

The downturn of Co-operative Sustainability in East Africa: In-sights into Governance and Management Missteps

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Abstract

Co-operatives are essential vehicles in socio-economic development, but their sustainability in the East African region is questionable regardless of the form and type. This paper investigates the downfalls of co-operatives, specifically, it determines the most susceptible co-operatives to sustainability and examines how governance and management missteps have led to their decline. Using a qualitative approach, interviews, and thematic analysis, the study identifies critical issues in governance structures and management practices. The study reveals that Savings and Credit Cooperative Societies (SACCOS) are more susceptible to sustainability issues than Agricultural Marketing Cooperative Societies (AMCOS). This is mostly attributed to risk and fraud in SACCOS. Additionally, it was found that a lack of adequate transparency, poor accountability, fraud and corruption, poor leadership skills, and a lack of awareness of core cooperative values bound with poor decision-making compromised cooperative sustainability. Thus, revitalising co-operatives requires addressing both internal governance and external support issues. The new pathway is to foster the adoption of robust governance frameworks and enhance managerial capacity building. Co-operatives, being important institutions, need to be governed by ready-made and capable leaders with leadership and governance professionalism.

1.0 Introduction

Cooperatives have been fundamental to the economic and social advancement in East Africa for decades. These organizations, owned by their members, are based on principles of mutual support, democratic governance, and economic participation, uniquely positioning them to tackle a range of socio-economic issues (Abisuga-Oyekunle, et al., 2020). By engaging in collective decision-making and pooling resources, cooperatives can empower local communities and stimulate economic growth. Through their commitment to fair trade practices and equitable profit-sharing, these organizations significantly contribute to reducing poverty and fostering sustainable development in rural and urban areas. Furthermore, cooperatives provide a platform for marginalized groups, such as women, youth, and minority communities, to take part in economic activities and decision-making processes, promoting social cohesion and inclusivity (Esteves et al., 2021). Additionally, the adaptability and flexibility demonstrated by cooperatives allow them to withstand external economic shocks and crises, guaranteeing the continued availability of essential goods and services.

Despite the infrastructure challenges that have rocked co-operatives in the past years they have successfully adapted to the continual changing socio-economic landscape in which they operate (Rutabanzibwa, 2021). Now, the co-operatives have been catching up in embracing the use of technology such as financial information systems, innovative inclusive business models and the strategic co-operation among themselves, all these to enhance sustainable efficiency in the provision of service. In a co-operative business, members are of primary concern because they wish to gain significant economic benefits for inclusive development (Kweka, Towo and Aikaruwa, 2024). Co-operatives are key in poverty reduction by creating employment opportunities, enhancing access to affordable credit services, and improving the livelihoods of members and communities. However, all these are possible only if their

sustainability is assured and the business is free from killer risks, including governance and management issues.

Scholars argue that the benefits of co-operatives differ depending on the nature and service each co-operative provides. For example, agricultural marketing co-operative societies play an indispensable service of providing agricultural inputs, as well as efficient and effective market opportunities for farm produce (Mwebia, 2020). In East Africa there is limited and even non-existent formal financial institutions for vulnerable communities or individuals thus, co-operatives beacons and true providers of financial lifeline to smallholder farmers who heavily rely on them for various transactions (Nade, 2021). This is an exemplary instance that highlights the significant contributions of financial co-operatives towards rural development and the realisation of sustainable development goals in Kenya Uganda and Tanzania (Ingutia & Sumelius, 2024)

Further, cooperatives play a crucial role in promoting social inclusion and empowerment by providing a platform for marginalized groups such as women and youth to actively participate in and benefit from economic activities (Theeuwes et al., 2021). Through fostering a strong sense of ownership and community, co-operatives effectively contribute to the development of social capital, thereby reducing inequalities within societies. Nestled within the vibrant landscape of East Africa, women's co-operatives have emerged as an empowering force, both economically and socially (Akanji, 2021). These co-operatives serve as a catalyst, offering comprehensive training programs, ensuring access to credit facilities, and facilitating robust support networks. As a result, women are equipped with the necessary skills and resources to confidently establish and expand their businesses (Webster et al., 2021). This not only elevates their economic status but also amplifies their decision-making power within their households and communities. The positive impact of women's co-operatives reverberates far beyond financial advancements. In addition to economic empowerment, these inclusive networks foster a sense of belonging and solidarity among women, enabling them to develop influential connections and forge strong bonds of sisterhood (Mauti, 2020)

The ripple effects of this solidarity economy extend to environmental sustainability, as women become guardians of their local ecosystems, implementing innovative conservation practices, and promoting eco-friendly solutions. Through active engagement in cooperative initiatives, marginalized individuals are afforded a new lease on life, bursting through the barriers that previously held them captive. Co-operatives serve as catalysts for social progress, acting as equalizers that bridge societal divides. By enabling the poor to break free from the shackles of poverty, these institutions champion inclusivity and pave the way for a brighter, more equitable future. In conclusion, the pivotal role of co-operatives in social inclusion and empowerment cannot be overstated (Kakati, Sarmah & Kakoty, 2021). By providing marginalized individuals, particularly women and youth, with the means to access economic opportunities, co-operatives lay the foundation for a more just and inclusive society. Their unwavering commitment to fostering solidarity economy and environmental sustainability highlights their unique ability to drive positive change on multiple fronts. Through the empowerment of individuals,

communities, and ecosystems, co-operatives paint a promising picture for a harmonious and prosperous future (Mgushelo & Bara, 2021).

