa, 2013). As a result of adopting a variety of self-help activities, cooperatives can reduce the extent to which their members are overcome during challenging times by feelings of helplessness and depression (Kleanthous et al., 2019). The act of merely cooperating with one another and the sense of solidarity that these fosters in the face of adversity is essential to recovering from the effects of systemic shocks. The simple act of cooperating can foster this sense of solidarity. The straightforward action of working together to achieve a

common goal might help to build a feeling of togetherness within the group. Individuals that comprise a society have been able to grow more resilient throughout the course of history, both in ancient times and in more modern times, because of their ability to collaborate with one another and demonstrate solidarity with one another. This has been true throughout history. As a direct consequence, civilizations' capacity to withstand shocks to the whole system has significantly improved (Dave, 2021).

Throughout human history, cooperatives have shown not only that they can respond to times of crisis but also that they are willing to do so when asked to do so. This demonstrates not just their ability but also their willingness to do so. Individuals profit more from the virtue of working together, expressing solidarity with one another, and practicing mutualism with one another when circumstances are challenging. Even in the face of violent conflict, cooperatives have shown that they can rise to the challenge and preserve the best interests of the communities in which they operate. For instance, consumer cooperatives developed into an essential method for the distribution of food during World War II. This persisted even after the conflict's conclusion (International Labor Organization, 2009). It is well known that cooperatives played an essential role in the post-tsunami rehabilitation efforts in the housing, fishing, and agricultural sectors (Dongre & Paranjothi, (2020). This was the direct consequence of the catastrophic tsunami that struck in 2004. (International Co-operative Alliance, 2015). Cooperatives in Asia have joined forces with the government, business groups, and non-governmental organizations (NGOs) to help thousands of members and begin rebuilding. This is being done to begin the reconstruction process (Dongre & Paranjothi, 2020). It is abundantly apparent that Cooperatives have taken the initiative to react to the community's needs in a crisis and have acted concerning this matter. There have been various instances in which cooperatives have been victims of natural catastrophes, suffering the loss of their own property and businesses. These instances have occurred several times. These instances have occurred in a significant number of nations throughout the world. Despite this, cooperatives have often been successful in rebounding back in time to satisfy the requirements of their hand-holding commitments. As a direct result of this, it is reasonable to assume that cooperatives would react in the same kind in these modern times of the Covid-19 epidemic (International Labor Organization, 2020).

When confronted with newly emerging problems, members of the cooperative movement support one another and band together with members of other cooperatives. This demonstrates the resilience and the power of the movement. For instance, the 7.8 magnitude earthquake that struck Nepal in 2015 caused over 9000 people to pass away as a direct result of their injuries, while another 23,000 people lost their lives due to the earthquake. National Agricultural Cooperative Central Federation (NACCFL), with the cooperation of its members (Dongre & Paranjothi, 2020), has dispersed assistance packs and medications and rescued individuals from rubble and disaster in a total of 85 different communities. The cooperatives' ability to give their members grants and loans on more lenient terms to assist their members in restoring the prior degree of financial stability that they had was made possible by the cooperatives. It has been shown that the same level of aid was provided wherever natural catastrophes struck Asia (Dongre & Paranjothi, 2020). For instance, cooperatives were able to assist their members in the aftermath of natural catastrophes such as the tsunamis that devastated Indonesia and Sri Lanka (2004) and Japan (2011), as well as the typhoons that rocked the Philippines (2013) and the cyclones that slammed Vanuatu. Donations in monetary and non-monetary forms were included in this support (2015). (Dave, 2021).

Both during times of crisis and during the post-crisis rebuilding that follows natural disasters, cooperatives have made significant contributions throughout the Asia Pacific (AP) area. This is the case both before and after the catastrophes. These contributions were made both in advance of and in response to the crises that have taken place. These donations have shown to be somewhat helpful in the long run. The data shown in the accompanying table reveals earthquakes, tsunamis, and typhoons are the three types of natural catastrophes that regularly strike the AP area. It should not come as a surprise, given the region's lengthy history of natural catastrophes, because cooperatives seem to have earned an exceptional degree of readiness to react to natural disasters and other types of crises. Insurance cooperatives in Japan not only provided financial assistance in the aftermath of the Great East Japan Earthquake in 2016, but they were also actively involved in raising awareness about preventative safety measures and organizing socialization activities for those who were housed in relief camps. This was in addition to the cooperatives providing financial assistance (Dongre & Paranjothi, 2020).

As soon as the earthquake hit the Kyushu area, cooperatives wasted no time in getting to work organizing relief efforts to provide victims with food, energy, and medical care.

Completing these projects had as their ultimate objective the restoration of community sovereignty in the areas impacted by the earthquake. In the years that followed the devastation wrought by the earthquake and tsunami that struck Indonesia in 2004, cooperatives were a crucial component of the government's efforts to care for and rehabilitate the country's many child victims of the disaster. In general, credit cooperatives and fishing cooperatives were of tremendous assistance in the process of recovery and rehabilitation in Sri Lanka in the wake of the tsunami that ravaged that country. This was the condition that developed as a direct consequence of the disastrous tsunami that occurred in the year 2004. (Roelants et al., 2012).

As a precautionary measure against the COVID-19 outbreak, a significant number of cooperatives in Asia have stated that they would halt the repayment of loans that their members have taken out for agricultural and commercial operations. Others have begun providing their members and the communities they serve with education and training on health and sanitation issues, in addition to the production and distribution of sanitizers that are available at low prices. Sanitizer production and distribution have been added to their offerings, including the services mentioned earlier. In addition to this, they provide clients with the option to purchase an insurance policy that is both extensive and well-coordinated, and it protects clients' cash in the case of a pandemic caused by COVID-19 (Dongre & Paranjothi, 2020). Lately, Nepali cooperatives have made a concerted effort to create a Corona Prevention Fund to offer support to the people of their nationals living in poverty (Dave, 2021). During the global financial crisis that began in 2007 and continued until 2009, cooperatives proved to be quite valuable. This was also true in the aftermath of the conflicts that occurred in Sri Lanka and Rwanda. They were efficient in responding to the crisis and helping members recover from its effects (International Labor Organization, 2009).

Cooperatives may be found all around the Asia Pacific area, and they are working together to find solutions to the issue that was caused by the Covid-19 virus. Even though cooperatives are often engaged in tasks like relief and cleaning that are beyond the scope of their duty. Cooperatives are advantageous not just to the individuals who

are cooperative members but to the community as well. It should not come as a surprise that the cooperatives in Korea, which was one of the first countries to be impacted by the epidemic, are quick to adapt to the unique demands of its members since Korea was one of the first countries to be affected by the epidemic. In a wide range of various ways, consumer cooperatives are contributing to the increased resiliency of the areas in which they are located. The provision of complimentary meals, face masks, and discount vouchers for dining establishments are examples of some of these methods. As seen from the preceding examples, cooperative institutions contribute significantly to the resistance of the community as a whole and the people that make up that community when it comes to surviving shocks to the system (Dongre & Paranjothi, 2020).

The ACS has shown that they are robust despite the existence of COVID-19 across Asia, Europe, and Africa (International Labor Organization, 2020). To ensure the financial stability of the smallholder farmers who predominate throughout Asia and Africa, it is vital to understand collective resilience's role. To do this, one must first develop a knowledge of the function that collective resilience plays in the process of overcoming the consequences of systemic shock (International Labor Organization, 2020). Research conducted by Francesconi, and colleagues (2021) investigates the potential for agricultural cooperatives in Southeast Africa to strengthen the resiliency of smallholder-owned organizations. Regarding developing social and market-based innovations during the pandemic, agricultural cooperatives had to contend with many roadblocks, as the authors of the study state. One of the reasons for this is that agricultural cooperatives have a limited ability to make collective decisions, which is difficult in most African countries because meetings are against the law. This is one of the reasons why agricultural cooperatives are limited in their ability to make collective decisions. This is only one of the numerous factors that contribute to the limitations that agricultural cooperatives must operate under. To this day, just a hand full of organizations have attempted to come up with original solutions to the challenging problem of guaranteeing that rural smallholder farmers can continue to have their market linkages. These kinds of communities are uncommon. It seems that most cooperatives' inability to withstand shocks is tied to a range of issues, including organizational immaturity, a large membership number, elite capture, and a confined commercial focus. These characteristics all play a role (Francesconi et al., 2021).

To combat the pandemic of chronic wasting disease that is spreading over Africa, farmer-owned cooperatives across the continent have implemented a diverse array of prevention and treatment methods (CWD). Cooperatives in Madagascar allowed its members to sell their items to anyone interested because of a significant drop in the number of people interested in obtaining agricultural commodities in that nation. In addition, to meet the members' immediate financial needs, the cooperative offered them permission to withdraw money from their savings accounts. This was done to meet the members' urgent financial needs. This was done to meet the members' pressing monetary requirements promptly. During the time of the crisis, numerous organizations educated their members on how to participate in alternative types of commerce and supplied this education to their members. This enabled families to satisfy their nutritional needs and get by during the time that the crisis was going on. Many of the groups discussed whether it would be profitable to stockpile the commodities created by their members and then sell them at a higher price after the present crisis had been handled. Others have provided members with low-cost manufacturing equipment for them to participate in the production and sale of herbal tonics and sanitation supplies, both of which are in demand as a direct result of the epidemic. Because of the illness's rapid spread, both items are desperately needed (Francesconi et al., 2021).

Agricultural cooperatives in rural areas of Malawi have seen a significant drop in activity levels as a collective response to the crisis because of the circumstances. This is a direct outcome of the situation. Even with this information in mind, a select few organizations started stockpiling and storing produce to sell it later at inflated prices. These organizations also offered members emergency loans, permitted members to access their cooperative savings, and provided members with food assistance to assist them in coping with the pandemic. All of this was done by these groups to assist their members in coping with the epidemic (USAID, 2020). To assist their members in coping with the unexpected drop in family income in Rwanda, several Rwandan cooperatives permitted their members to withdraw money from their savings accounts and shares in the cooperative. This was done to assist the members of the cooperatives. This was done so that the members of the cooperatives would have some assistance in coping with the crisis (USAID, 2020). Most farmer-owned groups in Uganda provided aid to their members through education on the market, assistance with obtaining emergency loans, and the distribution of food supplies (Francesconi et al., 2021).

However, according to the results of USAID, only a select few institutions were able to display resilience in the face of the pandemic's shocks (2020). This was notably the case in Rwanda, where one of these groups considerably increased the amount of money it invested in radio-based education and training, centralized bulk storage, input distribution to members, and emergency loans.

There have been stories pouring in from many African countries on the reactions of agricultural cooperatives to people of their communities who have been touched by COVID-19. The following is a selection of examples demonstrating how Rwandan cooperatives have reacted to various questions: It is possible that the cooperative's reserves will be used to reimburse members for the delivery of products and that members will start new businesses to increase the value of existing things, and that the conditions of storage will be improved. In addition to this, it provided its members with information that was pertinent to Covid-19. There was also the possibility of acquiring financial assistance in the form of grants and loans for those who were members. Malawian cooperatives have responded in various ways to developing the CoVID-19 virus, including informing their members about the virus, investigating alternate economic opportunities, and searching for new markets for their goods (World cooperative monitor, 2020).

2.5.2 Evolving pandemic of COVID-19

As will be seen in the next part, several researchers have taken an interest in the response of cooperatives worldwide to the COVID-19 problem. This will be illustrated in the following section. This section comprises research that was acquired from a wide range of locations all around the world.

Throughout their investigation, which also included a review of the relevant literature, Dongre and Paranjothi (2020) provided a comprehensive account of the actions taken by cooperatives in Asia and the Pacific Region to address the COVID-19 issue. The authors concluded that cooperatives in the Asia Pacific region mainly concentrate on providing their members and employees with social and economic protection and relief measures. This was one of the main reasons why the authors came to this conclusion. During their operations, companies are either working with the state in some capacity or responding to governmental directions significantly. Both things occur concurrently. An analysis of the measures taken by the cooperatives indicated that most of them

focused on finding answers to the immediate difficulties produced by the situation. This was discovered after a study of the actions that were taken by the cooperatives.

As a consequence of this, the majority of the activities that were carried out in response to the COVID-19 crisis consisted of the following: providing monetary contributions to those in need or the designated relief funds; distributing free of charge food and medical necessities to those in need; protecting the economic interests of their workers by ensuring that they do not lose their jobs and that they are paid their salaries on time; educating members of the public and the gendarmes regarding the COVID-19 outbreak. These activities are in line with those being done by various governmental agencies in addition to other participants from civil society. To effectively deal with the predicament, the cooperatives reacted with various strategies, some of which required them to think creatively. The results of the research emphasized the situation of ULCCS, in which the cooperative reacted to the COVID-19 issue by considering its members' long-term interests and reality. According to the authors of the research, this strategy is intended to provide the cooperative with assistance in adapting to the 'new normal.'

Zakaria et al. (2022) explored the challenges that cooperatives faced throughout the duration of the COVID-19 epidemic and their strategies for reacting to new challenges as they emerged. During the process of data collection, which was carried out with the assistance of an interview guide, a phenomenological research design was used as the framework for the investigation. The research uncovered evidence indicating that cooperatives. They overcome the challenges by embracing new technical breakthroughs, adopting creative business strategies, gaining assistance from the government, and securing financing from financial institutions. Since the primary purpose of the study was to analyze the challenges that are present within the consumer cooperatives sector, the study suggests that more research be carried out on other sectors. Those working in the agriculture sector will find the current study's results helpful.

Francesconi et al. (2021a) researched how cooperatives in Southeast Africa responded at the height of the COVID-19 pandemic. To collect data, a qualitative approach was applied, and this approach included the application of interview guidelines. According to the findings, several companies and organizations decided to implement toxic

adaptation strategies. Because of these techniques, members could cash out their shares or sell their products as a side business. Identifying a limited set of organizations as being at the forefront of developing creative solutions to maintain the market connections of rural smallholders has been accomplished. The provision of extension services, market information through telephone, and the bulking and warehousing of agricultural excess are examples of these potential solutions. The study provides insightful information on the responses of cooperatives at the peak of the pandemic; nevertheless, it is conceivable that it does not supply any more information on the later stages of the pandemic response. To acquire knowledge of how cooperatives reacted, it is vital to document every tactic that cooperatives utilized so that a complete image can be constructed. This will allow for the most accurate depiction possible.

Tango International (2021) evaluated the reaction methods that were developed by cooperatives as a response to the COVID-19 pandemic as part of their research that was carried out across 6 countries in South America and Africa continents. Tango International's research was carried out across both continents. Phone surveys were employed in a total of four distinct survey rounds, and the research was conducted between the months of May 2020 and February 2021 using a design known as a cross-sectional study. The research was carried out during the years 2020 and 2021. The research outcomes indicate that cooperatives' responses to COVID-19 may be categorized into various categories. Providing members with information regarding COVID-19 is the most common of these responses. Other common responses include modifying operations to address mobility and social distance requirements and developing new operating procedures to ensure the safety of cooperative staff and members. The results may only be relevant to these cooperatives and not to farm cooperatives in general since the study was only conducted on cooperatives that got money from USAID. As a result of this restriction, the findings may not be generalizable.

Oseno and Margaret (2022) conducted research in Kenya to investigate the impact of a coronavirus pandemic shock on the liquidity of Sacco societies in Kenya, as well as its mitigation measures against covid-19 pandemic shock, and to determine the strategic response interventions that were implemented by the Sacco societies to remain solvent. This research was done to determine the response to strategic interventions that were implemented by the Sacco societies to remain solvent. In this

specific investigation, a qualitative research method was used, and the utilization of interview guides was one of the components that made up this method. It was stated that the reaction strategies that Sacco societies put into place included the restructuring of loans, the rationing of loans, the development of new Sacco packages, and the recapitalization of returns, in addition to the restriction of external borrowings. All these actions were taken in addition to restricting external borrowings. Only SACCOs that took deposits were included in the study; however, given that SACCOs may be either deposit-taking or non-deposit-taking SACCOs, future research must focus on both kinds of CACCOs.

CHAPTER THREE

METHODOLOGY

3.0 Introduction

This section presents the location of the study, the philosophical paradigm research design (phenomenology), the sampling strategy, the data collection strategies (interviews, document reviews, participant observation), the pilot study, the research validity or "trustworthiness," the researcher's role, the data analysis and presentation, the thematic analysis, ethical issues in research, limitations, and a summary are all included.

3.1 Locations of study / Research sites

This study was carried out among the cooperative apex institutions as well as the agricultural allied SACCOs that are now operating in the country of Kenya, more specifically in the counties of Nairobi and Kiambu. There is a concentration of SACCOs and cooperative apex institutions in Nairobi, the capital of Kenya, and in Kiambu, an agricultural rural-urban county, according to the government of Kenya. Nairobi is also the location of Kenya's largest city. Since Nairobi is the nation's capital and Kiambu is an agricultural rural-urban county, the researcher thought both places would be suitable for carrying out the investigation.

According to estimates provided by the Kenya National Bureau of Statistics (2019), the country's overall population is now about 48 million people. In addition, there are over 9023 cooperatives located all over the country; of these, 26% of the total are SACCOs, which include both those that do and do not accept deposits. The majority of these SACCOs are found in Nairobi, Mombasa, Nyeri, Kiambu, Muranga, Kirinyaga, Meru, Nakuru, Nandi, Uasin-Gishu, Tharaka Nithi, Kericho, Bungoma, Kisii, Nyandarua and Embu counties. In addition to this, the study will be conducted inside apex institutions, which are the key sources of knowledge on the business models used by cooperatives. The Co-operative University of Kenya, the Co-operative Alliance of Kenya, the Kenya Savings and Co-operative Society, and the government arms that make it feasible for cooperative models to function will all be participating in this event.

Kiambu County is a Kenyan county that may be found in what was once known as Kenya's Central Province. Thika is the most populated town in the area, but the county seat of Kiambu is in the same name. The location of Kiambu County may be in the middle of Kenya. It's eastern, northern, and northeastern boundaries are shared with the counties of Machakos, Murang'a, Nyandarua, and Nakuru; its southern

border is shared with the counties of Nairobi and Kajiado; and its southern, western, and southeastern borders are shared with the counties of Nairobi and Kajiado.

According to the results of the census that was carried out in 2019, the whole county has a total population of 2,417,735 people.

The headquarters of the Kenyan government is in Nairobi, the most populous city in the nation. The original Maasai expression, derived from which the name is derived, may be translated as "place of cool rivers," which is how the name is used today. The city got its name from the Nairobi River, which runs right through the middle of the metropolitan area. According to the census completed in 2019, there were a total of 4,397,073 people residing in the city proper, while the surrounding metropolitan region was home to 9,354,580 people. About sixty percent of Kenya's gross domestic product comes from Nairobi City County. Because of this, Nairobi will function not just as the economic nerve center of the area but also of the whole African continent.

3.2 Why Qualitative study

The approach of this study was based on the qualitative research paradigm, which seeks to develop a deeper comprehension of a particular event via the collection and analysis of participant responses. The extent to which the business models of SACCOs in Kenya that are related to the agricultural sector are robust in the face of economic shocks is the subject of the examination being carried out by this study. As a direct consequence, an interpretative approach was used throughout the inquiry. According to Gummesson (2003), all research is interpretive, because it is guided by a particular worldview and a specific set of assumptions about how the world works and how it ought to be explored. This is the case because a particular worldview drives every research. In his published work, Gummesson (2003) presents an argument in support of the same concept.

As I've gotten started on my own qualitative research project, I've realized that there is no one explanation of what I am attempting to achieve that is generally recognized and approved by everyone. Participant observation and case studies are two examples of the kinds of methods that fall under the umbrella of qualitative research. Both approaches are likely to result in a narrative and description that is extremely rich in details and that focuses on the location or event that is the subject of the investigation. Sociologists that employ these approaches often choose an interpretive approach to the discipline of sociology rather than a positivist one (Adorno, 2000).

Researchers who use qualitative methods are interested in understanding the meanings people give to their experiences in the world and how individuals make sense of their

own lives and the world that surrounds them. This is because researchers who use quantitative methods are interested in understanding how people make sense of the world around them (Adorjan, M. & Kelly, B., 2017). According to the definition of qualitative research provided by Saunders, M., Lewis, P., and Thornhill, A., the statement "qualitative research covers any study that utilizes data that do not divulge ordinal values" describes the scope of qualitative research (2012). These definitions, which I found to be a match to this research in which personnel at the county and national governments were questioned about their use of ICT, which increases good governance, struck a chord with me. This research was conducted in which personnel at the county and national governments were questioned about their use of ICT. During this study, members of the county and national governments' staffs were questioned about their information and communications technology (ICT).

According to Johnson B. and Christensen L. (2012), qualitative research makes use of both a wide-angle lens and a deep-angle lens to analyze human choice and behavior as it happens naturally in all its intricacies. This is accomplished by using two different lenses. This is achieved through in-depth interviews and participant observation in the study being conducted. As a result of this, it is now feasible to get a more comprehensive understanding of the behavior of humans. The researchers have repeatedly said that they do not want to disrupt the individual's behavior in any way, shape, or form. Researchers that use qualitative methods analyze the actions of their subjects from a perspective that is both more realistic and more complete. The researcher positions him or herself to take on the role of an "instrument of data collection" by making a continuous attempt to grasp the people who are being observed from the perspective of the participants, "natives," or "actors." This allows the researcher to take on the role of an "instrument of data collection." The approach in issue is one that falls under the umbrella term of "empathetic understanding." "Verstehen" is the German word for "understanding." It refers to acquiring an empathic knowledge of other people's perspectives, meanings, intentions, and cultural ideas. The term "Verstehen" comes from the German word "Verstehen" (Maxwell, 2013). The expression "placing oneself in the shoes of another person" is used to convey this idea in American English. The literal translation of this phrase is "putting oneself in the shoes of another person." It is evidence in favor of this perspective that Creswell (2017) explains that qualitative research methodologies emphasize the role of the researcher as an active participant in the study.

According to Denzin and Lincoln (2005), qualitative research techniques are the ideal strategy to follow when attempting to comprehend social processes in natural contexts and when researching phenomena in their natural habitats (Maxwell, 2013). In qualitative research, the objective is frequently to investigate the significance of social occurrences rather than to look for a correlation or cause and effect between predetermined factors. This contrasts with the objective of quantitative research, which is to find a correlation or cause and effect between predetermined factors. On the other hand, quantitative research aims to establish a connection or a chain of causation and explanation between the investigated variables (Creswell, 2017). The primary focus of this piece of study will be on determining whether the operational business models used by SACCOs are resilient in the face of a range of economic shocks, most notably the outbreak of Covid 19 in Kenya. Most of the focus will be directed at specific cooperative apex institutions and SACCOs, as well as the first-hand knowledge and experiences of cooperative leaders on the topic of resilience. The purpose of this study is not to try to impose one's interpretation of the significance of social occurrences on the responder; instead, it is to understand how the responder makes sense of their world (Creswell, 2017). The participants in interviews can offer free form replies to the topics being presented to them, making interviews an efficient research method (Eriksson, P., & Kovalainen, A. 2011).

We do qualitative research because we believe there is a need to research a topic or an issue. In addition to quantitative research, we also participate in qualitative research since we need a deep and comprehensive comprehension of the problem.

We engage in qualitative research when we want to provide people with a platform where they can share their experiences and have their voices heard without being restricted by our preconceived ideas or what we know from previous studies. Keeping this in mind, one of our primary objectives is to encourage folks to talk about the things they have personally gone through and share the tales that they must talk about it. We choose to do qualitative research because we are curious to get a deeper understanding of the contexts in which the individuals who take part in our study generate ideas for resolving challenges or think critically about topics of concern to them.

One of my primary objectives in carrying out this research is to provide members of SACCO with a forum in which they can "share their stories, hear their voices, and allow them to tell stories in the form of written expression and individual interviews without being hampered by what I expect to find or what I have read in the literature on the

experience they went through during the Covid 19 pandemic economic shock." This is one of the ways in which I hope to fulfill one of my primary objectives in carrying out this research. One more of my objectives is to provide members of SACCO with a forum in which they may "share their memories, hear their voices, and enable them to tell their own narrative."

3.3 Philosophical paradigm

To carry out this exploratory research inquiry, the constructivist theoretical framework will be used as the guiding one to apply. The authors: Aromaa, Eriksson, Mills, Hiltunen, Lammasaari, and Mills, (2019), are of the opinion that the constructivist paradigm is the source of the qualitative approach, have also arrived at this conclusion. They believe that the constructivist paradigm is the source of the qualitative approach. They agree with this evaluation, and they provide their support for it. Consequently, it is fair to position this exploratory research study inside this philosophical framework. (Bogna, Raineri, & Dell, 2020). The phrase "the collection of concepts about the nature of the reality being researched that motivate the conduct of research" is one way to describe research philosophy. One possible interpretation of the phrase "research philosophy" is as described above (Fletcher, 2017). This is the key concept that underlies the definition of what it means for knowledge to fall into a specific category. Justification for a research project's methodology may be found in the beliefs held by a research philosophy on the proper way in which something ought to be done (Fletcher, 2017).

The viewpoint that the mental world, or the reality that is experienced, is actively formed or "brought forward" and that the observer plays an essential role in the development of any theory is referred to as the "constructive approach," and the term "constructive approach" is used to describe this viewpoint. The term "constructive approach" is also used to describe the viewpoint that the observer plays an essential role in the development of any theory. Every statement is passed on from one spectator to another observer, who could also be the speaker (Cupchik, 2001). According to the constructivism theory, individuals are responsible for creating the realities in which they take part. This is because the theory maintains that individuals are responsible for creating their interpretations of experiences and events; as a direct consequence, individuals are responsible for creating the realities in which they take part (Cresswell,

2017). From this vantage point, the goal of the research is to elicit and comprehend the process by which the people who participate in the study construct their individual and common meanings concerning the topic that is of interest to the researcher. "Their interpretation of the studied phenomena is itself a fabrication," which is comparable manufacture of meaning by researchers and is also unique to constructivism, is one method that constructivism lends meaning to study. "Their interpretation of the researched phenomena is itself a fabrication" (Creswell,2014). The primary emphasis of this piece of qualitative study is on the interpretations of county and government personnel about the usage of ICT and how it contributes to effective governance. More specifically, the study looks at how workers see the connection between successful governance and information and communications technology (ICT). The individuals who took part in this research established their realities by drawing on both the experiences they had had on their own and the experiences that they had shared. This study exemplifies constructivist epistemology since the participants constructed their worlds based on their unique life experiences.

According to Creswell (2014), the philosophical school of thought known as constructionism is based on the belief that all knowledge and significant aspects of reality are products of human interaction with their surroundings and are, as a result, socially produced. This belief underpins the constructionist position that reality and significant aspects of reality are socially produced. The concept that all knowledge and significant parts of reality are products of social production is central to constructionism. This stands in contrast to the objectivist epistemological perspective, which asserts that objects exist as meaningful entities independent of human awareness and that these things contain truth and meanings that are merely waiting to be revealed. This view is based on the idea that human consciousness is the source of all meaning in the world.

In contrast to post-positivism and post-modernism, the epistemological approach known as objectivism is referred to as "naturalism." According to the position that was presented by Cupchik (2001), "the majority of modern qualitative researchers cultivate the belief that information is created rather than obtained." Human action is responsible for the creation of the vast bulk of the world in which we now find ourselves. The primary principal of the constructionist philosophical school is the idea that the "inherent meaning" of social events is something that each observer or group brings to the table. This philosophical school was founded in the 19th century (Ostlund et al.,

2011). According to this school of thinking, one should never make the presumption that various people would interpret the same set of observations in the same way. This is because different people will bring different perspectives to the table. This is because many individuals will each contribute a unique point of view to the discussion. Instead, the emphasis being paid needs to be focused on examining the numerous subtleties and variances that occur among people's replies. My goal is to investigate not only the similarities but also the differences between the business models utilized by SACCOs, as well as how these models may be understood in terms of their resilience in the face of challenging economic circumstances. In addition, I want to investigate how these models may be understood in terms of how they may be applied in the future.

3.4 Research design

In this investigation, the kind of research known as a qualitative phenomenology was used as the technique of choice per the recommendations (Cunliffe, 2011). The author agrees that a qualitative research technique offers excellent benefits for this study. Some of these benefits include the following, which are some of the advantages: In qualitative research, the emphasis is placed on the actual experiences that participants have rather than on theoretical constructs; data can be gathered on the spot while keeping the local setting in mind; procedures for producing the data can be adjusted to fit the needs of the study; and finally, qualitative research encourages the researcher to come up with original hypotheses. One additional advantage is that it makes it less complicated for the researcher to understand the data. This inquiry, which is premised on the principles offered by Cunliffe (2011a), will consist of a total of fifteen in-depth interviews with major stakeholders and personnel from notable cooperative institutions and SACCOs.

3.4.1 Case Study

Phenomenological research is a kind of qualitative study that aims to grasp and gain insight into a phenomenon by discovering and defining the phenomenon's universal core. This type of research aims to understand and obtain a deeper understanding of the phenomenon. This kind of study aims to get a deeper comprehension of the topic under investigation. The phenomenological analysis is another name for the research conducted within the phenomenology discipline (Neubauer, Witkop, & Varpio, 2019). The investigation is the overarching goal of this academic field, which may be summed up in a single word. More specifically, the study of the numerous components that come together to form life. The framework for what would become one of the first academic

subfields having a direct link to this issue was laid at the beginning of the twentieth century. This subfield has a direct relationship to this topic. These pillars were erected close to the turn of the twentieth century when the century was just starting. Before moving on to the next step of the process, which involves investigating everyday human experiences, researchers who use this method put to the side any preconceived notions or prejudices they may have about the topic that is being investigated. This step is performed before moving on to the next process step. They must complete this stage before moving on to the subsequent phase of the procedure. This stage in the process must be finished successfully before moving on to the next one in the sequence. In a nutshell, research in the field of phenomenology focuses on the actual experiences of humans to get a more in-depth grasp of the myriad of ways in which people make sense of the world that surrounds them. Phenomenology is a branch of philosophy that focuses on studying human consciousness (Ohemeng & Grant, 2022). Researchers who take a phenomenological viewpoint start with the presumption, sometimes called the premise, that people give the meaning of their experiences by referring to a more general organizing principle or essence. This presumption is frequently referred to as the phenomenological premise. They do this to learn more about the thoughts, perceptions, and beliefs that the participants in the study hold to construct a more accurate picture of the characteristics of the phenomenon that is being investigated. The reason why they do this is that they want to learn more about the thoughts, perceptions, and beliefs that the participants hold to build a better picture of the goal of this is to get a deeper understanding of the ideas, perspectives, and convictions that were held by the individuals who took part in the research. This is done so that they can form in their thoughts a picture of the phenomenon that is the focus of the inquiry that is more comprehensive. Phenomenological research is designed so that it demands the researcher to disregard any previous information or beliefs they may have had about the subject of the inquiry, which is the phenomenon that is the primary focus of the study (Ataro, 2020). This is because it is difficult for the researcher to predict the facts discovered in phenomenological research. After all, the researcher cannot know what will be found in the field due to the very nature of the field itself. This is because it is difficult to predict the facts that will be discovered in phenomenological research. This is because phenomenological research aims to provide complete knowledge of the topic that is the study's focus. Therefore, this result is not surprising.

To express it in words that the average person more readily understands, phenomenological research designs are applied to gather information regarding the pervasiveness of a phenomenon from the views of individuals who have had direct touch with the event (Townsell, Vogel, & McLean, 2021). Researchers use phenomenological research approaches to grasp the degree to which a phenomenon is genuinely prevalent, which enables the chance that this statement will be made. Research using phenomenological research designs is one of the strategies that may be used to achieve the purpose mentioned earlier. Both providing explicit descriptions of the phenomena being examined and deriving meaning from people's accounts of their own experiences, including memories and emotions, are the aims of phenomenological research. Phenomenological research is a kind of qualitative research. Research based on phenomenology may also be utilized to describe the phenomena that are the subject of the investigation. Qualitative settings are where most phenomenological research is carried out (Teskereci & Boz, 2019). Research in phenomenology is a branch of sociology that focuses on the analysis of human consciousness and the experiences generated by it. Phenomenological research is an example of this kind of research. The nature of the interaction between the two is the primary subject of this work. In addition, one of the goals is to achieve a degree of knowledge of the histories that are the driving force behind the one-of-a-kind experiences and feelings that individuals have. The research technique often referred to as phenomenology may also be referred to by another term, the interpretative research method. The word phenomenology may also be replaced with this synonym for the same concept. Phenomenology is a method of research that is often carried out in an academic setting. The primary concentration of phenomenological research is on the participants' authentic experiences, thoughts, and emotions concerning the investigated subject matter.

On the other hand, the researcher is aware of phenomenon with crucial comparative information. However, less time is spent on each example, have the disadvantage of missing the depth of analysis. This is because there is less time spent on each example. This is because less amount of time is spent on each specific sample. Kiambu has both rural and urban SACCOs, but Nairobi has more established SACCOs; comparing their reactions to the economic shocks would provide me with enlightening and exciting insights into the subject matter.

A qualitative phenomenological research design was used for the research project that was being carried out at the time. This was because the county and national cooperative

apex organizations mentioned earlier served as the primary focal points of interest for the entire inquiry. Due to the complexity of the Cooperative operations model and its value proposition, which involves a diverse set of interdependent factors and actors, this investigation will take the form of a qualitative phenomenon. The purpose of this investigation is to gain a better understanding of both aspects. In particular, the value proposition will serve as the primary focus of this study. To get information on the resiliency of business models used by SACCOs in the face of economic downturns, this research poses questions regarding how what, and why. Becker (1992) contends that case studies are the method of choice when examining a novel phenomenon in a setting that is representative of the actual world, when researchers have minimal control over the variables that are the subject of the study, and when concerns about how and why emerge. In other words, phenomenological research design is the technique of choice when examining a novel phenomenon in a setting representative of the actual world.

To put it another way, a case study is a method that ought to be implemented if certain circumstances are present. Becker (1992) adds to the arguments in favor of case study research by pointing out that it enables a more in-depth investigation that focuses on individual issues rather than broad ones and permits the use of various sources of information. This adds to the list of arguments that are already in favor of case study research. These are two advantages that may be gained from research through case studies. According to Becker, this is a significant step forward compared to the standard technique used in scientific research.

My research will take the form of a qualitative case study so that I can determine what characteristics, guiding principles, and underlying structures of the cooperative model contribute to its resilience (or lack thereof) when confronted with challenging economic situations. Specifically, I want to determine what factors contribute to the cooperative model's lack of resilience. Determining whether the cooperative model is robust will allow me to find out these things. When reading about or engaging in case studies, you must remember that many highly renowned academics have condemned this method. On the other hand, the methodology has been advocated for by several academics. One of the difficulties must be surmounted the need to carry out operations inside restricted quarters. As a result of the fact that a case study method zeroes in on the part of an overarching structure, there might be plenty of viable options. In addition, it might not be immediately apparent whether the case itself or the problem it brings to light should

be the investigation's primary focus. The case study technique often studies a restricted and autonomous system (Creswell, 2014).

Representatives from national apex institutions selected SACCOs, and cooperative authorities from the two counties will be asked to participate in my study project. Participants will be chosen at random. The business operations model of SACCOs concerning economic shocks will be the phenomenon that will be examined in this research. The key stakeholders, top management, and consultants will serve as the cases for this inquiry. The purpose of this study is to investigate the phenomenon. The United Kingdom will serve as the location for the conduct of this study. When conducting case studies, researchers devote a significant amount of time to gathering specific data from a wide variety of sources using various data collection methods. This process may take anything from a few hours to several days. I will gather information by conducting in-person, in-depth interviews and observations and reviewing relevant documents during my inquiry. When conducting in-depth interviews with interviewees, a team from Microsoft will make use of zoom technologies to conduct the interviews and subsequently record the dialogues. After completing these interviews, the transcripts will be typed up exactly using word processing software. During the investigation, I plan to look at papers produced on cooperatives by various government bodies. These documents will be reviewed. Documents about cooperation actions, research investigations, regulatory reports, and strategic planning will be included in these publications.

3.4.2 Participants

The people who will participate in the inquiry will be selected via purposeful sampling, which is a method. This method is classified as a sampling strategy and comes under that category. "Purposeful sampling" refers to a technique of sampling in which the selection of the sample is determined based on the researcher's impressions of the population, the population's features, and the study's goals. This kind of sampling method is also known as "strategic sampling." A form of sampling created in the 1960s is called "purposeful sampling," and the word "purposeful sampling" refers to this approach. The name of this sampling method comes from the fact that the sample selection was based on these three criteria: the research goals, the population's characteristics, and the degree to which the sample was representative of the population. In other words, the name comes from considering these three factors when selecting the sample (Berndt, 2020). In a scientific study, purposeful sampling is a method that is

used very often, and naturalistic investigations make a great candidate for applying this strategy. Berndt (2020) describes "purposeful sampling" as "the technique where the researcher selects the qualities of the population of interest and locates persons showing those features." "Purposeful sampling" is one definition of "strategic sampling." The methodology is also known by the moniker "judgmental sampling," which is yet another name for the process. "Purposeful sampling" is another name for the technique. They say that purposeful sampling is a non-random sampling in which the researcher intentionally searches for people with specific characteristics to have them participate in the research endeavor. In other words, the researcher is trying to find people who fit a particular profile to have them participate in the study.

To put it another way, the researcher is looking for participants who correspond to a particular profile. This kind of sampling is referred to as "purposeful sampling," which is the phrase used to describe it. Because it needed the involvement of essential participants who had previous experience working in cooperative business models, this sampling technique was selected for the research project in question. This was one of the reasons why it was chosen. Due to this aspect, the research needed the involvement of people with previous experience working in cooperative company structures. It is a criterion-based sample, meaning that the participants are chosen based on the information that they have that is relevant to the topics that will be investigated. In other words, the information the participants have pertinent to the topics that will be investigated is the criterion. This is going to be done so that the research may provide findings that are as exact as they possibly can be. To guarantee that the outcomes are as precise as feasible, we are going to carry out these steps (Young, 2019). In addition, qualitative researchers who investigate unusual occurrences from the perspective of qualitative research often choose to gather their data primarily using the practice of purposive sampling. This is because purposive sampling is considered the most reliable way (Berndt, 2020).