From the time formal organizational structures came into existence, the issue of governance became paramount due to an increasing separation of ownership and control within the organizations. Buang & Abu Samah (2021) argue that cooperative governance has played a significant role in the economic and social activities of people in many countries. Cooperatives are democratic organizations, in which the principal decision-making body should be accountable to the membership, thereby being governed in a manner which meets the needs and expectations of members. The democratic structure of cooperative governance differs significantly from governance models adopted by commercial organizations. Due to the democratic nature of cooperatives, it can be observed that some board governance models (also referred to as board management approaches) which are applied in commercial enterprises will not be appropriate for a cooperative organization. Besner has also argued that to be effective, governance processes need to reflect the chosen purpose or goals of the organization (Lyons, 2020).

The aim of governance is to ensure the sustainability of an organization. Sustainability concerns the long-term view, not only financial but also the broader social and environmental aspects (Mgushelo & Bara, 2021). It is necessary to strike a balance between the different, and often competing, interests of stakeholders in a manner that ensures accountability of the governance processes open to stakeholders. Hence, in terms of cooperatives, it can be said to involve decisions concerning the day-to-day governance of the organizations, which enables them to fulfil their potential as viable, sustainable, mass-participation business organizations. The performance of any organization is largely related to the effectiveness of its governance arrangements and governance processes. Effective cooperative governance is indeed an important tool to promote and sustain cooperative activities.

Despite cooperatives' vital role in promoting economic growth, poverty reduction, and social inclusion in East African countries, their long-term sustainability remains a critical issue. Dave (2021) This concern is underscored by data, though often unreliable or outdated, particularly in Tanzania, where much of the available information is not current. In many cases, regulatory oversight is weak or inconsistent, making it difficult to assess the true performance of cooperatives (Mwebia,2020). The lack of sustainability within cooperatives not only hampers their potential for long-term success but also poses serious risks to the members who rely on them. Many individuals join cooperatives with the hope of achieving financial stability, accessing better markets, and improving their overall livelihoods (Massimo & Nora, 2022). However, when these organizations fail to thrive or collapse, members face disappointment and financial losses, undermining their trust in cooperatives as vehicles for economic and social empowerment

Since the 1990s, the deregistration of cooperatives has become particularly rampant in Tanzania, where over 10,000 cooperatives have ceased to exist. Of these, 7,889 were dissolved for failing to hold annual general meetings since 1993/4, and 2,314 cooperatives were withdrawn from the purview of the Ministry of Agriculture due to ineffectiveness being cooperatives as defined within the Cooperatives Act of 1991

(Iwata, 2023). The large-scale collapse of cooperatives has also been observed in Kenya since the early 2000s with focus on dairy cooperatives, savings and credit cooperatives, and sugar cooperatives. In this regard, there has been a stiff knockdown of the number of democratically run active cooperatives in the East African countries with grave implications for the attainability of cooperatives' proclaimed goals and agenda such as poverty alleviation, improved livelihood and women empowerment by farmers and the rural population. The persistence of intense poverty and high inequality levels among some groups of farmers by locality, crop, and gender, despite them being cooperatives remains contentious.

Furthermore, the structural and managerial weaknesses that plague many cooperatives exacerbate these challenges. Poor governance, mismanagement, and a lack of transparency often lead to inefficiencies, which in turn limit their ability to deliver the benefits promised to members. The situation is made worse by a lack of training and resources, leaving many cooperatives ill-equipped to navigate complex market dynamics and regulatory environments. As a result, instead of being engines of development, some cooperatives contribute to economic stagnation or decline, creating a cycle of disillusionment among members. Without addressing these underlying issues, the future of cooperatives in East Africa may remain uncertain, limiting their capacity to contribute meaningfully to sustainable development. It is essential for governments, regulators, and cooperative leaders to work together to reform and strengthen these organizations to ensure they can meet the needs and aspirations of their members in the long run (Mgushelo & Bara, 2021).

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In Kenya, as of June 2020, there were a total of 25,050 of which about 15,017 were active cooperatives until December 2022 boasting a membership of 14 million people while employing up to 63% of Kenyans who derive their livelihoods directly and indirectly on these cooperatives (ICA-Africa, 2021). The top three counties with active cooperatives were Nyandarua (711), Nakuru (685), and Meru (667), while the lowest three counties were Lamu (12), Isiolo (40), and Tana River (53). In Uganda, as of December 2022, there were 17,521 active cooperatives, accounting for 903,021 members. This translates to an average membership of 65 per cooperative. The top three active cooperative societies were Nakaseke (418), Kampala City (388), and Masaka (368), while the lowest was Agago (33). In Tanzania, as of December 2022, there were 7,300 registered cooperatives with a membership of 6,828,919. This translates to an

average membership of 934 per cooperative. The top three regions with the highest number of active cooperative societies were Kilimanjaro (533), Arusha (476), and Mbeya (376), while the lowest was Katavi with only 98 active cooperative societies (TCDC, 2024)