The normative drivers of a certain degree of needed bureaucratic professionalization will be utilized to adopt an intentional sampling approach. [Case in point:] [Case in point:] To do this, we will continually reference structuration theory as we go. This technique will put focus on informed samples and participants to provide in-depth information on the resilience of SACCOs' business operations models to a variety of various sorts of economic crises. When deciding which persons will participate in the

debate, two primary considerations will be considered. These elements are: Since the goal of this study was to explore the influence that SACCOs' resilience has on the business operations models they deploy, the first step will be for all participants to be actors affiliated with SACCOs and cooperatives. The fact that the participants have a comprehensive knowledge of the regulatory processes associated with cooperatives and SACCOs is the second significant advantage of the program. This demonstrates that the participants are aware of the cooperatives as well as the SACCOs, which is a significant benefit.

Table 3.1: Profile of respondents

Actors	Position held	Qualification	SACCO/APEX/REGULATORY	Gender
INT 1	CEO	PhD	Apex	M
INT 2	Chief Accountant	Bachelors,	SACCO	M
INT 3	Chief Business Development Officer	Masters, Ph.D. ongoing	Apex	F
INT 4	CEO	PhD	Apex	M
INT 5	Chief Risk Officer	Bachelors	SACCO	M
INT 6	Consultant and Lecturer	PhD	Apex	F
INT 7	County Cooperative Officer	Bachelors	County government	F

INT 8	County Commissioner	Masters	National Government	F
INT 9	Chairperson Board	Diploma	SACCO	M
INT 10	Member Board and Professor of Co- operatives	PhD	Apex, SACCO	F
INT 11	Director Board	Certificate	SACCO	M
INT 12	Cooperative Training Officer	Masters	County Government	F
INT 13	County Minister	Bachelors	County Government	M
INT 14	Manager	Bachelors	Co-operative	M
INT 15	Manager	Diploma	Co-operative	F

Source: Interview data

The sample (as shown in Table 3.1 above) comprised 2 County Cooperative Officers, 1 County Cooperative Minister, 1 National government Co-operative Commissioner, 1 Cooperative Bank, 1 Cooperative Insurance, 1 KUSSCO, 1 Cooperative Alliance of Kenya, 5 SACCOs, and 2 Cooperatives.

3.4.3 Data Collection Methods

As a result of the fact that the results of the respondent's interview were acquired during the interview with the respondent, the researcher for this study will utilize them as the primary data since they reflect the effect of the operational business model employed

by SACCOs. (Ndegwa, 2020). This is because the data for the respondent's interview was gathered during the interview conducted with the respondent. In a short amount of time, the researcher will determine whether the model remained robust during the whole of the crisis. In addition to reports from SACCO and the Ministry of Agriculture and findings from earlier research on cooperatives and government documents on SACCO performance during the COVID-19 pandemic, the secondary data sources for this study will consist of a variety of journals and documents retrieved from the internet. To supplement the original data sources, we will make use of these secondary data sources. If you do this, you may be sure that the results from the interview will be trustworthy in their entirety.

3.4.3.1 Interviews

If this does not occur, the interviewers who perform the interviews may become a source of vulnerability due to the subjectivities, prejudices, and incapacity to conduct great interviews that they hold. It is the responsibility of the interviewing individual to make every effort that is within the realm of the possible to guarantee that the information received via the interview is reliable and accurate. This happens regardless of how attentive and self-controlled interviewers are in their attempts to retain the respondent's ownership of the interview data they gather. Interviewers put themselves into the "interviewing image" by asking interviewees questions. This allows them to understand the interviewee's perspective better. Because they participate in the process by asking questions, listening to responses, and sometimes even sharing their own experiences, interviewers have a part to play in the "interviewing image." This is because the "interviewing picture" includes the interviewer. Other theoretical approaches, such as conversation analysis (Briggs, 1992; Graham, 1983; Oakely, 1981; Sheurich, 1995), data analysis (Rapley, 2001; Rapley & Anaki; Baker, 1997, 2002; Roulston, Baker & Liljestron, 2001 in Roulston, deMarris, & Lewis, 2001), and other methodologies, have also been utilized. Some of these authors include Briggs; Graham, Oakely; Sheurich (2003).

According to Roulston (2001), it is possible that an interview may extract information that was not expected, and it also gives the possibility to have a much higher degree of both depth and relevance. Both benefits can be gained through conducting an interview. The interview process offers the opportunity to receive both advantages. Interviews should be used for several reasons, one of which is that they provide the triangulation of information from different sources, which boosts the credibility of the study's

conclusions. This is one of the reasons why interviews should be used. Other reasons include the following: It is essential to conduct interviews for various reasons, one of which is that they allow for the consolidation of information obtained from various sources (Briggs: 1992; Graham: 1983). In addition, qualitative interviewing is an efficient method of research that may be used when "studying people's viewpoint on the meaning in their everyday life," as the term mentioned earlier puts it (Roulston, 2001). One of these well-known researchers asserts that the objective of conducting interviews is to understand the thoughts and feelings occupying the consciousness of another individual at that precise instant in time. "We conduct interviews with other people so that we may learn from them the things that we are unable to identify right away" (Briggs: 1992; Graham: 1983)

3.4.3.1 Interview questions and their variables

1. INDIVIDUAL AND SACCO CHARACTERISTICS:

- Can you introduce yourself (name, surname, age range, role in your company)?
- Can you give a general overview of your organization (date of creation, history, capital, workforce, membership, turnover, position relative to competitors, etc.)? What is your specific work in relation to the Cooperatives/SACCOS?

2. SACCOS OPERATIONS BUSINESS MODEL IN KENYA:

- What is your understanding of a Cooperative and its business model?
- In your opinion, which elements of an operations business model for SACCOS contain?
- Please describe your experience with elements of operating business models in your organizations.

3. EVOLUTION OF OPERATIONS BUSINESS MODEL AND THE RESILIENCE OF AGRICULTURE SECTOR ALLIED SACCOS TO ECONOMIC SHOCK IN KENYA:

- Could you please offer a history of the evolution of cooperatives and SACCOS, in addition to your own organization, from the time

it was initially founded to the present day? (On the front of organization goals, membership, supply chain, production)

- • Could you kindly elaborate on some of the changes or adjustments made to your business's operating model over the last few years?
- • What do you feel the effect has been on the organization's capacity to survive adversity because of the modifications that have been made to the operating model of your SACCO?

4. ECONOMIC SHOCKS AND SACCO OPERATION BUSINESS MODEL:

- What effects do economic shocks, such as COVID-19 and the global financial crisis, have on SACCOS (on all fronts, including structures, activities, operations, income, membership, production, supply chain, and financial performance...)?
- How would COVID-19 affect joint operations in general (SACCO activities, income, logistics, supply chain, sales, marketing, and membership fees)?
- What kind of effects do you believe the recent economic jolts have had on the various components of the SACCO operational business model?
- In your experience, how substantial do you find the impact of economic shocks to be on the operational model of SACCOS? Furthermore, in what ways precisely?

5. RESPONSE STRATEGIES OF SACCOS IN THE AGRICULTURE ALLIED SECTOR TO IMPROVE RESILIENCE OF THEIR OPERATION BUSINESS MODEL TO ECONOMIC SHOCKS:

- Please provide a list of the methods that your company has used to strengthen the resilience of your organization's operation and business model to changing economic conditions.
- Please provide a concise explanation of how your reaction to economic shocks contributed to the resilience of various components of your organization's operation and business model.

- What measures does your firm take to increase the SACCO operating business model's resistance to the impact of adverse economic conditions?
12. GENERAL INFORMATION:
- Is there anything else you would want to add concerning farm sector SACCOs' operational business model resistance to various economic shocks?

3.4.3.2 Document Reviews

In this qualitative study, most of the primary ways of collecting data will consist of interviews and observations; however, I have decided to include document reviews as a secondary method of data collection because it will complement the primary methods. Interviews and observations will make up the bulk of the primary ways of collecting data. According to Cresswell (2014), there is an additional method for obtaining qualitative data, referred to as document research. This method may be carried out in an approachable fashion and is recognized by its acronym, DRDA. This method refers to a variety of documents that are not personal, such as minutes of meetings, agendas for those meetings, and internal office memos that were written to ensure that the organization is able to continue operating normally or to carry out a specific task. Examples of such documents include minutes of meetings, agendas for those meetings, and internal office memos. Minutes of meetings, agendas for such meetings, and internal office memoranda are some examples of papers that fall under this category. Official documents such as government rules, reports, research-documented, and monthly review bulletins are particularly important to me because this study focuses on organizations governed by the government but operated in the private sector area. In other words, this study focuses on organizations that are hybrids of the public and private sectors. I believe that this paradox presents researchers with a one-of-a-kind set of problems as well as possibilities for their work. Since this study features entities regulated by the government and operates in the private sector space, I am interested in official documents like government regulations, reports, research documents, and monthly review newsletters.

3.4.3.3 Participant Observation

As defined by Becker (1992), participant observation is a method of data collection that seeks to grasp the lives of individuals on their own terms. According to Becker, this strategy needs to be implemented. The most efficient method for accomplishing this

objective is to spend a significant amount of time with folks in the natural contexts in which they live. To put it another way, participant observation is a method that aims to know the lives of persons on their terms. (Busetto, Wick, & Gumbinger, 2020). A person who attempts to experience other people's lives while suspending, to the most significant degree that is humanly possible, his or her viewpoints on the world is referred to as a participant observer (McGrath & Laliberte Rudman, 2019).

To put it another way, a participant observer is a person who tries to experience other people's lives. To put it another way, the participant observer attempts to put themselves in the shoes of those they are observing. According to Johnson and Christensen (2014), qualitative observation entails not deciding precisely what will be observed in the field and recording every potentially significant phenomenon. Additionally, qualitative observation necessitates the creation of detailed field notes. This could provide some difficulties at times. It is imperative to keep track of what was seen, which is one of the primary reasons the researcher is considered the data-collection instrument. It is up to the researcher to choose which aspects of the data are essential and which aspects should be disclosed. During the process of making observations and after they have been completed, the observer writes down their thoughts in the form of field notes. These are the notes that include the most crucial information that was obtained all during the process of observation.

3.5 Research validity or 'Trustworthiness.'

In qualitative research, the validity problem has been addressed at length, and the responses have provided various perspectives about whether this idea should be applied. According to Becker (1992), the traditional quantitative criteria of reliability and validity do not apply to qualitative research. As a result, it is necessary to give them up to conduct the study properly. This is the situation since qualitative research is conducted in greater detail. On the other hand, a sizeable number of qualitative researchers, notably Johnson and Christensen (2014), do not subscribe to this point of view.

According to Johnson and Christensen (2014), most qualitative researchers believe that some qualitative research studies are of a higher quality than others. These researchers allude to the differences in quality by using the words "research validity" and "trustworthiness" in their writings. In addition, it contends that the only kind of study that can be considered legitimate is qualitative research that is reasonable, reliable, trustworthy, and defensible. This is a crucial point to make. Throughout the course of

my qualitative study, I used not one but two unique kinds of validity: descriptive validity and interpretive validity (Becker, 1992). We are referring to what we understand by the phrase "descriptive validity" when we talk about how authentic the details of an account are as the researcher recorded them. It provides information in response to inquiries such as "Did the researcher properly record what they saw and heard?" During the research project, did the events that were forecasted to take place following the hypotheses take place?

It requires understanding the "inner worlds" of the individuals who took part in the research, and the degree to which these "inner worlds" are appropriately portrayed is what is meant by the phrase "interpretive validity," which is a descriptive word. The process of accurately reflecting the meaning that the participants supplied to the object that is the subject of the study is what is meant by the phrase "interpretive validity," which is a descriptive word (Becker, 1992). It is imperative that I put myself in the participants' positions, try to see the world from their point of view, and experience the whole gamut of emotions they do.

For my study to be seen as having a greater level of credibility, I will be using various methodologies for qualitative research that highly regarded academics have devised. Interviews, observations, and inspections of pertinent documents are only some of the ways that I aim to obtain information as part of my triangulation strategy, which is one of the approaches that I want to apply in my investigation. These are some of the ways that I intend to get information, and I will utilize them.

In the second place, I will use a method known as reflexivity, which refers to self-awareness and critical self-selection by the researcher based on his or her preconceptions. In other words, I shall be critical of my prejudices while simultaneously being aware of and critical of them (Johnson & Christensen, 2014). Utilizing reflexivity allows the researcher to participate as a subject in her own research process. The researcher believes that by participating in the study, they will be able to allow additional voices to challenge their views of power and knowledge claims (Creswell, 2018). Throughout the course of the interviews, I would present myself in two very different roles: the first was that of an insider, and the second was that of an outsider (Creswell, 2018). Growing up, working, and having a relationship with the cooperative business model has been one of the primary focuses of my whole life. I was born and raised in Kenya, where I also have citizenship, and I now work as a development scientist as well as a cooperator.

According to Merriam (2002), the last approach that I used was to have the research results evaluated by my colleagues as they were being uncovered. I did this so that I could determine whether they were significant. The author stresses the need to have conversations with one's colleagues on the progression of the research, the congruency of discoveries with the data, and the early interpretations as a potential technique that may be utilized to put this methodology into practice in a real-world environment.

According to Merriam (2002), for researchers to be credible, ethical, and trustworthy, they need to embrace the extra tactics described below:

The practice of returning data and interpretations to the people from whom the data were received to confirm their plausibility is referred to as "member checks," and the term "member checks" refers to the procedure. In other words, "member checks" refers to the practice and the procedure.

What is indicated by the term "engagement" is the provision of sufficient time for the collection of data up to the point at which that data can no longer be gathered. This time may vary depending on the nature of the data.

The practice of intentionally seeking variation or diversity in the process of sample selection to make it easier for consumers of the research to apply the findings in a more extensive range of situations is referred to as "maximum variation," and the term "maximum variation" refers to the process. The term "maximum variation" can also refer to the word "maximum variation," which refers to the practice.

The act of providing a detailed explanation, step by step, of the methodology, techniques, and decision points that were applied to carry out the research is referred to as an audit trail. This is done to guarantee that the study was carried out in the most effective manner possible.

A description that is sufficiently precise and thick enough to frame the study in such a manner that readers will be able to determine the degree to which their circumstances fit the research setting is an example of what we mean when we talk about providing a "detailed description."

3.6 Role of the researcher

What differentiates qualitative research from quantitative research are the actions carried out by the researcher during the various stages of the study. According to Merriam (2002), the researcher is regarded as an instrument, and the credibility of the findings depends on the "skills, competency, and rigor of the individual performing the fieldwork." (Kostere & Kostere, 2021). It has been said before that the researcher who

is carrying out the case study research serves as the most critical tool that is used in the process of data gathering and assessment. As the research process progresses, the researcher must come to grips with the idea that, in addition to being a human instrument, he or she is also the primary research tool for him or her to advance. Therefore, while researchers are collecting data, evaluating the data, interpreting the data, and presenting the results, they should take into mind their limitations, biases, and views. This is because academics benefit the most from participating in self-reflection and assessing their own worldviews. This is one reason why this is the case. In qualitative research, it is assumed that the researcher has their own personal set of biases and values, which will have an influence on the outcomes of the study. This is because the researcher is the one who is doing the research (Merriam, 2002).

The researcher has worked in the field of developmental science for 10 years, and consequently, they have a comprehensive grasp of the cooperative and SACCO movements, as well as considerable involvement in both movements. The researcher is presently working toward earning a doctorate in philosophy, and the previous studies have proved to be helpful in the researcher's attempts to create an inventory of experiences related to the qualitative study they are currently doing. In addition to the fact that the academic makes their home in Kenya and has dual citizenship in that country, the person also works in the diplomatic sector. Despite this, they make frequent trips back to Kenya and maintain contact with the structures of the cooperative movement, of which I am a part.

3.7 Data Analysis and Presentation

Qualitative analysis is a form of intellectual craftsmanship. There is no one way to complete qualitative research since data analysis is a process of making meaning. It is a creative process, not mechanical (Denzin & Lincoln, 2000). According to Huberman and Miles (1994), data analysis involves developing a detailed description of each case and situating the case within its context.

Stake (1995) reminds qualitative researchers that "there is no moment when data analysis begins. Analysis," he explains, "essentially means taking something apart," hence for this case, it not only means understanding the ways cooperative business operations model reacted to economic shocks but how its resilience can be enhanced.

3.7.1 Thematic analysis

One sort of qualitative analysis is known as the thematic analysis. It is used in the examination of classifications and the presentation of themes (patterns) that are associated with the data. It provides extensive illustrations of the data and discusses various topics via various interpretations (Boyatzis, 1998). "It is a technique for detecting, interpreting, and reporting patterns (themes) within data," write Braun and Clarke (2006, page 79), and "it is referred to as thematic analysis." It organizes the data set to the barest essentials and explains it in (rich) detail. They say the Thematic Analysis is not based on any theoretical or epistemological framework. Because of this, it is adaptable enough to be used in a wide variety of qualitative research methods. Because of its adaptability, thematic analysis emerged as the method of choice for this research project, revealing a wealth of information in the process of locating, examining, and reporting on topics.

It is generally agreed that thematic analysis is the method of choice if research requires the use of interpretations to arrive at conclusions. With this method, data analysis is better organized. Science has advanced to the point where researchers may establish a connection between the frequency of occurrence of an item and a broader topic. Doing so may enrich the research with more detail and accuracy, increasing its significance. Qualitative research calls for extensive exposure to and expertise in several fields of study. The use of theme analysis may help you learn more about a topic thoroughly (Marks and Yardley, 2004).

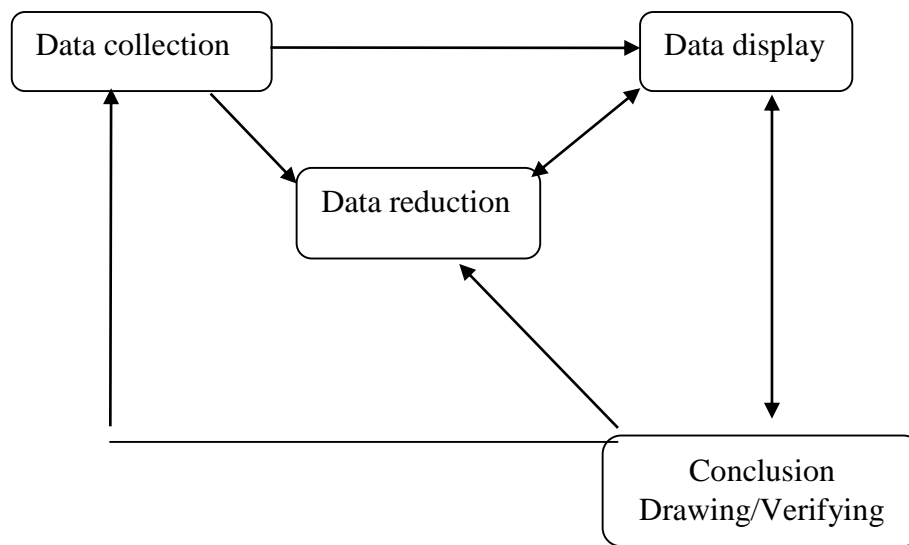
Data may be coded and organized into themes using thematic analysis. The analysis results can be presented and classified based on how closely they match or differ from those of other datasets (Miles and Huberman 1994). According to Aronson (1994) and Roulston (1999), both the essentialist and constructionist viewpoints are compatible with theme analysis (2001). Because of its theoretical malleability, thematic analysis is a valuable research tool that can be adapted to a variety of settings. It may generate a complex but detailed explanation of the data. My decision to explore Thematic Analysis was influenced mainly by the fact that I would be doing my study inside a constructionist paradigm.

The potential of Thematic Analysis to uncover and identify, for instance, traits or factors that affect any issue established by the participants is yet another argument in favor of this technique. Therefore, the participants' understandings are crucial in providing the most accurate accounts of the participants' actions and mental processes

(Hatch, 2002; Creswell, 2003). According to both Frith and Gleeson (2004) and Hayes (1997), Thematic Analysis may be utilized using either an inductive or deductive approach. Patton (1990) proposes that facts and ideas may be connected productively (comparing the data collected with the participants' perceptions).

When applying the thematic analysis method to this research, I will follow the model developed by seasoned researchers Miles and Huberman (1994) for the thematic analysis process. This will ensure that the data analysis is rigorous and that themes are validated in both the early and late stages of data analysis, which are considered essential. It is made up of three link phases, which are as follows: data reduction, data presentation and data conclusion - drawing/verifying. The diagrammatic model for the thematic analysis process is shown in figure below.

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Extracted from (Miles & Huberman, 1994)

Figure 3.1: Phases of Thematic analysis

The above illustration depicts the parts of data analysis. In the following paragraphs, we will dive further into the three main components of the interactive model presented by Miles and Huberman (1994): data reduction, data display, and data conclusion-drawing/verifying.

3.7.1.1 Data Reduction

According to the model developed by Miles and Huberman (1994), the first step in data analysis is reducing the amount of data. One description of data reduction describes it as "a process of analysis that sharpens, sorts, focuses, discards, and organizes data in such a manner that 'final' conclusions may be produced and validated." This is only one of many possible definitions of data reduction (Miles & Huberman, 1994, p.11). It is required to choose and select which data to use and simplify and reformat that data before one can draw conclusions or carry out verifications. Coding is another component of theme analysis, and its purpose is to identify linkages between the many parts of the material that have been examined. The comments and reports made by participants are analyzed and utilized to produce codes, which are then used to arrange data to formulate hypotheses on the investigated phenomena (Coffey & Atkinson, 1996). Using the model that Miles and Huberman developed, we will now investigate the three stages of data reduction that can be distinguished using their framework (1994).

The first step in the process of data reduction is organizing the data that has been gathered so that it can be reviewed and analyzed word by word. The tables are then used to call attention to any recurring themes or patterns (Miles and Huberman, 1994; Halvorson, 2009). When exposed to the theme analysis method's obligatory minimum of two data reviews, the researcher "gets a feel for the text by touching your [the data] multiple times" (p.165). This is because "touching your [the data] countless times" (Bogdan & Biklen, 2007). The next step consisted of "extracting extracts from the individual's whole text" to locate passages from each participant that may be utilized to respond to the questions posed by the research. At this stage, we carefully considered the whole texts our participants provided. While collecting and analyzing data for the research, keep the questions in mind (Halldorson, 2009). This will assist the researcher in making the appropriate choice when selecting "excerpts" relevant to the study's objectives. The third and final phase entails classifying the information based on the highlighted keywords.

3.7.1.2 Data display

The data display objective is to assist in making sense of the information that has been obtained, and its definition may be described as "the organized, compressed assemblage of information." When we refer to "data display," what we mean is "the arranged and condensed assemblage of information." The display of the data, which helps the organization of the data, makes mental processing easier (Miles & Huberman, 1994). Utilizing data visualizations like tables, figures, and thematic maps may help one better understand the subject matter being covered. The flexibility of the many formats provides the opportunity for the discovery of extra information that is concealed within the data. When a researcher amasses a higher quantity of information, there is a greater likelihood that they will devise an explanation that explains the data in a manner that is coherent with their findings (Gibbs, 2002). Additionally, the meaning that can be drawn from interpreting certain statements that have been expressly referenced gives a meaning compatible with the meaning obtained from interpreting the facts (Patton, 2002).

3.7.1.3 Data drawing and conclusions

According to the model that Miles and Huberman devised, the following are some of the concepts that may be used to derive meaning from the data: (1994). To provide you with a point of reference, the following are some examples of such concepts: Discovering the connections between various parts and factors; forming groups of

"knowledge that can go together" (pattern detection, theme notation, and statement significance), especially in the context of comparison and contrast finding the linkages between various parts and factors. It is essential to generate conceptual coherence and consistency to ensure that the findings of the research agree with the theoretical framework of the study. This can be accomplished by ensuring that the research is carried out in a manner that is consistent with the study's aims.

A comment that was made by Miles and Huberman will be the subject of my last and most crucial point (1994). They said that the stages of data drawing and presentation must not be separate from the data reduction stage since these processes are complementary to one another and may cause problems if they were. I am going to give some thought to what you have said.

3.8 Ethical Issues in Research

Validity, or trustworthiness, is another word for dependability, and it will be kept in mind throughout the study process, from data collection to analysis to interpretation. In doing so, we will follow in the footsteps of renowned academics like as (Creswell, 2003; Bell, 2007; Patton, 2002). After the survey was finished, those individuals who had shown an interest in the research were provided with a summary of the findings.

3.9 Limitations

The cooperative movement in Kenya and the institutions in the counties of Kiambu and Nairobi will be the exclusive focus of our qualitative case study. This is because we aim to keep the scope of our analysis as narrow as is practically feasible. The conclusions of this study cannot be extended to the findings of comparative research carried out in any of Kenya's other counties or elsewhere in Africa because of this fact. Experts, managers, and staff members from the most prominent organizations and personnel from selected SACCOs are the only ones who are permitted to attend the event.

In advancing this line of inquiry, interviews with about fifteen participants will be conducted. Over the last several years, responsibility for the cooperative movement has been passed from one ministry to another, resulting in the governance structures being in a perpetual state of flux. Another drawback of the cooperative movement is that it has this aspect. The aftermath of the Covid Pandemic is presently being dealt with, which indicates that the issue is continually developing further. This lends credence to the notion that the study's results may only be relevant in the current day.

3.10 Summary

This section provides an overview of the methodology that would lead the researcher to construct an appropriate study design to understand how SACCOs in Kenya's agriculture sector react when confronted with economic shocks. The purpose of this study is to gain an understanding of how SACCOs in Kenya's agriculture sector react when confronted with economic shocks. This study's objective is to learn how SACCOs in Kenya's agricultural sector behave when faced with economic shocks by gathering data through interviews and surveys. The goal of this research is to understand the reactions of SACCOs in Kenya's agricultural sector to various economic shocks. This is the aim of the study that is being conducted. In this section, you will discover comprehensive instructions that will lead you to step by step through the process of bringing the operation to a successful conclusion. Suppose a researcher decides to conduct qualitative research instead of quantitative research and chooses a qualitative research design. In that case, they will have a foundation upon which to base their decisions on data collection, analysis, and interpretation methods. Quantitative research is the more common method of study. The use of quantitative research methods is becoming prevalent. As a direct consequence of this, they will have a much-improved capacity to provide answers to research inquiries. The constructivist worldview and the reason for qualitative research approaches will be deconstructed and debated at length during this article. There is a method referred to as "sampling with purpose," It might be of some assistance to you when attempting to establish whether a particular incident is significant. To guarantee that accurate data collection on phenomena is carried out, this technique involves choosing groups of individuals or samples from the whole population that is representative of the whole. It is possible to do this to guarantee the reliability of the data that is gathered.

CHAPTER FOUR

RESULTS AND FINDINGS OF THE STUDY

4.0 Introduction

The purpose of this study was to investigate the resilience of the operations business model of SACCOs in the Kenya agriculture sector to economic shocks brought about by the Covid-19 pandemic, as well as the characteristics and interventions that guarantee the operations business model of the SACCOs continue to serve its stakeholders, particularly the membership, staff, and their societies, to cope with the pandemic's economic disruptions. Additionally, this study aimed to determine the characteristics and interventions that guaranteed the resilience of the operations business model of SACCO. In addition, this research aimed to identify the qualities, practices, and interventions that ensured the stability of the SACCO operations business model. The study proposes a more efficient business model for the operations of SACCOs to increase the resilience of SACCOs to economic shocks and, consequently, lower the likelihood of future business disruptions. This will help actualize continued service provision and adverse economic effects and assist the agriculture sector in formulating policies and regulations that spur increased profits and efficient operations in SACCOs during economic shocks. The research gathered data to conduct a qualitative study to gain a more in-depth understanding of SACCO's operational business model and its resilience. This was done to ensure that the study was of the highest possible standard.

The senior members of the cooperative movement were chosen to participate in the qualitative survey sample, which had a size of fifteen total respondents. This included representatives from the apex institutions of the national cooperative movement, such as the Cooperative Bank, the Cooperative University, the Cooperative Insurance, the Cooperative Alliance, and the Kenya Union of Cooperative and Savings, as the cooperative leadership of both the national and county governments. In addition to this, qualitative data was collected from five SACCOs and two national business development service providers of the cooperative movement. This was done to complement existing documentation on the world wide web. Two of the five SACCOs were in rural regions, and the other three were in metropolitan areas. Focus Group

Discussions (FGDs) were held virtually with senior consultants in the cooperative movement, and thirteen in-depth interviews (IDIs) conducted.

4.1 Background Information

Cooperatives that displayed entrepreneurialism in the face of the COVID-19 pandemic reinforced the value of their user-members and the cooperatives' local and worldwide connections is critical in the increase of their capacity to weather adversity. This was demonstrated by the cooperatives' ability to demonstrate how their value increased. Cooperatives are a particular sort of business that differ from other types of corporations in that they put the needs of their members ahead of their financial benefit. The group members are the organization's owners, choose its leadership, and oversee running its day-to-day business. Due to the unique governance characteristics that cooperatives possess, which place the interests of the cooperative's members above the interests of the cooperative itself, cooperatives may be able to weather economic downturns better than typical corporations.

There has been an increase in mission centrality, trust, and solidarity among members, communities, and other cooperatives as a direct result of the expansive and interconnected character of cooperatives. This advantage naturally accrues to them due to the characteristics that make them who they are because the member is considered the most crucial stakeholder in the organization, and the cooperative places a greater focus on this aspect of the organization.

The COVID-19 crisis and the "Great Lockdown" that followed in 2020 brought to light some of the shortcomings of the current international capitalist system, even though this system has many positive attributes. This is the case, although the system was introduced to address the problems, albeit unconsciously caused by COVID-19 (Floyd & Rahman, 2020). The global value chains and the production of critical commodities on a local level was disturbed.

This research affirmed that cooperative entrepreneurship is a unique and community kind of company that creates social value that make them more resilient to the effects

of (economic) catastrophes. The agriculture allied cooperatives are distinguishable from other types of businesses by their one-of-a-kind organizational structures and powerful sense of self-identity, predicated on a shared commitment to a standard set of values and principles confirmed at the international level. The research found out that without exception cooperative businesses members have a financial stake in the organization's success, the members own most of the company's ownership, and the members democratically choose the management of the cooperative. Cooperative businesses are also ones in which the members have a financial stake in the organization's success (Battilana, 2018; Levi & Davis, 2008; Shantz et al., 2020).

The provision of financial advantages to the members of these enterprises in the form of dividends is not the aim of these businesses; instead, the purpose of these businesses is to meet the members' economic, social, and cultural needs via the production of products and services (Battilana, 2018; Levi & Davis, 2008; Shantz et al., 2020). Three examples of well-known cooperatives include the Mondragon Co-op (Forcadell, 2005), the Ocean Spray Co-op (Nielsen, 1988), and the Park Slope Food Co-op (Gauthier et al., 2019). Throughout history, people had banded together to create cooperatives when the circumstances of their situation were exceptionally precarious. Individuals who desire to work together toward a common goal and a need that they share often get together to join cooperatives (Defourny & Develtere, 1999). In this way, the cooperative's members are assured of receiving products and services that are not accessible on the free market or via the government (Mushonga, Arun, & Marwa, 2019).

The aftermath of the financial crisis that occurred in 2008 is the most recent example of how cooperatives thrived despite adversity. It is inspiring to see how cooperatives may grow even in the face of challenging circumstances. It has been shown that this is the situation (Birchall & Ketilson, 2009; Narvaiza, Aragon-Amonarriz, Iturrioz-Landart, Bayle-Cordier, & Stervinou, 2017).

Within the scope of this research project, I investigated the viability of the cooperative business as a potential reaction to crises of a more general type, with a specific focus on COVID-19. How Covid 19 pandemic affected the purpose, profit formula, processes and key resources which form critical components of the cooperative business

operations model. Based on the findings of my study, I conclude that there are essentially two factors that have a significant influence on this resilience. To begin, the fundamental goal of cooperatives, which is to meet the needs of its user-members, is inherent in the unorthodox organizational structure they adopt. This may be "the fulfillment of the requirements of its user-members." Because of the way this organization is structured, the needs of the members and other stakeholders are prioritized, which ultimately contributes to the success of the cooperative in meeting its primary goal. Cooperatives do not see the accumulation of profits as their primary purpose; instead, the accumulation of profits is only a means to an end. When people get together to join cooperatives, they often have another goal in mind. As a direct result of this, cooperatives will frequently continue their production or the supply of services to their members during times of crisis. This is done to ensure that the members of the cooperative continue to have the ability to continue satisfying their necessities, keep their livelihoods, and maintain their well-being. Second, cooperatives leave a sizable imprint on the communities in which they are active and are an essential part of a worldwide movement that favors democratic forms of governance. Both facts are important in demonstrating the value of cooperatives. Members of cooperatives are driven to pursue an entrepreneurial approach as a means of upholding their ideals and lending a helping hand to the community in which they currently reside due to the culture inside cooperatives.

At a focus group discussion in the cooperative rural setting a member told me these words

"We wanted to be together as a community and ensure we don't disintegrate, that is why we formed this SACCO"

Several organizations in the movement and writers affirm this principle. Cooperatives may refer to either enterprise that provides their members with goods and services or organizations that are owned and operated for the mutual benefit of the cooperative's participants. Cooperatives fall into both categories. Priority is given in cooperatives to satisfying the members' needs on all fronts, including the economic, social, and cultural (Battilana, 2018; Levi & Davis, 2008). Consequently, the same individuals who own the cooperative and democratically run the cooperative are also the ones who benefit from the cooperative. The term "member" refers to each of these specific persons in the cooperative. Because of this, cooperatives are sometimes referred to as "social

companies" (Peattie, 2020; Périlleux, 2015). They portray themselves as a different category between enterprises that are run for profit and organizations that are run only for charitable purposes by combining commercial and community logic (Battilana & Dorado, 2010; Doherty, Haugh, & Lyon, 2014). Due to this, they have a competitive edge in the market, especially in comparison to their other rivals.

Within the confines of cooperatives is where a significant portion of the economic activity that takes place around the globe takes place (Shantz, Kistruck, Pacheco, & Webb, 2020). It is estimated that one billion individuals across the world are members of cooperatives and that cooperatives employ around 10% of the entire population of the world (Kaswan, 2014). In the Italian province of Emilia-Romagna, cooperatives produce around one-third of the gross domestic product (GDP) (Restakis, 2019). As a result, Emilia-Romagna has one of the lowest unemployment rates in all of Italy (the numerous wine and Parmigiano cheese cooperatives are famous examples). In Spain, Mondragon is recognized as the cooperative that most exemplify the positive impact the sector has had on the socioeconomic vitality of the Basque area. This is because Mondragon was the first cooperative established in the Basque region. This is because Mondragon was established in the year 1876. (Narvaiza et al., 2017). According to Boone and Ozcan (2014), the use of the cooperative model among farmers in the United States has increased, both in terms of its existence and efficacy in areas where people have been victimized by corporative reasoning. This increase can be attributed to the cooperative model's success in areas where people have been victimized by corporative reasoning. This rise may be linked to the cooperative model's effectiveness in places where people have been victimized by corporative thinking. Specifically, this growth can be related to more people working together to solve problems. During my research I encountered this especially in the urban setting where, a SACCO was formed because commercial banks were expensive.

“We formed our SACCO to support each other with harassment the way banks do to us. We know each other and can deal patiently with one another”

Traditional corporations, on the other hand, have as their primary objective the promotion of their shareholders' financial interests. Cooperative businesses, on the other hand, have as their primary objective the achievement of the highest possible level of transactional efficiency in their relationships with their members. This is the case

because members of a cooperative firm own the business and have influence over its operations. The fact that members of cooperatives often must "wear numerous hats" is one of the most significant aspects that differentiates cooperatives from standard enterprises. One characteristic that distinguishes cooperatives from other types of businesses is their democratic structure (Mamouni Limnios, Mazzarol, Soutar, & Siddique, 2018). Members of a cooperative interact with their organization in various capacities, including customers who rely on the company to fulfill their needs, investors who have a vested interest in the cooperative's prosperity, and decision-makers who have a say in the democratic management of the cooperative. Not only do cooperative members provide their work to the organization or interact with it in some other capacity, such as customers or suppliers, but they also own a portion of the cooperative's enterprise. (Mamouni Limnios, Limnios, & Mamouni, 2018). The sort of work that members of an organization do may be the deciding factor in whether that organization is cooperative (Nelson et al., 2016). In the past, members often only represented the interest of a single stakeholder group each time they voiced their opinion. The workers in a worker cooperative are the business's owners, regardless of whether they are considered paid employees or independent contractors. Consumer and producer cooperatives are enterprises owned and operated jointly by the cooperative's members, who are either consumers or producers. Recently, multi-stakeholder cooperatives, more often known as solidarity cooperatives, have developed as a viable model for doing business. These cooperatives are owned and managed by a wide variety of the many stakeholders that were previously mentioned (Michaud & Audebrand, 2019).

According to Mushonga et al. (2019), cooperatives are an essential component of a global movement centered on several apex organizations that are structured geographically and sectoral and united under the auspices of the International Cooperative Alliance. This global movement is centered on many apex organizations that are structured geographically and sectoral and are united under the auspices of the International Cooperative Alliance. This international movement is structured with many apex organizations at its center (ICA). The International Cooperative Alliance (ICA) was established in 1895 to promote the cooperative business model along with its unique personality and provide instructions on how to put cooperative principles into practice. These goals were initially outlined in the organization's charter. The year 1895 is the founding year of the ICA.

Cooperative values and principles, as adopted in 1995 by the ICA

1.	Voluntary and open membership	Cooperatives are non-profit organizations run by their members on a voluntary basis and are available to everyone who can benefit from their services and is ready to take on the duties of membership.
2.	Democratic member control	Members of a cooperative actively engage in the formation of the organization's policies and the decision-making process, making it a democratic and member-controlled organization. Elected members are held responsible for their activities, and voting rights are distributed equally among all members (one person, one vote).
3.	Member economic participation	The cooperative members each contribute equally to the organization's capital, which is then democratically controlled by the members. A portion of this capital is then converted into the cooperative's shared ownership. They often earn little compensation for capital they subscribe to, and any excess funds are used toward the growth of the cooperative.