Co-operatives in East Africa, have historically served as vital catalysts for socio-economic advancement, underpinning agricultural productivity, fostering financial inclusion, and uplifting rural communities (Nyangarika & Bundala, 2020). In fact, there are different types of co-operatives such as Agricultural and Marketing Co-operative Societies, Savings and Credit Co-operatives (SACCOs), housing co-operatives, consumer co-operatives, worker co-operatives, fishing co-operatives, handicraft and artisan co-operatives and transport co-operatives (Sherwood, 2013). Both of the said types of co-operatives in East Africa are affected by dormancy and unsustainability issues, though at different scales (TCDC, 2024). These entities have woven themselves intricately into the economic tapestry of the region, playing indispensable roles (Achieng, 2021). The growing alarming trend in recent years has caused a cooperative movement to face a significant and distressing decline, casting a shadow over the sustainability and long-term community impact (Habiyaemye, 2021). A myriad of factors fuels this regression. However, it is challenging to tell which factors prominently cause all these downfalls to these community-owned institutions and which kinds of cooperatives are mostly faced with dormancy and exposed to volatile landscapes and unsustainability challenges (Kinyuira, 2020). There is a claim that anything mismanaged cannot be sustainable, thus, from this background, it is imperative to investigate these governance and management hurdles urgently and meticulously because governance is at the centre of the success of any institution not limited to cooperatives. The sentence needs grammatical and academic refinement: The study was therefore guided by two research questions. First, which types of co-operatives are most susceptible to sustainability challenges? Second, how do poor governance and management contribute to the failure of co-operatives to achieve sustainability?

2.0 Methodology and Study Approaches

The study applied a qualitative design with a thematic analysis approach purposely utilizing comprehensive interviews and in-depth document analysis. This multifaceted approach was specifically crafted to yield best insights into the various status, perspectives, and diverse views of stakeholders engaged in cooperative governance and management within in the context of Kenya, Uganda, and Tanzania (East Africa). The thematic approach is prominent qualitative research recognized for its effectiveness in discerning, analysing, and interpreting a variety of patterns or themes within an established dataset. This exceptional adaptability positions thematic analysis as an essential instrument for the study aspiring to extract substantial and insightful understandings from a diverse range of information sources, thereby fostering a deeper comprehension of the topic at hand. The themes unearthed through this analytical lens encapsulate pivotal ideas, significant to understanding the complex challenges faced by co-operative organizations in East Africa (Christou, 2022).

To gather relevant data, the desktop survey was conducted to reveal several governance and management issues that were identified as root causes of the sustainability downturn. Information was

collected from the Ministry of Co-operatives and Micro, Small and Medium Enterprises (MSME), Kenya; Co-operative Commission of Kenya; Uganda Co-operative Alliance; Ministry of Trade, Industry and Cooperatives, Uganda; International Co-operative Alliance, Africa, and Tanzania Co-operative Development Commission. Also, interviews were conducted with three (3) individuals from each country, Uganda, Tanzania, and Kenya. The key study involved participants who possess first-hand, relevant knowledge and insight concerning the intricate aspects of co-operative governance and management. The purpose of the documentary review was to find out aggregated data of dormant and active co-operatives and also it aimed at finding a significantly deeper understanding of the governance frameworks as well as the management practices that are currently in place within the cooperatives being studied (Campbell et al., 2021). The participants were selected from a wide range of spectrums of co-operatives and managers. It included successful co-operatives that have managed to thrive despite challenges and those currently grappling with issues and struggling for survival. The primary focus of the interviews was to explore significant themes including governance practices, decision-making processes, leadership challenges and failures, the impacts of regulatory frameworks, member participation and trust issues, financial mismanagement, and resource allocation scratches in the management of co-operatives

The collected data were systematically analysed using thematic analysis with NVivo computer-assisted software. The collected data from documents were manually scrutinized to pick key issues. The purpose was also to identify recurrent patterns and key themes that connect to governance and management missteps (Peel, 2020). The following series of steps were undertaken during the process of data analysis: -

1. Familiarization

The researcher will engage in a comprehensive review of interview transcripts, and notes collected from pertinent documents across three East African counties

1. Coding

Significant concepts and recurring themes were systematically coded. The codes developed encapsulated essential themes including *leadership disputes, financial mismanagement, poor member engagement, and regulatory challenges*.

1. Theme Development

The identified themes were thoughtfully organized and grouped into broader categories such as governance failures, management inefficiencies, and the external challenges that are faced by cooperatives.

1. Cross-Case Analysis

A comparative analysis was conducted across the different cooperatives to uncover common governance issues as well as contextual variations that emerged and inform the resulting findings effectively

1. Interpretation and reporting

The data were interpreted to communicate the general findings of the study in relation to study objectives and prime question

To further enhance the overall credibility of the findings derived from this extensive qualitative study, a comprehensive triangulation approach was strategically utilized, combining, and integrating data collected from multiple sources, including in-depth interviews, and relevant document analyses. This multifaceted approach allowed for a more nuanced understanding of the data and its context. Additionally, sharing preliminary findings and interpretations with a few participants and those with technical know-how in cooperative management was conducted to ensure accuracy and verify the interpretations made. This process not only encouraged participant engagement but also enhanced the trustworthiness of the study, thus significantly contributing to the overall reliability of the study findings. Actively involving participants fosters a collaborative environment that enriches the data analysis and results (Christou, 2022).

3.0 Results and Discussion

3.1 Co-operatives Susceptible to Sustainability Issues in East Africa

In this study, it was pertinent to understand the most vulnerable cooperative in East Africa, especially between the two prominent types of co-operatives, that is Saving and Credit Cooperative Societies (SACCOS) and Agricultural Marketing Co-operative Societies (AMCOS). The reason is that these cooperatives boast a large sum of members and that they dominate in both urban and rural areas. In the detailed analysis of dormancy levels within Savings and Credit Cooperative Societies (SACCOS) and Agricultural Marketing Cooperatives (AMCOS) in Uganda, Tanzania, and Kenya, a noteworthy trend has emerged. Although there is a gruesome issue in obtaining credible data across the context, yet I used aggregated information compiled from documents and websites of the cooperative development organ in each country. The purpose is to showcase the and indicative qualitative trend of the cooperatives. The results in Table 1 show the most susceptible organizations (Table 1) across the three countries of East Africa. Information depicts that SACCOS demonstrate a significantly higher tendency towards unsustainability.

Table 1
Susceptibility of SACCOS and AMCOS to Sustainability Issues

Country	Co-operative	Sustainability issue	Contributing factors	Decision
Kenya	SACCOS	Susceptible to sustainability issues, highly dormant	Weak governance, financial mismanagement, competition from banks, fraud	SACCOS are susceptible to sustainability issues due to higher dormancy than AMCOS
	AMCOS	Have some challenges, but generally more stable	Market access problems, poor governance, some government support	
Uganda	SACCOS	Susceptible to sustainability issues, highly dormant	Poor governance, financial mismanagement, limited access to credit, weak member participation	SACCOS are susceptible to sustainability issues due to higher dormancy than AMCOS,
	AMCOS	Moderate levels of dormancy	Challenges in agricultural marketing, value chain inefficiencies	
Tanzania	SACCOS	Significant dormant in high numbers	Mismanagement, lack of member participation, poor financial controls	SACCOS are susceptible to sustainability issue due to high dormancy than AMCOS,
	AMCOS	More stable compared to SACCOS	Critical role in agriculture, better government support	

Agricultural and savings cooperatives face significant hurdles regarding sustainability across diverse regions, predominantly arising from governance deficits, financial mismanagement, and the disengagement of members. Savings and Credit Co-operative Societies (SACCOS) and Agricultural Marketing Co-operative Societies (AMCOS) play a crucial role in fostering rural economic growth; however, they exhibit varying degrees of dormancy and financial fragility, intricately linked to their structural attributes. SACCOS, which primarily furnish financial services such as savings and credit to their clientele, are particularly vulnerable to sustainability dilemmas. The phenomenon of dormancy marked by a lack of member activity emerges as a pressing concern. High dormancy rates frequently stem from poor governance and financial mismanagement. Furthermore, competition from formal financial institutions, notably banks, exacerbates the challenges confronting SACCOS, as these entities typically deliver more reliable and sophisticated services. Instances of fraud and embezzlement further jeopardise the sustainability of SACCOS, resulting in pervasive dormancy and complications in sustaining active member involvement.

In contrast, AMCOS, which focuses on agricultural marketing and farmer support, generally exhibit a higher degree of sustainability. These cooperatives play an instrumental role in enabling farmers to access markets, negotiate better prices, and obtain governmental support for agricultural initiatives. Despite challenges such as market access issues and inefficiencies within the agricultural value chain,

AMCOS tend to maintain greater stability due to their direct engagement with agricultural production, which is often critical to the national economy. Governmental backing has, in certain scenarios, been pivotal in bolstering the operations of AMCOS; yet challenges like inadequate governance and insufficient infrastructure persist in hindering their optimal effectiveness. A widespread issue impacting both SACCOS and AMCOS is the prevalence of weak governance. Ineffective leadership and inadequate financial oversight have led to inefficiencies and fiscal troubles, resulting in reduced member confidence and participation. Furthermore, numerous cooperatives struggle with limited access to credit, a vital component for sustaining operations and fostering growth. Nevertheless, AMCOS appear to gain from a closer alignment with agricultural policies and governmental initiatives, which enhances their access to necessary resources and support.

3.1.1 Susceptibility of Cooperatives to sustainability, a Tanzania's case

The acquisition of current data to evaluate the vulnerability of cooperatives to sustainability challenges presents considerable difficulty. In response, I have systematically gathered information from various secondary sources in Tanzania. This collection aims to illustrate the sustainability challenges faced by Agricultural Marketing Cooperatives (AMCOS) and Savings and Credit Cooperative Societies (SACCOS) in East Africa. The evidence provided is primarily sourced from Tanzania (Table 2)

Table 2
Co-operative dormancy (unsustainability) cases in Tanzania

Sn	Co-operative	Active	Dormant	Non-Traceable	Total
1	AMCOS	1,707	248	150	2,105
2	Bee Keeping	10	3	7	20
3	Consumer	7	2	27	20
4	Fishing	615	32	40	687
5	Housing	4	4	11	19
6	Industry	11	1	3	30
7	Irrigation	15	7	3	25
8	Livestock	76	39	66	181
9	Mining	81	10	4	95
10	Multipurpose	17	4	3	24
11	SACCOS	1,505	2,097	1,168	4,770
12	Service	41	15	88	114
13	Transportation	11	1	4	16
Source: Tanzania Co-operatives Development Commission (2024)					