4.	Autonomy and independence	Cooperatives are organizations administered autonomously by their members and focused on the ideals of mutual aid and self-management. Cooperatives may also be thought of as member-owned businesses. They do this under conditions that offer democratic control by its members and protect their cooperative autonomy, whether they join into agreements with other organizations, such as governments, or get financing from other sources. This is the case whether they get financing from other sources or joint agreements with other organizations. This is true irrespective of whether they are provided financial support. Examples of such organizations include businesses and non-profits. This is true irrespective of the other parties engaged, whether they represent governments.
5.	Education, training, and information	Cooperatives offer education and training opportunities to their members, elected representatives, managers, and workers. This enables these individuals to contribute successfully to the growth of their respective cooperatives. They educate the broader public, particularly young people, and influential persons of thought, about the nature of collaboration and its advantages.
6.	Cooperation among cooperatives	Cooperation among cooperatives on the local, national, regional, and worldwide levels is essential to maximizing the benefits provided to individual members and expanding the reach of the cooperative movement overall.

- | | | |
|----|-----------------------|---|
| 7. | Concern for community | Through implementing policies that the cooperative's membership has ratified, cooperatives contribute to the long-term growth of the communities in which they operate. |
|----|-----------------------|---|

My research affirmed that SACCO business operation model was anchored on these guiding principles and distinctive qualities in the governing structure. Both rural and urban SACCOs I interacted with were clear on these seven fundamentals. They are so entrenched within members and leadership that one interviewee stated.

“This is our national anthem. We don’t do anything outside this”

This research therefore found out that the resilience of the operations business model of is fundamentally organized and architecture on cooperatives being member-owned companies, the members of the cooperative have collective control over the organization. This gives the cooperative members a voice in the direction the cooperative takes. This signifies that each firm member has an equal part of the company's overall ownership. This kind of ownership is fundamentally unlike the logic that underpins capitalism because cooperatives do not allow the transfer of their shares and because those shares cannot be bought or sold on the market (Mikami, 2016). When a member of an organization resigns their membership, the only way they are eligible for reimbursement is for the shares they had prior to their departure.

Second, in contrast to corporations, cooperatives are run in a democratic form, with each member having one vote regardless of the number of shares they hold in the enterprise. This contrasts with corporations, which are run in a more autocratic fashion. In contrast to this, the way companies are managed looks like this. Because of this, the procedure for making decisions collectively becomes much more transparent (Novkovic, 2008). It is one of the criteria that is considered at different times during the decision-making process. This ability of members to exercise their voting rights in the General Assembly is one of the variables considered. It is not only permissible for the members to participate in the decision-making process, but they are also required

to do so. This ensures that the members' preferences may be included in the democratic procedure. Participation is not just an option but also a must (Spear, 2000).

Thirdly, participating in economic production activities that cooperatives engage in benefits the cooperative's members. The fact that cooperatives are member-owned companies explains why this is the case. To put it another way, those who participate in a cooperative because they use the services it provides are cooperative members. As a direct consequence of this, cooperatives put their members first. Therefore, the value produced by cooperatives is primarily defined by the (non-)financial benefits that the member-users derive from the satisfaction of their needs by the cooperative. This is because the value produced by cooperatives is primarily defined by the satisfaction of the members' needs. This is since the value that is created by cooperatives is essentially determined by the extent to which it satisfies the requirements imposed by its members. This is because the value generated by cooperatives is fundamentally defined by the degree to which it fulfills its members' standards. As a result of this, the value that is created by cooperatives is lower. This kind of value is often known as "use-value," and it has been referred to as such in the past (Peredo & McLean, 2020; Smith 1976/1776).

The cooperatives' use-value, as opposed to their market performance and share value, is the primary factor determining the value generated by the cooperatives. For instance, if a worker cooperative is thriving financially and in terms of its operations, the job prospects of the cooperative's worker members will be guaranteed to be both meaningful and secure. A producer cooperative will make every effort to negotiate contracts with its members who provide it with products and services that are equitable and long when it engages in business dealings with those members. A consumer cooperative is an organization that works to give its client members good price-quality ratios for the products or services that they purchase. This might be in the form of lower prices or higher standards.

In contrast to conventionally run businesses based on the capitalist model, the primary goal of the cooperative is to enhance the user advantages enjoyed by its members. This contrasts with the principal purpose of most capitalist businesses, which is to maximize the profit distributed to shareholders and dividends. This "user" relationship between members and the cooperative serves as the enterprise's *raison d'être* and is at the heart

of the cooperative's efforts to provide value for its participants. The cooperative's efforts to develop a value for its participants are centered on this "user" link. A connection might also be described as a "user" between members and the cooperative (Peredo, Haugh, & McLean, 2018).

This research found out that by March 2021, the destructive effects of Covid-19 had reached a stage where they led SACCOs to report, among other things, a decline in income, the loss of personnel, and loan defaults. This occurred as a direct result of the adverse effects of Covid-19. The great majority of those who participated in the study said that their companies had either seen a decrease in revenue or a reduction in employees. The third threat mentioned was an operational risk. This risk resulted from insufficient internal procedures to cope with the unforeseen interruptions generated by Covid-19. This risk was the effect of poor internal processes. After this came liquidity issues. These fears directly resulted from the difficulties that firms had in meeting their payment commitments.

One informant is quoted *“The lockdowns came, our employees were to work from home, we didn’t have enough laptops, internet, and ICT equipment. We were nearly paralyzed. However, we had two tellers remaining to ensure we support the members’*

The severe economic crisis brought about as a direct consequence of Covid-19 had a cascading impact on the employment levels, particularly in the manufacturing industry. This research found out that some of the agricultural SACCOs drew its membership from this sector. Many workers reported that they had experienced a decrease in the amount of time they were employed, the amount of money they made, or both. According to the results of the qualitative research that we carried out, some companies have resorted to coercing their workers into working part-time, which leads to a reduction in earnings, as shown by the following statement:

As a direct result of this, even the farm owner was unable to make any sales during that period. As a direct result, the owner did not get any payment, which resulted in the cessation of all payments to be made to any individual. This at least meant that we would come in a couple of days each week to provide other individuals the opportunity to work so that they might be rewarded for the days they worked. We did this to ensure

that the business was able to continue operating normally. This meant that you were paid an equivalent of one-half of your regular income

Many other businesses were forced to send their workers home without pay for a lengthy period because they had no other alternative. According to the account provided by one of the people who took part in the study, the following remark puts into perspective the severity of the challenges those workers had to face:

That was the most difficult time. Leave it alone, you know, they tried in the first two months, which were May and June, but I presume the business was too low to maintain the workers and to continue running the company. Leave it alone. Leave it alone. Leave it alone. They sent everyone home, which meant that we had no source of money from the beginning of May and the middle of September since we had no workers

During the follow-up interviews, the research made the discovery that specific components of the initial effect on the industry were beginning to fade away because of the following: the relaxing of Covid-19 limitations on air travel, the opening of businesses, and the removal of lockdowns. The research found out that some SACCOs had now increased the number of employees who had previously lost their employment because they had been recalled. Others who experienced pay cuts have had their full pay returned. In addition, it has led to an increase in the number of workers who had already been called back at one point or another. As a direct result, a much higher percentage of those who had previously experienced joblessness have once again found themselves in that position. The comments that were offered by our respondents, which might be summarized as follows, provide support for this point of view:

One of the reasons why the situation is somewhat better today than it was in the past is because the flower farms have hired more people than they had because of Covid. This is one reason why the situation is somewhat better now than it was in the past. This is because one of the most significant employers in this area just completed the purchase of two more flower farms, which led to our situation. If you look at what we are now paying, you will see that the cost has skyrocketed over the last several years.

My experience has resulted in a compensation raise that falls between a forty and fifty percent rise. When things finally got rolling, they began going in such a smooth and pleasant way.

During the interactions with various stakeholders this research sought out the various kinds of financial services members asked from their SACCO at the peak of the Covid-19 pandemic. This research discovered first that the percentage of respondents who had borrowed money from their SACCO fell substantively. The limitation being a qualitative study, I couldn't ascertain the percentages. When it comes to sought-after financial services, the most popular choice was conventional and development loans, which have the highest interest rate. During Covid-19, members who sought financial services witnessed a shift in the uptake of the different kinds of financial services supplied by the SACCOs. These members could see this change because the SACCOs gave them more opportunities. According to these members, the number of individuals who took out regular or development loans decreased by almost half. **While the number of people who took out emergency or rapid loans almost doubled. This was one of the strongest indicators of the resilience of SACCOs and why its operational model is peculiar. It's an emergency provider.** During the research I found out that members of this agriculture allied SACCOs sought financial support to lessen the pandemic's consequences. Most of these persons prioritized getting emergency / fast loans above other types of financial aid.

The significant decrease in the uptake of financial services and the shift in the type of financial services sought during the Covid-19 period appeared not to have been caused by a decrease in demand for the services from the members. Instead, they were brought about by the actions of the agriculture allied and overall other types of SACCOs in response to the Covid-19. This shift in the type of financial services sought during the Covid-19 period was caused by the significant decrease in the uptake of financial services during the Covid-19 period. The significant drop in the number of people using financial services during the Covid-19 period was the root reason for this change in the sort of financial services sought during that period. **My research at this moment then questions what needs to be improved on the business operations model. Members went for emergency loans and abandoned most of the conventional products.**

Some SACCOs during the Covid 19 pandemic peak period entirely stopped making loans, while others have stopped making long-term loans (also known as regular or development loans), opting to provide only short-term or emergency loans. Some SACCOs wholly stopped making loans. The following ideas and emotions contribute, individually and together, to the construction of this viewpoint:

They were unable to get any funding, so they were compelled to end all their endeavors. Consequently, we are writing to inform you that approving any loans has been halted while investigating the situation

There was no loan available, and members depended on receiving loans to cover unanticipated expenditures (also known as payday loans) or regular expenses. The ability of members to get loans for unforeseen costs (often referred to as "quick loans") became very important (such as school fees). However, after Corona's arrival, Sacco restricted the scope of its assistance to only include what may be seen as highly vital at times of crisis

Lending for unforeseen costs was still accessible, but finance for growth and day-to-day operations was no longer an option

We did not cease offering loans, but we restricted them to being emergency loans for conditions that were becoming worse. This did not mean we stopped issuing loans altogether

This research found out that deep into the pandemic most Agriculture allied SACCOs hadn't started some non-financial services, such as member pieces of training, had not yet been wholly launched. Even those SACCOs who sought to provide pieces of training online but were only able to attract a minimum number of participants

As a result of our inability to convene at this time, we have not yet found a solution to a few of the problems that we face. You may or may not be aware of this fact. The reason for this is that we are experiencing some difficulties in coordinating our schedules. Because we consider it of the utmost importance to provide our citizens with quality education, this has led to a substantial strain being placed on our national

budget. Because of the issues discussed in the previous paragraph, we have been unable to carry them out

We have tried to provide some pieces of training electronically on other media; however, the problem with our membership is that most of them, even from the beginning, have been people with low incomes; as a result, it is complicated for them to have a smartphone to access the training. We have tried to provide some training electronically on other media; however, the problem with our membership is that most of them, even from the beginning, have been people with low incomes. We have attempted to give some training electronically on other media; nevertheless, the issue with our membership is that the bulk of them, right from the beginning, have been persons with modest means. We have tried to provide some electronic training on other media

Continuous training is a critical fundamental in the business operational model of Cooperatives and therefore a crisis in the magnitude of covid 19 laid bare what needs to be improved.

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4.1.1 Nature of Covid-19 impact

This research picked out that a crisis like covid, the effect may be broken down into several different categories, including operations, the delivery of services, interaction with members, monthly contributions to SACCO, and member loan repayment, among others. Because of the issues, performance worsened across the board in every one of these spheres of influence. For instance, as a direct result of operations, either the rate at which services were delivered or the degree to which social ties inhibited operations shifted. In a way that is analogous to this, the constraints placed on social distance led to a decrease in the percentage of service delivery and a reduction in the percentage of direct engagement with members. In the end, but not least, the monthly SACCO contributions were cut, which resulted in the requirement for the loan repayments to be modified. This was indeed not the least of the changes, in any case.

Because of this, the dealings that included money were negatively affected.

Some SACCOs and actors I engaged believe that Covid-19 resulted in improved services due to the use of innovative contact channels such as emails, social media platforms, and text messaging. Although the influence in most operational areas had an overall negative impact, this is the case. When asked about it, one of the primary sources of information said it quite clearly as follows:

Transactions have been shifted online, a significant improvement because it cut down on the time consumers had to wait in line in the banking hall. Moreover, we are happy because this was our fear, particularly during the months about to end and the middle and middle months in advance when they are being issued and given out.

Another engagement during the research stated

I can assert that the online approach is more effective and efficient because, first and foremost, members do not need to go to the office to complete the operation. As a result, I can say that the online method is more effective and efficient. Everyone who is engaged saves a significant amount of time and energy because of this. As I have said, you can find our members in various cities and suburban areas throughout the United States. You must be able to spot a member of our team who is coming from Mombasa to work at our site, right? Suppose a member's mobile phone has the appropriate software installed on it. In that case, they can access their accounts using that device instead of their traditional computer

The respondent continued.

The effect it has had on monthly SACCO contributions and loan repayments is probably due to Covid-19. This is something that needs to be investigated. This impact has been brought about due to a decline in income, the elimination of employment, and general sluggishness in economic activity. Some individuals have stated that they have ceased remitting their repayments as a direct result of this, citing that they have lost their means of subsistence. In my opinion, the procedure of making payments for outstanding debts is tied to the second effect that we are now seeing. Most members have not been able to repay debts, particularly those incurred beginning in April of 2020.

The feedback on the impact of Covid pandemic 19 was explicit

The number of debtors who are unable to meet the minimum monthly payment requirements for their debts has hit an all-time high

On the other hand, some of the respondents who had not lost their jobs but whose incomes had been affected chose to restructure their loans by decreasing their monthly loan installments, resulting in a longer payback time. This was the choice made by some of the respondents affected by the recession. This decision was taken since the respondents' salaries had suffered because of choice. This step was done so that they could meet their monetary commitments and fulfill their duties.

On SACCO re-payments this was feedback.

The only payment we were making was the interest on the loans, and we were only allowed to make deposits of a minimum of 10 dollars (USD) each time. It was beneficial because, as you can see, our wage was modest, and someone would not have been able to provide for their family if deductions were still taken out of their paycheck. Because of this, it did not end up occurring; thus, that was a positive outcome. Therefore, when they stopped making loans, we as individuals gained because we could provide for our families with the little sums of money we were given. This was possible because they ceased making loans. Because of this, we were able to maintain our employment, which made this accomplishment feasible

Several sectors have gradually got back on their feet, especially agriculture sector which this study is anchored. This improved the way loans were paid back. This was because some of the members who had been receiving lower pay were gradually being brought up to full wages, while others who had been on unpaid leave were being recalled. In addition, some of the members receiving lower pay were being progressively raised to full salaries. In addition to that, some of the members who had had their pay cut had to return to their positions. This was brought to light by the remarks that were made by the interviewers, which are given below:

Because the great majority of hotels had stopped paying their employees' salaries, as you are aware, the employees were not receiving anything in the shape of deposits. This

was because the hotels had ceased receiving any deposits, which was the cause of this situation. But as of right now, members have resumed going to courses, making payments on their outstanding bills, and saving money, even if it is only the bare minimum

The findings showed that the effect of Covid-19 on the economy's overall performance was significant enough. Despite this, the respondents continue to have a positive outlook on the matter since they anticipate an improvement in the economy's performance during the next months. This belief is reinforced by the support they got from their SACCOs and their trust in the resilience of the business model this non-conventional entities.

As a result of the actions taken to ensure that SACCOs can continue providing their services without interruption, the members of the SACCO have good reason to anticipate that the economic performance of their SACCO will not continue to deteriorate shortly. Most SACCOs are focused on improving their economic performance; however, they are still faced with the unpredictability of how the impacts of Covid-19 will play out in the business climate and the delivery of services to their members. Although most SACCOs are focused on improving their economic performance, they are still faced with the unpredictability of how the impacts of Covid-19 will play out. Even if the majority of SACCOs are concentrating on enhancing their current economic performance, they are still confronted with the uncertainty of how the effects of Covid-19 will be carried out in their respective organizations. The participants in the conversations were able to successfully capture this optimistic attitude regarding the opportunities that lie ahead in the future:

I still have faith that SACCO will be successful, and on top of that, considering the base, they have a rather extensive share capital. I believe it can accommodate anybody interested in joining

Even if the storm lasts for another year, I feel that as members of our SACCO, we will be able to maintain a level of enough life since they have prepared to accommodate [us].

Even today, one cannot help but be filled with the same feeling of optimism and excitement that permeated our very first round of data collecting in connection to the potential of SACCOs. This is because one cannot help but be imbued with the same sense of optimism and eagerness. Participants feel that even if Covid-19 continues, if there is not a downturn followed by systemic closures and limits of movement of people and commodities, they predict that the performance of their SACCOs will improve even more. This is the case even if Covid-19 continues. This is the situation despite the continuation of Covid-19. This is the case irrespective of whether there is a recession, which a widespread closing of businesses would follow. The emotion that follows, which was started by the persons that we questioned, is a fantastic illustration of how this idea may be summed up:

I believe that initially, we were so terrified of the economic situation of our country that businesses, workplaces, and organizations all shut down. Nevertheless, now that we have all these vaccinations and with all the health measures being put into place, I believe that we will not keep any further, but we are looking forward to a better day and year next year. The fact that we now have all these immunizations and with all the health precautions that are being put into place, I think that we will not keep any deeper; nevertheless, I believe that we will deep any farther because I believe that we will

4.2 The resilience of the cooperative model in times of crisis

Since cooperatives are created to accomplish critical goals that the market and the state fail to meet, it is not surprising that their history is closely related to economic downturns and crises. The reason for this is that cooperatives have always been in demand. Many people are surprised to learn that cooperatives have a long and close relationship with periods of severe economic downturn and disaster (Novkovic, 2008). Williams has already made a similar claim (2007). Fernández and Simpson (2017) state that wine producer cooperatives began to emerge not until the middle of the twentieth century, long after the Great Depression and World War II. The golden age of winemaking occurred about this time. Parts of Europe's wine-producing areas were devastated by phylloxera in the middle of the nineteenth century and again in the late nineteenth century. Food co-ops were set up in communities throughout the country to

offset the decline in purchasing power after World War One (Fonte & Cucco, 2017). Since the phylloxera epidemic was so devastating, wineries have swiftly formed cooperatives. At the same time, it may be premature to speculate on whether or if a new cooperative movement will emerge in the wake of the Great Lockdown of 2020; it is interesting to consider how cooperatives function in times of distress. The way cooperatives run their businesses may serve as a model for this.

Compared to their for-profit rivals, cooperatives have a greater chance of surviving and operating in the aftermath of a major disaster (Birchall & Ketilson, 2009; Roelants et al., 2012). When faced with adversity, the cooperative model stands out from more conventional business structures because of (a) its emphasis on member participation and (b) its foundation in a global identity-based movement and a more robust local grounding. These two features help the cooperative model succeed when other business structures have failed. As a result of its increased efficiency and democratic decision-making, the cooperative model is quickly gaining popularity. The cooperative model's superior performance is primarily due to these two distinguishing features. In this section, we will assess these traits concerning the cooperative principles they are tied to and explain how they help cooperatives weather storms better than other businesses. The cooperatives show this we visited either took the entrepreneurial initiative during the COVID-19 scenario or that we stumbled upon in our investigation. In this case, the cooperatives in question continued their pattern of conduct during the whole relevant time frame. We learned about these cooperatives via the interviews or literature reviews we read. These cooperatives either had a role in the crisis itself or were brought to our attention in the texts as having some bearing on it. It all had an impact on the persons concerned.