Information shows that the dormancy rates between Agricultural Marketing Co-operative Societies (AMCOS) and Savings and Credit Co-operative Societies (SACCOS) reveal an intriguing dichotomy. Among the total of 2,105 AMCOS, a commendable 1,707 remain active, while 248 have fallen into dormancy and an additional 150 are deemed non-traceable. This data reflects a robust operational framework, with approximately 81% of AMCOS continuing to engage in their activities. The dormancy rate for AMCOS hovers around 12%, with non-traceable entities constituting roughly 7%. In comparison, SACCOS exhibit a significantly elevated dormancy rate. Out of a total of 4,770 SACCOS, only 1,505 are functional, revealing that 2,097 have succumbed to dormancy, alongside 1,168 classified as non-traceable. This alarming statistic translates to 44% of SACCOS being inactive, compounded by an additional 25% that are similarly non-traceable. In aggregate, a mere 31% of SACCOS manage to sustain their operations (TCDC, 2024)

This comparative analysis powerfully underscores the stark and concerning reality that AMCOS exhibit a remarkably lower dormancy rate. This specific rate serves as a clear indicator of a more stable and sustainable operational environment, especially when contrasted with SACCOS. The latter continues to grapple with pronounced and troubling issues of inactivity that are hard to overlook. The elevated dormancy rates, coupled with the non-traceable and often inconsistent figures within SACCOS, illuminate

the significant sustainability challenges that these institutions are currently facing. These challenges, which are crucial to address, are primarily rooted in persistent governance concerns, inadequate financial oversight, and the increasing competition posed by formal financial institutions. Such competitive pressures further complicate their efforts aimed at improving operational effectiveness and resilience. Thus, the ongoing struggle of SACCOS demands renewed focus and strategy to navigate these complex issues. The professional management groups and board members should be lined up to lead cooperative entities as far as SACCOS is concerned.

3.2 Governance and management issues for unsustainability of Co-operatives

The unsustainability of cooperatives is a troubling issue in the social solidarity economy. In this study governance and management factors within cooperatives contribute to the unsustainability of cooperatives. Through exploring these governance-related difficulties, the research aims to illuminate the structural inefficiencies, and inadequate managerial practices faced by cooperatives. The findings, presented in Table 3 offer a detailed overview of these governance and management challenges, demonstrating their role in the instability and diminishing sustainability of cooperative organizations. This analysis lays an important groundwork for discussing potential reforms and strategies to enhance the resilience and effectiveness of cooperatives.

Table 3
Thematic results on governance and management in co-operatives

Sn	Codes	Thematic Issues	Explanations
1	Erosion of trust and	Lack of transparency	Inadequate governance, often exemplified by insufficient transparency and accountability, undermines members' trust in leadership. When members feel distrustful,
		Poor accountability	Strong governance requires systems that ensure accountability in decision-making. However, cooperatives with limited knowledge of governance often do not implement proper checks and balances. This can lead to leaders acting without consulting members, making unilateral decisions, and engaging in practices that are not aligned with the cooperative's goals
2	Poor member engagement	Poor meeting attendance	Low participation levels restrict the influx of vital resources such as capital, and innovative insights, which are essential for ongoing growth and sustainability
3	Financial mismanagement	Inefficient resource allocation	Resource allocation is a function of proper management and effective governance, when there are fewer resources, cooperatives are likely to perish and cease existence
		Fraud and corruption	Fraudulent practices or embezzlement can lead to substantial financial losses, potentially resulting in insolvency and an inability to meet member obligations, thus threatening operational continuity.
		Poor financial planning	Inadequate financial management and long-term strategic oversight can expose cooperatives to liquidity crises, escalating debt levels, and, in severe cases, bankruptcy.
4	Strategic planning	Lack of vision	Without a clear vision, cooperatives struggle to adapt to market changes and technology, hindering growth and efficiency.
5	Weak leadership	Untrained leaders	Leaders and managers who are not well trained will always lead to poor planning and plans for cooperative growth
		Lack of succession planning	Cooperatives often do not invest in developing future leaders. When current leaders leave or retire, there is no clear path for leadership succession, leading to instability and poor decision-making
		Poor leadership skills	Many cooperative leaders are elected based on popularity rather than competence, leading to gaps in leadership skills such as conflict resolution, decision-making, and team management

Sn	Codes	Thematic Issues	Explanations
		Indecisiveness	Weak leaders are often indecisive, delaying critical decisions that can impact the cooperative's operations. This hesitation can lead to missed opportunities and stagnation, as the cooperative fails to act promptly
		Poor conflict resolution skills	Conflict is inevitable in any organization, but weak leaders often lack the skills to resolve disputes effectively. Whether it's between members or within the leadership team, unresolved conflicts can create divisions, hinder decision-making, and distract the cooperative from its core mission
6	Inadequate capacity and skills development	Lack of training	Ineffective management can overlook capacity-building. Cooperatives without education struggle, leading to poor decisions and reduced competitiveness.
		Failure to innovate	Lack of technical expertise or resistance to modern practices may limit competitiveness, affecting productivity and response to climate change.
7	Inadequate knowledge of market trends and business development	Limited market research capabilities	Cooperative leaders often lack the skills or tools to conduct proper market research, making it difficult to identify new opportunities or respond to changing consumer preferences. This can result in poor product offerings and missed growth opportunities.
		Lack of marketing and branding skills	Many cooperatives struggle with branding, marketing, and positioning their products effectively in the marketplace. Without these skills, cooperatives find it hard to compete with private companies or larger businesses
8	Lack of networking and peer learning	Limited participation in cooperative networks	Cooperative leaders who do not participate in broader cooperative networks or forums miss out on opportunities for peer learning and knowledge exchange, which are critical for improving management capacity
		Isolation from best practices	Cooperatives that do not engage in partnerships or knowledge-sharing initiatives are often unaware of best practices being used by other cooperatives, limiting their ability to improve
9	Dependence on external expertise	Over-reliance on consultants	Many cooperatives rely on external consultants for financial management and marketing, which can be costly and hinder sustainability.
		Failure to build in-house expertise	Cooperatives that fail to develop internal expertise remain vulnerable to disruptions when external consultants are unavailable or when resources to hire them become limited.