4.2.1 SACCO's responses to remain afloat

During this research actors were aware of the different interventions the SACCOs had used to keep their organizations afloat and continue delivering services to their members. They pointed out the following: the introduction of hand washing stations, the imposition of social distancing regulations at the workplace, the transfer of services to a digital/online platform, the rescheduling or renegotiation of loans or remittances, and the reduction in the size of employees.

SACCOs furthermore guaranteed that all health procedures are followed by their members to ensure a decrease in the pandemic's rate of spread.

Our qualitative findings from the first round of data collection indicated that the objective of some of the measures that were introduced, such as the transfer of services to online platforms and loan restructuring, was to ensure that the SACCOs continued to offer services despite the challenges that their members were going through. These objectives are highlighted in the following excerpts from interviews:

Our mobile platform, the Sacco link, has been adopted, which will ensure that service supply will continue uninterrupted

Because our members' incomes were reduced, we suffered a significant loss in revenue. As a committee, we sat together and concluded that we needed to assist these individuals while also managing the situation.

To convince consumers that it is possible to restructure their loans, the board of directors was required to devise specific restructuring methods. Contact the same guarantors as before. Extend the number of months, and you will be able to keep making payments of the same modest amount of money over a more extended period

Several actors this research engaged felt that the new measures that SACCO implemented during Covid-19 had good and bad impacts on the organization's members and its operations. Concerning the positive effects, the respondents indicated that the new measures made it more accessible and enhanced their access to SACCO services than before, facilitated or enhanced their adaptation to the new normal, and improved their information communication technologies skills (such as the use of online services) Concerning the unfavorable consequences of the measures, they made it more difficult for individuals to obtain SACCO services, and they caused individuals to have difficulty accessing services via communication technology. Some indicated that the measures had no impact on their ability to receive services such as credit.

Because SACCO services may now be accessed online, there has been a change toward a more direct and instantaneous engagement with various financial goods and services. The use of digital platforms has had a beneficial effect on the functioning of SACCO businesses. It has not only to mitigate the effects of Covid-19 but also opened the door to prospects for quicker, more cost-effective operations and improved client experiences. One SACCO said.

We went online immediately; for instance, all short-term loans are now accessible through mobile devices. You do not need to come into the office; all that is required is a phone call to apply, after which your loan will be processed and reimbursed. You get the information instantly, and you have access to it round-the-clock. Therefore, performing this online has a great many more advantages than disadvantages

The results of the poll are given even more credibility by qualitative data, which shows the adverse effects caused by the measures put into place. For example, members of certain SACCOs said that it took longer to acquire loans than it did during the pre-Covid-19 time, while members of other SACCOs indicated that some members could no longer access loans as quickly as they had in the past, as seen by the following quotes:

You used to be able to apply for a loan, and within a month or two, you would have the money in your account. Now, however, the process takes far

The problem with loans is that you may be aware that a person meets the requirements for a loan, yet you may still choose not to grant them one. There is no denying that some of these initiatives had unintended consequences for our members.

Moreover, our research indicated that SACCOs had continued to reinforce some of the steps first adopted when Covid-19 struck, such as the transfer of services to online platforms. This is supported by the statement that was provided by one of our most reliable sources, which is as follows:

We have also moved to do many of our meetings or correspondence digitally through WhatsApp groups and emails so that we do not necessarily have to meet physically to

deliberate on some of these matters. Most of the things that we used to do manually are no longer done manually, and we have also moved away from doing most of the manual things manually

On exploring the measures that the SACCOs have put into place over time as they navigated the impacts of Covid-19 to remain afloat, some SACCOs had reviewed and enhanced their products offering, efficiency in their loan disbursement, and loan recovery, as captured by the following excerpts from our interviewees:

As a result, as an organization, we made the conscious decision to develop many intervention products. These products included loans and other means of keeping the organization afloat, such as introducing products such as insurance

We are providing out emergency loans as rapidly as possible; the SACCO gives out loans swiftly.....

We have begun to embark on solid loan recovery from loan defaulters, and that is one area in which I am emphasizing all our efforts to ensure that we can collect as much as possible and make sufficient funds available for members to receive their loans as we did before we were confronted with Covid.

4.2.2 Member Centrality

Sudden shifts in the environment brought on by a crisis may disclose underlying power structures in an organization. These power structures are not always apparent when conditions are more favorable. In times of crisis, managers of traditional businesses are often forced to reevaluate trade-offs to safeguard shareholders' interests. This typically results in actions that conserve money while reducing worker and social responsibilities (Yunus, 2009). Cooperatives put the needs of their members first, as was said before (Hansmann, 1999), and the quality of the relationships they have with those members, even during times of difficulty, is of the utmost importance. The members of a cooperative are simultaneously the owners of the business, the people in charge of it, and they have a use–transaction connected with the organization. This makes for a complex interaction between the two parties (Mamouni Limnios et al., 2018).

This one-of-a-kind yet convoluted connection may be navigated more effectively with the assistance of structural cooperative qualities such as shared ownership and democratic governance. According to this research, the COVID-19 epidemic has had socioeconomic and psychological repercussions on the respondents. The following sentiment, which was taken from one of the conversations, is an example of these effects.

The members are not doing well. If you have a loan that you are currently paying off, then suddenly, you will not have any source of income, leaving you in a precarious financial position. After nine months, you will begin to get some of the money that is coming in, but it will be very little. Keep in mind that the debt has accrued interest and that since it has been outstanding for so long, it is also psychologically impacting you. You are anxious on a psychological level, and when you are worried on a psychological level, it is impossible to maintain financial stability

On the other hand, women have been somewhat more impacted mentally and socially than males. For instance, in terms of mobility, women were more impacted than males due to lockdowns, curfews, and a suspension of movements due to the situation. This may be because women have historically been seen as caregivers. As a result, being separated from their loved ones during times of uncertainty may have taken a more significant toll on women than on males. The following sentiment, gathered from one of our FGDs, lends credence to the conclusion that Covid-19 significantly influenced women.

Those women who are the only providers of their household's income are the ones who would suffer the most. You will also notice that if a woman is a widow, everything relies on her

The research indicated to me information on potential pathways that further worsened the toll on women. According one consultant, there was a widespread belief that when times are difficult, such as in the aftermath of Covid-19, some men just throw in the towel and leave the duty of the home to the women.

When there are too many obligations, the guy will pack his things and leave the family in the care of the woman, even though the woman is the one who should be taking responsibility for everything. This makes life difficult in the houses in which we now reside.

Despite the findings that Covid-19 took a slightly more significant toll on women than it did on men, our investigations also revealed some nuanced psychosocial impacts that men struggled with due to the pandemic. The following sentiment, taken from one of engagements, is an example of one of these impacts.

You discover that you cannot do the tasks assigned to you. It has restored us to our status as men. Numerous homes are susceptible to burglary. Because of what the lady was getting from you, they are no longer eligible to receive it. You discover, for instance, that we were living in a two-family home. However, we will have to relocate to a single room due to this issue. You move in with your children, especially the older ones, even if you already have a home.

When we asked people about their experiences with the personal consequences of Covid-19 caused by infections, some said that males were more likely to be impacted. However, some believed that women experienced more infections than males as others believed that Covid-19 infections equally impacted men and women. The following responses were interesting.

To tell you the truth, many persons who have interacted with the Covid 19 are guys; I have not yet come across a woman who has been associated with this group

In general, this research found out that more women than males have developed healthy coping strategies in response to Covid-19. Women were more likely to report employing the indicated positive coping technique than men were. This difference in likelihood was seen between the sexes.

4.2.3 Structural characteristics of cooperatives leading to user centrality

To begin, the structure of cooperatives is fundamentally different from that of traditional businesses in terms of the distribution of ownership and decision-making powers. This distinction is represented in the first two principles of cooperatives (i.e., open, and voluntary membership; democratic member control). Cooperatives do not offer decision rights based on ownership but rather on membership. This contrasts with traditional businesses, which grant decision rights based on cash invested (Peredo et al., 2018). Member-users are "internalized" via their ownership structure, which generates strong relationships with the organization (Nez-Nickel & Moyano-Fuentes, 2004).

This is accomplished by decoupling decision rights from the money contributed to the organization. Because dividends paid to members of cooperatives are distinct from dividends paid to shareholders of traditional companies, this further restricts the primacy of shareholder value. In cooperatives, patronage refunds are given to the cooperative members rather than following the logic of capitalism and sharing earnings in proportion to the amount of capital invested. These reimbursements are determined according to a formula that considers the individual member's contributions (in terms of sales, hours worked, and productivity) (Rhodes, 1983). Therefore, while having access to finance is essential to the success of the joint venture, it is not a need to make a profit from the endeavor. Because of the cooperative's shared ownership structure, the organization is incentivized to emphasize its long-term use–transaction connections with its members rather than on the monetary value alone.

This dynamic is further strengthened by the fact that ownership in cooperatives cannot be transferred from one person to another. On the other hand, cooperatives do not give any incentives for the quick rise of financial gains, after which shares may be sold on the market for more excellent prices. This is because cooperatives often permit trading their shares (Mikami, 2016). Members are not encouraged to purchase more than one share since doing so does not increase the number of advantages received. In contrast, the non-transferability of ownership leads to less risk for the cooperative of falling victim to dominant shareholders, at least not because of the level of ownership share.

This is because influential shareholders tend to have more of a financial stake in the cooperative.

The second principle of cooperatives is that democratic member control of the organization is one of its defining characteristics. In most cases, this idea is put into practice at the General Assembly of Members via the "one member, one vote" principle. As a result, it is expected of members that they will rule collaboratively. It necessitates the equal consideration of each member's vote (ICA, 2015), which indicates that managers are restricted by a democratic method and not merely by the pressure of prominent shareholders, as may be the case for traditional firms. Consequently, democratic control encourages the consideration of members in all decisions. It always ensures the distribution of resources for the creation of use-value, especially during times of emergency. In addition, the cooperative movement is known for its culture of decentralized decision-making, which encourages more engagement in the governance process from regional committees, working groups, and representatives (Allemand et al., 2013; Hoffmann, 2005). All procedures provide opportunities for members to have conversations with management.

Third, the economic engagement of user-members in the activities of the cooperative ensures the users' centrality in the organization (i.e., the third cooperative principle, see Table 1). In addition to participating in the cooperative as an investor, members make a commitment to use the cooperative in one of the following ways (ICA, 2015): (a) providing raw materials to, (b) working for, or (c) purchasing from the cooperative. Both the members and the cooperative stand to profit from this transaction since it increases the members' overall utility. The cooperative needs this input to maintain its level of economic activity. The cooperative and its members have a relationship that is mutually dependent on one another, which strengthens the cooperative's need to create value for its members, who might otherwise free ride and put the resilience of the cooperative at risk due to a lack of resources if the cooperative did not have such a relationship (De Moor, 2020). On the other hand, members are driven to remain loyal to their cooperative by participating in the economic well-being of the organization and making the appropriate choices collectively for the business if they can expect that the cooperative will be helpful to them in the long run (Feng, Friis, & Nilsson, 2016).

Last, this distinctive 'user-centered' governing structure of cooperatives has tremendous consequences for the trust interactions between cooperative members (Hatak et al., 2016). According to Arrow and Fisher (1974), trusting relationships are essential for long-lasting and fruitful connections and essential for effective stakeholder management (Crane, 2018). (Boone & Ozcan, 2014; James Jr. & Sykuta, 2006; Spear, 2000) Research has shown a correlation between businesses owned by their members and increased trust in such businesses. Trust is an organizational coordination mechanism (Adler, 2001), and just like hierarchy and price mechanisms, it partially follows the form of an organization, or at the very least, it is mutually affected by choice of governance. Hierarchy is another organizational coordination mechanism that partially follows the form of an organization (Puranam & Vanneste, 2009). This is because cooperatives are more dependent on relational contracts between members rather than regulation and sanctions, which is one of the reasons why there is a lower potential for opportunistic behavior in cooperatives (Hansmann, 1999). Another reason is that cooperatives rely more on relational contracts between members (James & Sykuta, 2005).

The need for self-organization and the lack of tight hierarchies are essential concepts of the cooperative movement. Both factors contribute to developing trust in cooperatives (Ole Borgen, 2001). Cooperatives are less prone to agency difficulties and mistrust between parties than other types of businesses because ownership and control are not kept separate in cooperatives. This is because ownership and control are combined in cooperatives (Borgen, 2004). Therefore, not only does trust have the potential to fill the coordination void in cooperatives, but it is also guided by some of the typical characteristics of the cooperative form.

To summarize, member-centricity, which is reflected in the concept of patronage refunds, the non-transferability of shares, and the one-member-one-vote principle, create a trusting relationship between the members of the organization. This not only makes the cooperative less appealing to businesspeople who are interested in making a profit, but it also makes joining the cooperative less appealing to members who are shareholders (Hansmann, 1999). The use-and-transaction connection members have with the business is one of the fundamental aspects that define cooperatives. Cooperatives can decentralize their governance and, as a result, better incentivize the

common objective because they use the cooperative form. These organizational traits are very similar to cooperative entrepreneurship, which entails dealing collectively with issues, including collective action and free-rider behavior (Staatz, 1987).

4.2.4 Manifestations of user centrality during the COVID-19 crisis

First, the desire of certain cooperatives to provide the highest possible level of service to their member-users was the impetus that caused them to modify their operations to meet the new and distinct requirements posed by the pandemic and the lockdown. This adaptation resulted in some instances in a shift in their economic production activity; in other situations, it required a redirection of the allocation of their financial reserves and investment plans. Adaptation of this kind led to both outcomes in certain circumstances. In Ghent, Belgium, for example, a restaurant called Lokaliteit is owned by its staff and operated as a cooperative.

In the spring of 2020, the restaurant transitioned into the business world to keep its staff employed. Food that would have otherwise gone to waste was preserved by canning or fermenting it into products like tomato sauce or kimchi. The restaurant was converted into a small food store to achieve the cooperative's purpose of providing the neighborhood with food that is both nutritious and able to be produced sustainably while also satisfying the cooperative's requirement to continue earning their living. "The epidemic has pushed the cooperative to overthink their financial and commercial strategy," says the group's founder, Arno De Mol. "This has magnified the flexibility of the cooperative model within the limit of its unique goal" (personal communication). This adaptability of the cooperative model and the care provided by the community can be seen on a broader scale in India's plethora of self-help groups, in which women pool their resources and share their expertise to improve their means of subsistence and fight against poverty.

These women's collectives have played an essential role in the recent health crisis, not only for sustaining themselves but also for sustaining their communities. They have been supported by long-standing Indian associations such as the Self-Employed Women's Association, which groups many of these groups and small self-help cooperatives. For instance, they have begun producing and distributing face masks,

herbal sanitizers and soaps, and kits with protective gear to stop the spread of the COVID-19 virus. Additionally, they have trained each other to use digital communication channels to raise awareness of COVID-19. In addition, they have developed specific COVID-19 health insurance products to cover hospital costs for rural communities.

Second, the link between cooperatives and their members was reinforced in both directions: members supported their cooperatives, and cooperatives supported their members as they worked through the difficulty of the situation. Collective ownership and economic participation on the part of members serve as the foundation for a sense of psychological ownership and identification with the cooperative, which in turn leads to increased levels of member engagement (Vandewalle, Van Dyne, & Kostova, 1995). This kind of support manifested itself not only for cooperatives that were going through difficult times because of the Great Lockdown but also for cooperatives that were going through fast (and temporary) scaling issues because of unexpected demand peaks, such as those that occur in short supply chains in the food industry.

For instance, the consumer cooperative known as "La cooperative ardente"², headquartered in Liege, Belgium, distributes food items that are produced biologically, ethically, and locally in collaboration with farmers close to the short supply chain. Additional labor was required at the cooperative to meet the unexpectedly high demand for locally sourced food that resulted from consumers' decision to shop elsewhere for their groceries. Despite the limits imposed by hygiene regulations, cooperative members unexpectedly offered their services as volunteers during the early weeks of the lockdown. As a result, the cooperative could maintain its average level of *service*. On the other hand, cooperatives themselves have shown a significant amount of effort to help their members.

For instance, Co-op Childcare³, which is operated by nearly fifty nurseries all over England and is owned by Midcounties Co-operative, UK, has introduced a redundancy support program called "Helping Hands." This program provides parents of young children impacted by COVID-19 free childcare sessions, financial reductions, and flexible payment terms. In addition, parents could get further help via the provision of free virtual consultations.

4.2.5 Embeddedness in a global movement and the community

A firm with a solid foothold in its community is more likely to be prepared to anticipate and adapt to changes in its environment because it is more attuned to the requirements of its stakeholders and the possibilities given by this shifting landscape. One reason is the firm's prominent role in the neighborhood (Baum & Oliver, 1992; Dacin, Beal, & Ventresca, 1999). Long-term thinking results (Dufays, 2016), social innovation is facilitated (Lashitew, Bals, & van Tulder, 2020), and expansion is linked in some instances (Baù, Chirico, Pittino, Backman, & Klaesson, 2019; Greenberg, Farja, & Gimmon, 2018). Furthermore, it improves resilience in the face of adversity (Greenberg, Farja, & Gimmon, 2018). As reported by (Dahles & Susilowati, 2015). Because of whom they are as an organization and how they are constituted, cooperatives have deep foundations in the global movement (Williams, 2007) and their local community (Becker, Kunze, and Vancea, 2017).

The International Co-operative Alliance works to promote a unifying identity for cooperatives across the world. The term "cooperative model" describes this persona (Nelson et al., 2016). This identity is based on shared beliefs and practices (see Table 1 above) that cooperatives must uphold and that should guide their day-to-day operations and long-term choices (ICA, 2015). Cooperatives are more likely to bond if their members have a shared identity since this fosters a "us against them" (Elias & Scotson, 1994/1965). Emotional credit for this idea goes to writers Elias & Scotson. As such, it would memorialize the distinctiveness and variety of cooperatives as opposed to other business structures (Basque & Langley, 2018). For cooperatives to successfully carry out their operations, they are strongly recommended to search for cooperative consumers, suppliers, and staff. In addition, cooperatives are strongly urged to get involved in the sectoral and geographical (domestic and international) networks comprising other cooperatives.

The sixth principle of cooperatives, known as "collaboration among cooperatives," further solidifies this relationship between the two entities. Cooperatives are encouraged to seek cooperative suppliers, customers, and workers via the use of this concept. The sixth principle of cooperatives, "collaboration among cooperatives," reinforces this connection by mandating that cooperatives work with other cooperatives

to benefit their suppliers, consumers, and staff. The sixth cooperative principle, "operation among cooperatives," strengthens this bond. Cooperatives are encouraged to seek out other cooperatives as suppliers, clients, and employees (ICA, 2015). Thus, cooperatives have been profoundly entangled in a movement taking form due to their involvement in networks and commitment to the ideals and aims they all share (Schneiberg, 2013).

The cooperatives' strong sense of community may be traced back to their shared membership in a more significant international movement. Cooperatives can help one another in two distinct ways. As a first step, cooperatives have a more comprehensive mutual understanding because they have the same organizational identities and are thus all a part of the same more significant movement. By drawing on the movement's common ideals and principles and the knowledge that flows through the organized movement, primarily via apex organizations, cooperatives are better equipped to anticipate the behavior of other cooperatives. Cooperatives are a possible source of this data. Cooperation between businesses is safer and more probable under more stable, predictable settings (Gulati & Gargiulo, 1999).

On the other hand, cooperatives are more likely to exhibit limited solidarity, often seen in ethnic and immigrant business owners (Portes & Sensenbrenner, 1993). Because of their "alternative" position, members of a minority group frequently develop an unbreakable sense of brothers and sisterhood. Cooperatives foster a feeling of community because their members share the principles and ideals reflected in the communal identity. This helps them stand out from the crowd. This is because participating in a cooperative creates a sense of community unlike any other kind of company (Nelson et al., 2016). Working together and showing solidarity are two examples of these alternative outcomes that cooperatives rely on to maintain their distinctive personality (Dufays, O'Shea, Huybrechts, and Nelson, 2020; Fonte & Cucco, 2017). Cooperatives rely on these alternate outcomes to maintain their distinctive personality. According to Dufays, O'Shea, Huybrechts, and Nelson (2020), cooperatives depend on these different results to preserve the unique traits that make them stand out. Two thousand seventeen publications by Dufays, O'Shea, Huybrechts, and Nelson; Fonte and Cucco (2017) (2020).

In conclusion, when cooperatives become a part of a worldwide movement, there is a stronger feeling of community among individuals who are participating in the cooperatives. The global nature of the movement fosters this sense of community. This phenomenon may become more prevalent during times of crisis to preserve the cooperative organizational model and principles (Vieta, 2010) and to continue catering to the needs of cooperative members. It is anticipated that during times of crisis, this phenomenon will become more frequent to serve as a defense mechanism aimed at sustaining the cooperative organizational model and goals (Vieta, 2010). Even more likely, in times of crisis, it will be bolstered as a protective mechanism to keep the cooperative organizational model and principles in place (Vieta, 2010). Zamponi and Bosi (2018).

The seventh principle of cooperative states is "engagement with the community," which is reflected in the cooperative structure. This implies that cooperatives have strong local roots and connections to a more significant global movement (Muoz, Kimmitt, & Dimov, 2020; Shrivastava & Kennelly, 2013). Cooperatives are local institutions ingrained in their surrounding communities not just by definition but also by design. Because of the intimate contact between cooperatives and the people who consume their goods and services—their members—cooperatives have a strong sense of local anchoring (see, for example, Filippi, 2014). This is because of the personal investment that cooperative members have in the business's success. If members use the cooperative's services, it is usually best if the cooperative is located close to their homes or workplaces.

To maintain the system's democratic nature, the location where decisions are made must be easily accessible. The rising need for accessibility may require primary cooperatives to decentralize their decision-making processes (Lamarque, 2018). Evidence suggests that cooperatives try to increase social capital within their ranks and the circles of influence they touch. The need for physical closeness among cooperative members and, consequently, the cooperatives' reliance on their home communities may be lessened by the rise of digital technologies; however, this is not the case (e.g., Foramitti, Varvarousis, & Kallis, 2020).

4.2.6 Manifestations of embeddedness in a global movement and the community during the COVID-19 crisis

Because of being a part of a worldwide movement, cooperatives develop a stronger sense of solidarity and brotherhood. To better serve their members during the COVID-19 crisis, cooperatives joined together to provide a helping hand to one another and form new partnerships. To serve as a source of inspiration for other cooperatives throughout the globe, many cooperative apex organizations have highlighted recent alliances and solidarity actions on their websites and other social media outlets.

There may have been a need to react to problems in debt repayment due to job losses or lower wages as a direct consequence of Covid-19, leading to measures such as loan restructuring and the suspension of listing loan defaulters with Credit Referencing Bureaus (CRBs). It is possible that this happened because fixing the problem was essential to avoiding even more money problems down the road. A desire to find answers to these issues may have prompted this request. The same might be said about the accessibility of protective gear like masks and hand sanitizers.

The establishment of new alliances and the advent of new business ventures were regular results of cooperatives working together to achieve a shared aim. In Belgium, for example, we have the platform cooperative Pwiic and the pharmaceutical cooperative Multipharma. Within days of the lockdown's start, they had come together and created an online community that acts as a hub connecting those who can help with those who need it on a regional scale. A collaborative platform called Pwiic, and a pharmaceutical cooperative called Multipharma call Belgium home.

If a user needs help with anything like grocery shopping or to the pharmacy or even taking care of their pets, they may describe the kind of support they want on the platform. On the other side, people willing to help when they do not have to and have some free time may also specify within a single line on the same platform how they might help their neighbors out if they are in a similar situation. Hundreds of individuals, some of whom were customers of Multipharma and others who were participants in other Pwiic groups, joined the platform quickly. They worked together to assist one another.

Furthermore, the cooperatives' members' deep ties to the communities they operated fueled the emergence of an entrepreneurial spirit despite the COVID-19 pandemic. The "Thuisverpleging Meerdael" workers' cooperative in Leuven, Belgium, links over 40 freelance nurses who specialize in home health care and is an excellent example of how many cooperatives have expanded their services outside their member base to benefit the communities they serve. This cooperative is an excellent illustration of how many others have expanded their offerings outside their core membership. When people remember the early days of the pandemic, they may recall the "roaring pricing" that occurred when medical protection supplies like face masks and hand sanitizer were in short supply.

The cooperative's members may form an organization to seek out new sources of supply to ensure product quality better and negotiate more advantageous terms for future purchases. When local nurses who were not part of the cooperative came to them for help since the cooperative had run out of necessities, they ensured those nurses had access to protective equipment. The nurses had used up all the supplies, so this was done. Similarly, the cooperative's founder, Steven Vancraesbeek, describes how the group organized a COVID-19 unit, with many members caring for newly discharged patients. The patients' identification numbers inspired the name of this ward. In addition, they snatched patients from non-member doctors to increase safeguards for the most defenseless patients. The individual dialogue was the source of this information's acquisition.

In addition, the cooperative has assigned numerous members the task of keeping track of the ever-changing governmental laws and constraints established to slow the spread of COVID-19. Being self-employed means that the rest of the members and non-member colleagues have been inundated with new technological information. These team members were responsible for disseminating brief, regular updates to the rest of the team and any external counterparts. Frontline workers were considerably bolstered by cooperation and community concern throughout this crisis, allowing them to stay informed and safe while continuing their vital tasks of nursing and caring. During a crisis, this has been an enormous help. Consequently, frontline workers have gotten much support, enabling them to keep doing their crucial work without any breaks.

Chi Fresh Kitchen, based in Chicago, Illinois, United States, is one example of a crucial food supply firm at this time of need. Chi Fresh Kitchen is a worker cooperative that plans to operate in June 2020 to give its members, the vast majority of whom are black women who have spent time in prison, economic stability, and empowerment. Inmates will make up most Chi Fresh Kitchen's staff. After the March epidemic, they realized that starting their operations earlier than expected was the only way to guarantee that their members would continue to get financial assistance. Community members going through temporary food shortages may now get donated meals from the cooperative.

Together with Urban Growers Collective, a Chicago-based nonprofit run by women and people of color, we are making this happen. Both organizations put in much work to ensure that underprivileged people get a sense of agency and social justice by eating healthy and producing food in their communities. These examples highlight the potential advantages of community-based partnerships in times of crisis when members' financial security must be prioritized above all else. This exemplifies the positive effects of community collaboration.

4.2.7 Impact of Covid-19 on the business environment of SACCOs

This research findings indicate that the unprecedented business closures instituted because of Covid-19 and the subsequent supply chain disruptions had an impact on the businesses in the agriculture sector that was the focus of the study through the loss of jobs and loss of income by employees. This impact was manifested as a negative economic repercussion for those businesses. This occurred because of the nuclear accident that occurred during Covid-19. This resulted in higher credit, liquidity, and capital adequacy concerns for SACCOs that drew their membership from the three sectors, as members decreased or discontinued their loan repayments and share contributions, which led to a loss of income for the SACCOs.

Additionally, this led to an increase in the number of members who defaulted on their loans, which further exacerbated the situation. Although SACCOs in other sectors were also affected by the pandemic, which led to a negative average growth rate in loans and a nominal growth in assets in the second quarter of 2020 (Buchenau & Cuevas, 2020),

the toll of the pandemic on SACCOs in the Horticulture sector was disproportionately higher. This resulted in a negative average loan growth rate and a nominal asset growth. This was because these industries increasingly relied on SACCOs for their finance, which led to the result we saw. According to a study of cooperatives in Europe, the pandemic disproportionately affected cooperatives functioning in the transportation and tourism sectors (Cooperatives Europe, 2020).

Another area of the SACCOs' economic environment that Covid-19 greatly influenced was the internal operations of the SACCOs as well as their connection with their members. This was principal since social distancing limits were put into place. Most member engagement events, such as annual general meetings (AGMs), were postponed as SACCOs struggled to adjust their internal operations to the new working environment, in which most duties were conducted online. This significantly impacted service delivery. This specific form of impact is neither unique to SACCOs in any of the three sectors (Oseno, 2020) nor unique to SACCOs in Kenya. Instead, it is shared by all SACCOs in Kenya. Because the internal operational systems of credit unions all over the globe have also been impacted, it is necessary to study the affected internal systems to enable remote internal operations. All aspects of business are conducted remotely, from day-to-day operations to management and board meetings, as well as service delivery and member interaction (ILO, 2020; Nelms & Rea, 2020a).

It has been stated that its influence on the internal operating systems puts financial cooperatives all over the globe at a turning point. At this juncture, on the one hand, opportunities for reimagining new business models that leverage technology in many of the operational and service delivery aspects are presented; on the other hand, the investments necessary serve as a disincentive to grasp the opportunity presented, especially as the initial impacts begin to wane. This is a point where, on the one hand, opportunities for reimagining new business models that leverage technology in many of the operational and service delivery aspects are presented; on the other hand (Cooperatives Europe, 2020; Nelms & Rea 2020a&b).

4.2.8 Gender related effects of Covid-19 on members of SACCOs

According to the findings of my study, women were slightly more impacted by Covid-19 than were men in most of the ways that were reviewed. This was the case in all the aspects that were analyzed. In addition to reporting more enormous losses in income because of job losses than men, more women than men also reported effects on all the social aspects investigated as well as on psychological aspects such as increased anxiety and stress because of the cessation of movement. These findings suggest that women are more likely than men to report such effects. These results may be attributed to the study that was carried out. It was evident that women were disproportionately harmed in some ways, and these differed according to the selected approach. For instance, if a higher proportion of women than men stated that they had lost their employment, this suggested a more considerable loss of means of subsistence, an increase in women's sensitivity to extra effects, and so on. Austrian et al. (2021) studied the gendered economic, social, and health consequences of COVID-19 on informal settlements in Kenya.

They concluded that when individuals lost their employment, not only did they become more likely to go without food, but they also stopped seeking medical care. This was the case for males as well as females. Because more women than men have reported losing their employment, there is a more significant likelihood of an increase in vulnerability to increased food and health insecurity levels. This is because more women than men have reported losing their jobs. Our results were also in line with those found in research conducted by Adams-Prassl et al. (2020) that examined the effects of the coronavirus shock on the labor market using samples of people from the United States of America, the United Kingdom, and Germany.

According to the research findings, persons under 30, as well as female employees and workers without a college degree, are much more likely to be already unemployed. At the same time, younger individuals are significantly more likely to see a drop in their wages. This research was carried out on representative samples of people from the United States of America, the United Kingdom, and Germany. According to the findings of Cuesta and Pico's (2020) research on the gendered poverty effects of the

COVID-19 pandemic in Colombia, it was found that women fare very similar to men in terms of the share of occupied female workers that are affected, as well as the share of new poor people who are women.

On the other hand, Cuesta and Pico's conclusions are not compatible with the data that we have obtained. They caution that their research is based on a narrow definition of poverty. According to this definition, poverty is measured in terms of headcount rates, and the household is viewed as a cooperative mechanism in which all members share their earnings for the collective good of each of them. As a result, the household should not be used to lessen the impact of gender inequalities.

Multiple studies have shown that women are more likely to be responsible for the unpaid care of Covid-19 patients in addition to the domestic duties of caring for children due to the closure of schools and lockdowns, which increases the likelihood of women leaving the labor field. This is because women are more likely to be the primary caregivers for their children during a lockdown or school closure (Austrian et al., 2021; Madgavkar et al., 2020; UN Women, 2020). It seemed likely that women and girls would be responsible for providing care for families headed by men since there was an increase in the number of men who were becoming ill. If the family's breadwinner experienced adverse health effects or was included in the number of women who were said to have lost their jobs because of the disaster, it was anticipated that the economic toll would be significantly higher for households in which the breadwinner was a woman.

It has been proven in every region of the globe that times of humanitarian disasters and crises are accompanied by an increase in the total quantity of violence that is done against women (Ilunga Kalenga et al., 2019; Khan et al., 2020).] The Ebola outbreak in West Africa from 2014-2016 is a modern illustration of how women and girls are enduring higher levels of sexual assault, coercion, and exploitation. This pandemic took place between 2014 and 2016. (John, Casey, and Carino, 2020; Onyango, et al., 2019). During times of crisis, the inability of women to access their usual social networks and sources of social support, such as was visible during lockdowns as well as health and other support services, make their precarious position even more precarious. This precarious position is made even more precarious because males have access to social

networks and support systems that women do not. Covid-19 was not an exception to this rule; our data suggest that more women reported gender-based violence (GBV), conflict within the home, and psychological stress resulting from increased job strain, physical separation, and limited mobility. COVID-19 was not an exception to this rule. In addition, it was discovered that the number of violent events committed against was on the increase in other locations. For instance, Wanqing (2020) discovered that during the Covid-19 quarantine period in the Hubei Province of China, the frequency of domestic violence against women rose by three. This was the case in the province of China. This is one of the critical issues mentioned in the policy brief on the effects of Covid-19 on women that was developed by the United Nations (UN Women, 2020)

It is consistent with what experts have noticed in the wake of prior significant economic downturns that women are better able to weather the storm. The finding that women are better able to survive the storm was found. During such times, when the employment of male employees was often impacted harder, women would boost their labor supply to compensate for the loss of jobs held by men. This was done to compensate for the decline in male jobs (Cuesta & Pico, 2020). After Hurricane Mitch, the response that was seen as the most common one among adult men was to leave their homes and search for work in other parts of the country, in neighboring countries, or the United States. In addition, a significant number of men used alcohol as a kind of self-medication, which increased the prevalence of psychiatric problems. On the other hand, the female leaders who were questioned after the storm highlighted their "creativity" in terms of how they searched for means of subsistence.

This was in stark contrast to the more typical course of action taken by men: to look for work in other sections of the country, neighboring countries, or the United States of America. This was the more common course of action taken by males. This was the case because men were more likely to be in positions where they could exercise this choice (Bradshaw, 2004). The findings of Cheng et al. (2021) are consistent with the hypothesis that the kind of coping strategies had a significant role in determining the severity of the adverse effects of COVID-19 isolation on guys who exhibited varying levels of well-being. The researchers tested this idea and confirmed that it is correct with their findings. On the other hand, this interaction effect was not observed in

women. Cheng, et al., (2021). The findings that indicated women had a superior ability to cope were consistent with the findings of Yan et al. (2021) on Sex differences in several areas and found males to be less adaptable and less likely to identify a need for psychological assistance. Similarly, the findings that indicated women had a superior ability to cope were consistent with the findings of Yan et al. (2021).

4.3 SACCO's responses to continue in business during the Pandemic

This research observed that SACCOs allied to the agriculture sector in Kenya used a range of preventive and corrective steps to respond to the unusual consequences of Covid-19. These efforts included both preventing the problem from occurring and fixing it once it did. The measurements have a range of effects on the members' level of engagement because of those effects. When traditional face-to-face interactions could only assist a limited number of members on a given day, the transition of services to online platforms allows for continuity of service delivery.

This is possible in situations where the transition of services to online platforms has taken place. As a direct consequence of this change, the SACCO and its members stand to gain enhanced efficiency, which will result in savings in terms of money and time. As a direct consequence of this evolution, SACCOs have also enjoyed the benefit of an increasing rate of technology adoption by their members, which has provided them with another advantage. In addition, it prepares the way for further channels of product development by leveraging all the possibilities made accessible by digitization.

It has been demonstrated elsewhere (for example, by Rodriguez and Oconitrillo (n.d.)) that the rapid digitization of services is accelerating, and that this phenomenon is linked to a trend that is anticipated to result in the digital transformation of credit unions. Additionally, it has been demonstrated that the rapid digitization of services is accelerating at an alarming rate. Whether or not this leads to a long-term and permanent digital transformation and the creation of new cooperative business models depends on whether SACCOs can continue the investment in infrastructure, systems, and capacity building for both their employees and their members. In other words, whether this leads to a long-term and permanent digital transformation and the creation of new cooperative business models depends on whether SACCOs can continue (Nelms & Rea, 2020a).

The migration of service traffic to online platforms, while advantageous and something that should be welcomed, is likely to come with risks that SACCOs need to avoid. One of these risks is the possibility that members who are not well-versed in technology will be unable to use the services. McKillop and French (2020), who observed a similar phenomenon of accelerated demand for digital services in the credit unions of the United Kingdom, concluded that the credit unions lacked the necessary scale to facilitate the provision of financial services that could be accessed and delivered through digital channels. This observation was since McKillop and French (2020) observed a similar phenomenon of accelerated demand for digital services in the credit unions of the United Kingdom.

According to Price and Monford (n.d.), the abrupt move to online platforms exerts an incredible amount of strain on IT services for a lengthy period. To mitigate this danger, they advise that SACCOs make confident that their systems are strong enough to manage increased traffic and that they take measures to protect information security by increasing their cyber surveillance. In addition, they point out that the abrupt move to online platforms exerts an incredible amount of demand on IT systems over lengthy periods.

Even though these measures harm the revenues of the SACCO, this research noted that loan restructuring, moratoriums, or the suspension of payment of loan principal for a set period can help members of SACCOs get through challenging economic conditions such as the loss of a job or a reduction in income. These conditions include: This conclusion agrees with Price and Monford's (n.d.) opinion that many credit unions are putting the needs of their members first and working to offer responsible financial services to their customers via a variety of programs to assist them in overcoming the current financial crisis. Although this is a very positive turn of events, it is quite probable that some SACCOs will have challenges with their loan books and maybe even capitalization concerns. McKillop and French (2020) and Rodriguez and Oconitrillo (n.d.) advocate for some regulatory flexibility to permit credit unions to adapt to the changing scenario and adapt their operations to assist with the pandemic,

as well as to cope with increased institutional stress. This perspective is shared by McKillop and French (2020). Rodriguez and Oconitrillo (n.d.) also advocate for some regulatory flexibility.

Because of concentration risk, the vast majority of SACCO's revenue was lost, which led to the organization suffering an impact that was close to cataclysmic. The SACCOs' entire membership had been recruited from only one job area. This danger was brought about because of the concentration that existed within the job sector. In contrast, the few SACCOs that had extended the common (single) bond to allow membership from other industries could profit from the numerous sources of money that were available to them to keep their organizations alive.