Sn	Codes	Thematic Issues	Explanations
10	Limited technical and managerial expertise	Lack of professional management skills	Cooperative managers face challenges in acquiring crucial skills like strategic planning, financial management, and marketing. This gap hinders effectiveness and competitiveness, impacting success and sustainability.
		Inadequate technical knowledge	Many cooperatives, particularly in agriculture, require specialized technical skills in production, processing, and logistics. Without proper training, cooperative managers and members cannot optimize their operations or adopt modern technologies
11	Limited knowledge of cooperative principles and governance	Lack of awareness of core cooperative values	Cooperatives are built on specific values such as self-help, self-responsibility, democracy, equality, equity, and solidarity. These values are crucial in shaping how a cooperative operates and how its members interact. However, many cooperative members and leaders do not fully grasp these principles, which can lead to mismanagement and loss of the cooperative's core identity
		Deviating from the cooperative mission	When cooperative managers and members lack a strong foundation in cooperative principles, they may prioritize individual or short-term gains over collective welfare. This can result in actions that undermine the cooperative's mission, such as focusing too heavily on profit maximization at the expense of member benefits, community engagement, or long-term sustainability
		Low member engagement in decision-making	A key cooperative principle is democratic member control, where each member has an equal say in important decisions. However, due to a lack of understanding or ineffective leadership, many members do not actively participate in decision-making processes. This disengagement can lead to a small group of leaders dominating decision-making, often at the expense of transparency and inclusiveness
		Failure to facilitate inclusive participation	In cooperatives with poor governance, leaders may fail to create an environment that encourages diverse participation from all members. Without training on democratic governance, cooperative leaders may not prioritize the inclusion of marginalized or less active members, such as women, youth, or people from minority communities, which can result in unequal power dynamics and disempowerment of certain groups.
		Failure to educate members about	Cooperative members are often not fully aware of their rights and responsibilities, such as voting rights, participation in general meetings,

Sn	Codes	Thematic Issues	Explanations
		their rights and responsibilities	or the ability to hold leadership accountable. This lack of knowledge weakens the cooperative's democratic structure, as members may feel disempowered or uninformed, reducing their involvement in important decisions.
12	Weak internal controls and risk management	Inadequate monitoring mechanisms	Poor governance often fails to implement effective internal controls, resulting in a lack of frameworks for monitoring performance. This oversight can lead to unchecked inefficiencies or even fraud
		Risk management failures	Co-operatives often lack comprehensive risk management strategies, leaving them exposed to external shocks like economic downturns or natural disasters. The inability to assess and mitigate risks poses significant threats to their viability

The challenges that confront cooperatives, as outlined in the thematic findings (Table 3) reveal a complex and multifaceted relationship among various issues, particularly governance failures, deficiencies in leadership, and financial mismanagement. These interconnected issues collectively impair the overall efficiency and long-term sustainability of these organizations. At the heart of these challenges lies a notable degradation of trust, which emerges from insufficient governance characterized by a marked lack of transparency and accountability. When members find themselves trusting their leaders less, their levels of engagement begin to significantly diminish, initiating a cascade of adverse and detrimental outcomes. The cooperative model heavily depends on trust and member participation, as these elements are critical for effective collective action and democratic decision-making processes (Kavadiis, & Thomsen, 2023). A decline in trust among members results in disengagement, taking form through decreased attendance at essential meetings and minimal involvement in crucial decision-making endeavours, thereby eroding the very democratic fabric that underpins the cooperative's existence.

Ineffective governance not only breeds widespread mistrust but also serves to exacerbate inefficiencies within the sphere of financial management. Cooperatives are particularly susceptible to pressing issues such as instances of fraud and corruption, especially in contexts where the structures of accountability are weak or altogether absent. The vulnerable allocation of resources, in conjunction with inadequate financial planning, exposes these entities to considerable financial risks, which may include liquidity challenges and potential insolvency scenarios (Omar et al., 2022). Financial instability is commonly aggravated by the presence of leadership that lacks the requisite skills necessary for prudent and strategic financial management. Such leaders may also neglect their duty to provide the necessary long-term oversight that is vital for the cooperative's adaptability to ever-evolving market dynamics and the health of its financial operations.

Leadership serves as a pivotal determinant in the overall success or failure of cooperatives; however, many identified issues can be traced back to the persistent lack of sufficient leadership development and targeted training. Findings suggest that many leaders are frequently elected based on their popularity, rather than their competency or skill set, culminating in a leadership group that seriously lacks the critical skills necessary for effectively navigating the complexities of the organization. This inadequacy often manifests itself in a hesitance to act decisively, poor capabilities in conflict resolution, and an overall inability to make timely and strategic decisions that are essential for the cooperative's growth and stability. Furthermore, without the installation of a clear succession plan, cooperatives may experience significant instability when existing leaders retire or leave their positions, as there is often no prepared cohort of trained successors ready to take the helm of leadership.

The deficit in leadership development and efficient succession planning presents a significant barrier to the long-term viability of cooperatives, obstructing continuity and stifling the innovation that is crucial in today's fast-paced environment. A shortage of necessary technical and managerial expertise further exacerbates the lack of coherent strategic planning. Many cooperatives find themselves lacking a defined vision, which cripples their potential for growth, innovation, and their ability to adapt to evolving market opportunities or technological advancements (Michaud & Audebrand, 2022). This limitation becomes particularly pronounced in cooperatives that struggle with inadequate market research capabilities and possess deficient marketing strategies. In a fiercely competitive marketplace, the incapacity to effectively position products, conduct thorough market analysis, or genuinely comprehend consumer preferences places cooperatives at a relative disadvantage when compared to private sector entities. The failure to innovate, compounded with a reluctance or an outright incapacity to embrace modern methodologies and technologies, often leads to stagnation that ultimately diminishes competitiveness and threatens long-term survival in the marketplace.

Furthermore, cooperatives frequently grapple with the daunting challenges of developing sufficient internal expertise, resulting in an over-dependence on external consultants for essential functions such as financial management and marketing that are pivotal to their operational success. While seeking external expertise may offer certain advantages, an overreliance on such support can become both financially burdensome and ultimately unsustainable. This excessive dependence creates vulnerabilities, as cooperatives that neglect to build their internal capabilities risk becoming overly reliant on external assistance, which may not always be reliably accessible. In contrast, cooperatives that prioritize internal capacity building are invariably better equipped to manage risks effectively and maintain operational continuity (Billiet et al., 2021).

Inadequate member education regarding cooperative principles and governance structures only serves to exacerbate existing challenges. Many members and even some leaders lack a comprehensive understanding of core values such as self-help, democracy, and equality that form the foundation of the cooperative model. This lack of awareness often leads to a misguided focus on immediate financial returns rather than considerations for the holistic welfare of the membership. When the fundamental values of the cooperative are neglected or side-lined, democratic processes begin to suffer, yielding

significantly lower member involvement and diminished transparency in decision-making processes. Leadership may inadvertently monopolize decision-making, frequently undermining the essential tenets of inclusivity and equitable participation, which are vital aspects of effective cooperative governance.

The absence of networking and peer-learning opportunities further isolates cooperatives from exposure to best practices and innovative strategies that could enhance their operational capabilities.

Cooperatives that fail to engage in knowledge-sharing initiatives inevitably miss out on critical insights from others who are confronting similar challenges, further constraining their capacity to innovate or employ more effective practices and solidifying a cycle of stagnation that is difficult to escape. Lastly, insufficient internal controls and risk management frameworks leave cooperatives vulnerable to a variety of external and internal threats that could jeopardize their operations (Chambo & Bwabo, 2013). Many cooperatives seem to lack comprehensive measures aimed at addressing risks, including mitigating impacts from economic downturns, market fluctuations, or unforeseen disasters. Such inadequacy in risk anticipation and mitigation represents a considerable threat to their long-term longevity and success. A robust risk management strategy, coupled with strong internal controls, is imperative for identifying inefficiencies, preventing fraudulent activity, and ensuring the cooperative's resilience against external shocks.

Information on governance issues from primary data shows significant governance and managerial factors that affect the sustainability of co-operatives in East Africa, the results from primary data were supplemented with more findings from the documentary reviews as indicated in Table 4. The comparison of information shows that there is a consistency of critical issues that affect the sustainability of cooperatives from the perspective of members and issues depicted in documentary reviews.

Table 4
Co-operative governance and management issues from documentary review

Sn	Thematic issues	Interpretation
1	Mismanagement of cooperative resources by committee/board members	Mismanagement leads to inefficiency, financial losses, and distrust among members, compromising the cooperative's goals and sustainability
2	Lack of harmonization of the legal framework with the constitutions	Inconsistent legal frameworks create challenges in governance, compliance, and operations, limiting cooperative effectiveness and regulation.
3	The dual legal incorporation of entities under the companies acts and Cooperative Societies Act complicates the supervision and regulation of such cooperatives	Regulatory oversight is complex due to overlapping legal frameworks, making enforcement of standards and supervision inconsistent.
4	A low savings culture and consistently high interest on loans make credit unaffordable	Limited savings and high loan interest rates hinder financial access for cooperative members, slowing the growth and development of cooperatives.
5	Low uptake of technology in the operations of cooperatives and many lack competent personnel. The cooperatives do not have access to reliable data	Limited adoption of technology restricts operational efficiency, decision-making, and growth, while a lack of skilled personnel hampers innovation and data-driven approaches.
6	Use of obsolete machinery especially in produce processing cooperatives	Outdated machinery reduces productivity, increases costs, and limits the competitiveness of cooperatives in processing and adding value to agricultural products
7	Poor infrastructure causes cooperatives to incur post-harvest losses on agricultural produce	Inadequate infrastructure leads to spoilage and wastage of agricultural products, reducing profitability and the ability to meet market demands
8	Weak governance structures inherent in cooperative societies	Governance weaknesses contribute to poor decision-making, mismanagement, and lack of accountability, affecting cooperative performance and member trust
9	The provision of education and training is not regulated in cooperatives giving rise to a proliferation of service providers with questionable credentials	The absence of standardized training frameworks results in inconsistent capacity building, leaving cooperatives vulnerable to poor advice and suboptimal practices
10	Cyber-security risks exposed to frauds and hacking of society data,	Cooperatives are increasingly exposed to cyber threats, with inadequate security measures leading to financial fraud, data breaches, and loss of member trust