These SACCOs could do this because they had allowed membership from other industries. According to Scott, Gordon, and Christine's (2001) investigation, the danger of concentration was to blame for the collapse of a significant number of credit unions in the early 1980s in the United States. The Credit Union Membership Access Act of 1998 was motivated by this danger, and it specifically allowed for the extension of the field of membership to offset the risk. This risk was the reason for the Act. They found that multi-bond institutions provide additional investment opportunities and are subject to decreased membership concentration risk compared to single-bond organizations. In addition, they provided evidence that loan delinquencies are lower at multi-bond credit unions compared to single-bond occupational credit unions. Nevertheless, managers need to be mindful of the possibility that the informational gains that result from having standard links may, over time, become less significant.

Despite the challenges that members had to face as a direct result of the pandemic and the uncertainty that still exists, we found that members had a positive outlook on the future and the potential of their SACCOs to overcome the obstacles they had encountered because of the pandemic. This was the case even though members had to confront hardships due to the pandemic. The results of a poll that PYMNTS carried out in conjunction with Payment Systems for Credit Unions align with this opinion (PYMNTS, 2020). According to the study results, credit union members want to continue looking to their credit unions for financial services in the future and in the

present. This is a direct result of the measures that many credit unions have put into place.

4.4 SACCO interventions to support members and community before and during Covid-19

During this research, the vast majority of SACCOs did not have any support programs in place to aid vulnerable members of the community or the organization either before or after the Covid-19 epidemic. This was the case both before and after the outbreak. This goes against the concept that one ought to look out for the general welfare of the community. The consultative process among cooperative members that culminated in the Manchester meeting in 1995 was the pinnacle of the ideological introspection necessary to arrive at a definition of the cooperative's identity. Concern for the community was included in this process as the seventh principle of cooperatives, and the identity of the cooperative was hammered out at this conference (MacPherson & Paz, 2015).

Cancado et al. (2014) state that concern for the community is built on two pillars: a) the sustainable development of communities where cooperatives are situated; and b) the fulfillment of this development via policies agreed upon by their members. Cancado et al. (2014) state that this concern for the community is built on two pillars. The pioneers of this notion, among other things, considered the fact that the cooperative spirit is not only about individual and mutual benefit but also the principles of care for one another. This was one factor that led to this thought's development (MacPherson & Paz, 2015).

This qualitative research revealed further that one of the reasons SACCOs showed little concern for vulnerable members and the community was that management viewed concern for the community as synonymous with corporate social responsibility and not as a key component to being engrained in the functioning of the cooperative but rather as an activity that may be considered if and only when funds allow for it. This was one of the reasons why SACCOs showed little concern for vulnerable members and the community. Another reason was that management viewed concern for the community

as synonymous with corporate social responsibility. One of the reasons why SACCOs didn't show much care for their members who were vulnerable, or the community was because of this. It was also abundantly evident that the general membership of the SACCOs did not see this as an essential component of the functioning of the organizations.

The study conducted by Cancado et al. (2014). shows four dimensions that concern the community and corporate social responsibility split. These characteristics also serve as the basis for the unique identity of a cooperative. It is not essential to limit one's evaluation of community engagement to the availability of monetary resources; one may participate in community activities regardless of this factor. The findings of an investigation of credit unions in Ireland, for instance, show that concern for the community may manifest itself in various ways. These expressions may take many different shapes, such as hands-on engagement in community well-being and development activities and people sharing their skills with the community at large. Power et al. (2012).

CHAPTER FIVE

CONCLUSIONS, RECOMMENDATIONS AND IMPLICATIONS FOR PRACTITIONERS AND POLICYMAKERS

5.1 Conclusion

The organizational characteristics of agriculture allied SACCOS and the degree to which cooperatives are rooted in the societies in which they operate are two factors that contribute to the resilience of the operations business model of the said cooperatives. Other factors that contribute to the resiliency of these societies include: The durability of cooperative societies may be attributed, in part, to either of these reasons. Cases worldwide show how communities can continue to exist without the disruptive impact of capitalism's responses to crises, such as reducing worker size, contracts, or price-quality ratios.

These cases demonstrate how SACCOS can continue to function even in the face of adversity. These examples illustrate how SACCOS may maintain their ability to operate efficiently in the presence of obstacles. These instances highlight how SACCOS may endure in their existing forms, even without the effect of capitalism. It has been proved that cooperatives, in contrast to other forms of companies, are more resilient than other types of enterprises owing to how their missions are fundamentally built. Providing high-quality products or services to the organization's members and other stakeholders is viewed as the organization's foremost aim, as opposed to the financial advantage of the business's owners. This is because the former emphasizes the latter.

When a cooperative is going through a period of collective difficulty, having trust and solidarity among the cooperative members, in addition to frequently anchoring the cooperative in the local community, ensures continuing support in the form of financial and in-kind contributions. This can be especially helpful when the cooperative faces a crisis that threatens its existence. When the cooperative is dealing with a crisis that puts its very survival in jeopardy, this might be a particularly beneficial strategy. This aid is offered not just during times of relative calm but also at times when the cooperative is collectively going through a period of problems. In other words, this assistance is supplied not only during times of relative quiet. There is a feeling of international solidarity among members of cooperatives because cooperatives have their origins in a broader social movement that is taking place worldwide. This is a direct result of the

fact that cooperatives are based on such a movement. The availability of this is yet another component that contributes to the total assistance that is provided for cooperatives. However, the values and organizational characteristics that guarantee the democratic involvement of members are likely to continue to be at the very heart of cooperative resilience in times of crisis and relative calm. This is because the democratic involvement of members is one of the essential factors in determining the cooperative's resilience. This is because these qualities and ideals of the organization help to guarantee that democratic engagement on the part of members may take place. This is because devotion to these ideas and traits assures that members will participate in democratic processes.

During the research the following findings were noted and thus critical when one must consider strengthening the Cooperatives business operations model especially on key processes, key resources, and profit formula components.

1. The fact that most people working in primary cooperatives are male demonstrates that men continue to have a significant advantage over women in the cooperative sector. This is shown by the fact that men make up most of the workforce in these fields. Women and youth are to be encouraged to be part and or succession matrices developed to facilitate sustainability.
2. As a direct result of Covid-19, the amount of money brought in by the SACCOs fell, and the SACCOs were compelled to renegotiate their loans since members had either lost their employment or were having trouble making ends meet as a direct result of pay cuts. As a direct consequence of Covid-19, members of the SACCOs either lost their employment or were having trouble making ends meet, which resulted in the need for the SACCOs to modify the loans they offered their members. SACCOs provided their clients the chance to alter the loans they had taken out with the organization to provide their members with some financial cushioning in the face of these changes. This was done to provide members with some financial protection. This was done to decrease the positive and negative effects the changes would have on the organization.
3. SACCOs have implemented a range of safety measures, including social isolation, members having access to the internet, and members washing their hands. All these safety measures have been implemented to halt the spread of

the COVID-19 virus, and they are consistent with the many other measures that the government has taken to protect the public's health. These safety measures have increased public health of members and thus more productivity at work.

4. The effects of COVID-19 were, in a variety of different ways, more severe on females than they were on men. The expense of medical care is one of these methods, as is a rise in the prevalence of gender-based violence, a greater incidence of conflict with children and spouses in the home, and an overall failure to meet necessities.
5. The SACCOs did not have any assistance programs to help the people in the regions in which they conducted business who had difficulty financially. This was the case even though these people required aid. On the other hand, the measures implemented included not only the provision of emergency loans but also the establishment of a system that would make it possible, under certain conditions, to suspend the accrual of interest on a loan's balance. This was one of the provisions that were included in the measures that were put into place. In addition to the granting of emergency loans, this was also carried out. This was carried out to enhance the lives of the people associated with the organization.

5.2 Recommendations

Based on the results of the study, the following are some suggestions that we have for you to take into consideration:

1. Development of the common bond

Agriculture allied SACCOs must attract membership outside of the sector. This will assure the growth of membership from beyond the field of work affiliated with a SACCO. This is necessary to guarantee that a SACCO will be successful. To ensure the prosperity of a SACCO, this is an essential step that must be taken. This is necessary to ensure that the number of members will continue to increase. It is necessary to carry out these actions to reduce the overall amount of risk that is being taken into consideration.

2. Women in the Agriculture sector is a business case that cannot be ignored

Women form majority of players in the production value chain of the sector. This must be translated in their role in the SACCOs and Cooperatives. During the research we didn't find women led or women owned agriculture SACCO of a national level. The acknowledgment that women were better equipped to cope with the situation by using several coping mechanisms, such as the formation of alternative businesses to deal with the problem. This may have the beneficial effect of lessening the strain imposed on the SACCOs if a shock occurs because of what is occurring. This would have a positive effect in the end.

As a direct result of this, there is an urgent need to focus on increasing the number of women who are members of cooperatives and represented in leadership positions within SACCOs. This is a requirement that must be met immediately. This is a time-sensitive request that must be satisfied immediately. To make progress toward achieving gender parity in cooperatives, this activity is an essential first step. SACCOs are required to make active efforts to increase the number of women who are members of their organizations for them to reach the membership objectives that have been established for them. These targets have been set for them by the government.

3. Community Corporate responsibility

One of the seven essential principles upon which cooperatives are established is a concern for the overall health and prosperity of the community. Despite this, the great majority of SACCOs just gave the notion a cursory review while debating the best way to continue. SACCOs should be made more aware of the situation and encouraged to display more significant concern to assist communities in becoming more resilient in the face of shocks. This will help communities become more resilient in the face of shocks. This goal will be accomplished by spreading further information, which is how it will be accomplished.

No matter how dire the circumstances are or how murky the scenario may be, cooperatives' fundamental objective is to fulfill their members' needs. When individual members can maintain their employment at their positions (through worker cooperatives), the members' means of sustenance, their families, and eventually their communities enjoy the advantages. When producers are given assistance in maintaining their enterprises (via producer cooperatives), not only do

the producers themselves but also their workers and their employees' families profit from the scenario. Alternately, when clients are given an excellent price-to-quality ratio, it results in an improvement in the quality of life those customers experience (via the use of consumer cooperatives). Our grasp of the positive externalities that are created by cooperatives is evolving and getting more sophisticated as more and more research on the subject is published (Antonazzo, 2019; Muoz et al., 2020). The research shown here validates the thesis that the existence of cooperatives within an economic system may boost that system's resilience, hence making it more adaptive and capable of withstanding economic shocks.

Despite this, this research is conscious of the constraints that are inbuilt into the case study method, particularly when it is used in an illustrative way as it is in this article. Considering this, taking the utmost caution before drawing any broad conclusions from the data is an essential need. For instance, further research would be needed better to understand the long-term implications of the positive externalities. These positive externalities were established. Any research that is conducted in the future should, in our opinion, include an empirical study that makes use of longitudinal research methodologies.

4. long-term value development of cooperatives.

These traits include focusing on members' needs, an in-depth connection to local communities, and a more significant social movement. Both qualities are very necessary to ensure the prosperity of cooperatives. In the most recent COVID-19 issue, the findings analyzed and presented instances of how cooperatives may operate entrepreneurially during times of crisis and become more resilient due to these traits.

On the other hand, due to problems such as COVID-19, it is inevitable that not all cooperatives will succeed in the long term. The empirical research shows that sometimes cooperatives drift away from their fundamental organizational principles and ideals, which is referred to as a degeneration process (Cornforth, 1995; Story, Basterretxea, & Salaman, 2014) or mission drift. This is demonstrated by the fact that the empirical study was conducted. Researchers devised this word

independently (Grimes, Williams, & Zhao, 2019; Staessens, Kerstens, Bruneel, & Cherchye, 2019). How a cooperative organization makes day-to-day decisions is often indicative of the degree to which it places its members in leadership and decision-making authority.

To put it another way, for a cooperative to be more resilient, the principles of the cooperative need to not only be written down in the bylaws of the cooperative, but they also need to be integrated into the cooperative's day-to-day activities. This is predicated on the fact that democratic governance exists. For instance, recent research carried out by Bruneel, Clarysse, Weemaes, and Staessens (2020) demonstrates that even though bylaws have the potential to play an essential role as facilitators in the process of arriving at a hybrid governance structure, these bylaws still need to be put into reality.

This research shows that bylaws have the potential to play an essential role as facilitators in the process of arriving at a hybrid governance structure. It is feasible that future research may investigate the mechanisms by which cooperatives could promote the actual, as opposed to just ceremonial, implementation of democratic governance and guarantee democratic decision-making when confronted with a crisis.

In addition, the fact that cooperatives place a high priority on satisfactorily meeting their members' expectations over the long term is another significant aspect that contributes to their resiliency in times of crisis. To compensate for the fact that it is difficult for cooperatives to produce equity capital swiftly, they often build up indivisible reserves. This is done to make up for the fact that it is challenging to develop equity capital. It is also necessary by law in certain countries, including France and Italy, to acquire this accumulation level by a specified period. These savings are vital as a safety net in a crisis, allowing the business to continue operating and keeping workers employed in worker cooperatives. They are also crucial to the success of worker cooperatives in terms of keeping people employed. Furthermore, they play a crucial role in ensuring that worker cooperatives can continue to provide members stable employment. Not only that, but they are also crucial to the sustainability of worker cooperatives' ability to provide jobs to members. By pooling

resources throughout the cooperative, reserves may grow to provide the safety net needed to keep the lights on and the goods flowing to the members. It is conceivable to undertake a more in-depth analysis of these inequities in future research if there is sufficient interest in doing so and if there are substantial discrepancies in the buffer function of reserves across the different kinds of cooperatives. The possibility and feasibility of this scenario cannot be denied.

5.3 Implications for practitioners and policymakers

The conclusions presented in this study are helpful not just to academics and researchers but also to policymakers and other practitioners in the field. Incorporating democratic governance into the day-to-day operations of the cooperative is a necessary step toward making the organization more resilient in the face of obstacles. The provision of members with information that is open and transparent about resources and strategies, as well as the opportunity to control and successfully influence decision-making processes, is a prerequisite for the impact that democratic governance is intended to produce. This is a prerequisite that must be met for democratic governance to produce the intended results.

Second, to establish an environment in which cooperatives may remain both globally and locally grounded, it is advised that cooperatives collaborate with other organizations with a mission that is analogous to their own and provide aid to one another in times of need. Incorporating such systems into the cooperative paradigm will further increase its resilience to disruption. Despite not being some magical fad or fashion accessory, Cooperatives may be a source of inspiration for constructing a post-corona society that places the economy in the service of humans. This is because cooperatives allow members to work together to achieve a common goal. This is because members of a cooperative are given the opportunity to collaborate toward the accomplishment of a shared objective. This is a result of the fact that cooperative members are provided with the option to work with one another towards fulfilling a common goal. When the economic transformation is no longer a luxury but rather a necessity, the cooperative's unusual concentration on usefulness will make it a practical model and a model that is enormously desired. This will occur when the transformation of the economy is no longer a luxury but rather a necessity. When this occurs, it means

that restructuring the economy is no longer a luxury but rather a need that must be addressed. When this occurs, bringing about change in the economic system will no longer be a desirable choice but rather an imperative necessity. This will take place when: Cooperatives, as aspirational forms of enterprise, are well-equipped to meet the challenges posed by broader global problems such as the escalating climate crisis and rising social injustice at a time when these issues are coming to the forefront.

Cooperatives are well-equipped to meet the challenges of broader global problems, such as the escalating climate crisis and rising social injustice. There is a good chance that their purpose, centered on the members and their values of self-help, democracy, and solidarity, may prove to be essential in the long-term viability of the challenges that our societies are now encountering on both a local and global scale. This is because their purpose is centered on the members. In this respect, it is recommended that policymakers create an ecological environment that is ideal for cooperatives on the institutional, legal, and administrative fronts. This may be accomplished by the adoption of cooperative-friendly laws and regulations. This may be done via the employment of legislation and administrative policies that encourage and facilitate cooperation. It would be necessary for such an ecosystem to build the right institutions and instruments to provide cooperatives with training and support services. This would be a prerequisite for the existence of such an ecosystem. In addition, it will be essential to promote the many different cooperative models and their guiding principles. For instance, the government may conclude that it should provide monetary support for teaching entrepreneurship, focusing on cooperatives as the subject matter of study.

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ANNEX 1. DATA COLLECTION INSTRUMENT

INDIVIDUAL AND SACCO CHARACTERISTICS:

- Can you introduce yourself (name and surname, age range, role in your company)?
- Can you give a general overview of your organization (date of creation, history, capital, workforce, membership, turnover, position relative to competitors, etc.)? What is your specific work in relation to the Cooperatives/SACCOS?

SACCOS OPERATIONS BUSINESS MODEL IN KENYA:

- What's your understanding of a Cooperative and its business model?
- Which elements of an operations business model for SACCOS contain in your opinion?
- Please describe your experience with elements of operating business model in your organizations.

EVOLUTION OF OPERATIONS BUSINESS MODEL AND THE RESILIENCE OF AGRICULTURE SECTOR ALLIED SACCOS TO ECONOMIC SHOCK IN KENYA:

- Please describe the historical evolution of Cooperatives/SACCOS/your organization since its inception (on the front of organization objectives, membership, supply chain, production...)
- Please describe some of the modification/changes that your organization has made to its operation model over the past years
- How do you think the modification of your SACCO operating model has contributed to the resilience of your organization?

ECONOMIC SHOCKS AND SACCO OPERATION BUSINESS MODEL:

- What is the impact of the economic shocks (e.g COVID-19, global financial crisis) on SACCOS (on all fronts: structures, activities, operations, revenue, membership, production, supply chain, financial performance...)?

- What is the overall impact of COVID-19 on cooperative operations (SACCO activities, revenue, logistics, supply chain, sales, marketing, membership fees)
- How do you think the Economic shocks have affected the elements of the SACCO operating business model
- In your experience, has the effect of economic shocks on SACCO operating model been significant? And in what ways?

RESPONSE STRATEGIES OF SACCOS IN AGRICULTURE ALLIED SECTOR TO IMPROVE RESILIENCE OF THEIR OPERATION BUSINESS MODEL TO ECONOMIC SHOCKS:

- List the strategies your organization have adopted to improve resilience of your organization operation business model to economic shocks?
- Please briefly describe how your response strategies to economic shocks led to the resilience of different elements your organization operation business model
- What does your organization do to strengthen the resilience of the SACCO operation business model to economic shocks?

GENERAL INFORMATION:

- Is there anything you would like to add about the resilience of the operations business model of agriculture sector SACCOs to economic shocks

ANNEX 2. RESEARCH PLAN AND TIMELINES

Research Timeline													
		2017/2020					July 22	Aug-Sept 22	Oct- Dec 2022				
PART A	Initial Literature Search												
	Main Literature Search - Part 1												
	Research Plan												
	Section 1 - Background												
	Section 2 - Supporting Literature												
	Content Analysis												
	Official Submission of Chapters 1, 2, 3 and Slide Presentation to Obtain Authorization To Continue On To Field Research- <u>Defense held on 1st July 2022</u>												
PART B	Interviews Part 1												
	Main Literature Search - Part 2												
	Interviews Part 2												
	Section 3 - Synthesis												
	Section 4 - Recommendations												

	Manuscript Perfecting &											
	Submission											