Sn	Thematic issues	Interpretation
11	Low participation of the youth, women and people living with disabilities in the cooperative movement,	Underrepresentation of key demographic groups limits inclusivity and diversity, which are vital for the long-term sustainability and growth of the cooperative movement
12	Diversion of members deposits to non-core activities,	Misallocation of funds undermines the cooperative's primary objectives, weakening member confidence and financial stability.
13	Inadequate capitalization	Insufficient financial resources limit the cooperative's ability to invest in growth, modernize operations, or expand market access, restricting its competitive edge
14	Insufficient economic patronisation by the members	Low levels of member participation in economic activities reduce the cooperative's revenue base, stalling growth and weakening collective financial strength
15	Lack of access to reliable markets that pay competitive prices	Limited access to stable and profitable markets undermines the financial viability of cooperatives, affecting members' incomes and cooperative growth
16	Inadequate storage, post-harvest handling and agro-processing infrastructure	Poor infrastructure for handling, storage, and processing agricultural products leads to losses, reduced quality, and diminished returns for cooperative members
17	Massive fraud by management staff and committees	Widespread fraud by cooperative leaders leads to financial instability, loss of member confidence, and potentially severe legal and operational consequences
18	High level of dishonesty and lack of transparency on the part of committees	Lack of transparency erodes trust and accountability, leading to poor governance, member disengagement, and a decline in cooperative performance
19	Lack of cooperative member education	Insufficient member education weakens understanding of cooperative principles, democratic participation, and effective management, leading to poor organizational outcomes
20	Some level of political interference from the local politicians	Political interference undermines cooperative autonomy, distorts decision-making processes, and can lead to favouritism, misallocation of resources, and governance failures

Information in Table 4 shows the analyses of structural and operational difficulties faced by cooperative societies, highlighting weaknesses in governance, financial management, and infrastructure. A key concern is the lack of effective leadership and accountability mechanisms, resulting in poor decision-making, inefficient resource use, and decreased member trust (Cornforth, 2020). This issue is worsened

by regulatory ambiguity, leading to inconsistent oversight that fails to support cooperative operations. Financial instability is another significant problem, with cooperatives struggling with capitalization, fund management inefficiencies, and challenges in securing affordable credit. Limited economic engagement from members and unreliable market access further hinders growth and competition (Billiet et al., 2021). Additionally, the failure to adopt modern technology reduces operational efficiency and stifles innovation, leaving cooperatives ill-prepared for changing market demands. Inadequate infrastructure, particularly in agriculture, exacerbates these issues, causing losses due to poor handling, processing, and storage systems. The lack of modernized operations and infrastructure prevents cooperatives from maximizing productivity and profitability. Furthermore, insufficient inclusivity of diverse demographic groups, especially youth, women, and marginalized populations, jeopardizes the sustainability of the cooperative movement. External factors like political interference threaten the autonomy and integrity of governance, leading to biased decision-making and resource misallocation that compromise the cooperative's effectiveness.

4.0 Conclusion and Recommendations

Cooperatives, often heralded as vital supports for collective economic empowerment, are not without their significant challenges. They face a myriad of formidable obstacles that are deeply rooted in governance deficiencies, lacklustre leadership, fiscal irresponsibility, and a glaring shortage of substantial investment in both member and leader capacity development. This complex conundrum fosters a vicious cycle wherein faltering governance consistently undermines trust, stifles meaningful member participation, and exacerbates persistent financial predicaments, thereby jeopardizing the very democratic tenets upon which cooperatives are fundamentally founded. To effectively tackle these pressing obstacles, a comprehensive strategy is imperative, one that integrates significant enhancements in governance frameworks, bolsters extensive leadership education, refines crucial financial oversight, and cultivates an environment that is conducive to innovative thinking and practices. By systematically implementing these multifaceted strategies, cooperatives can more adeptly achieve their crucial missions, sustain competitive relevance, and secure long-term viability that not only meets the diverse, often evolving needs of their members but also steadfastly upholds the core values intrinsic to the cooperative movement, ultimately ensuring their place as cornerstones of community and economic resilience. Governance and Management as mostly recognised disciplines, they should be a critical factor in the election of cooperative leaders and board members. The entities need a well-informed ground of leaders, the entities are not formulated to be led by anyone in the name otherwise unsustainability issues will be a chronic norm hence, the aims of which the cooperatives are formed should not be expected in that circumstance.

Declarations

Conflict of Interest

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Author Contribution

B.G.M formulated the manuscript and did all authorship

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