SUSTAINABILITY OF COOPERATIVES AND DONOR SUPPORT: THE 'WAIT-AND-SEE" ATTITUDE OF MEMBERS.

[1]Nkechi C. Ojiagu, PhD & [2]Arinze Victor Chijioke.
[1&2]Department of Cooperative Economics & Management Sciences, Nnamdi Azikiwe University, Awka
Email: nc.ojiagu@unizik.edu.ng;cv.arinze@unizik.edu.ng

Abstract
*The recognition of Cooperatives as a crucial means of promoting sustainable livelihoods which is strongly linked with income-generation activities for individuals and the community has been widely acknowledged. Hence, cooperatives are exploring means to guarantee that their entities will last long to continually provide members need and create value consistent with the long-term preservation and enhancement of financial, environmental and social capital, even, in today's competitive environment. Trends such as climate change, globalization, demographic change and social inequity have created a significant challenge to the traditional business model with its focus on owners' value. Hitherto, the sustainability of cooperatives becomes imperative, especially in rural scenarios with shocking issues of dormancy, moribund, extinctions and mismanagement which are widespread. The sustainability of cooperatives connotes **"keep the business"** or "**future-proofing"** which involves equity between members and equity within members. But donor support (government paternalism) to cooperatives has extremely challenged the goals of economic and social development of these enterprises hence members attitude of **"wait-and-see"** syndrome not trying to tap into a fresh revenue stream. This attitude of members no doubt is mostly occasioned by lack of education and training, and effective membership participation. This research work finds its crux through genuine efforts to contribute knowledge to current discourse. The paper is a descriptive study which anchors on theoretical considerations.*
Keywords: *Sustainability; Cooperatives; donor support; attitude; theory of sustainability vision.*

Introduction

Organisations nowadays confront significant hurdles as a result of the business-related organisations' dynamic and unpredictable environment. This displays that the context in which organisations exist has changed. Trends such as globalization, demographic change, social inequity and climate change have created a significant challenge to the traditional business model with its focus on owners value (Agbayani – Caballero, 2021; Wales, 2013). Sustainability, therefore becomes the driving force that significantly helps the organisation survive in their various industries. This appears to be the target of organisations in today's aggressive environment, especially cooperative enterprises. Cooperatives are member-owned, democratically controlled businesses that put the needs and goals of their members first. This enables members to build long-lasting businesses that provide long-term employment and prosperity (International Cooperative Alliance [ICA], 2021). Cooperatives serve as notable economic players that contribute to sustained economic growth both in developed and developing countries. However, in certain claims especially in the sub-Sahara Africa region, many have been and are still being controlled by the government, thus

undermining the sustainability of these grassroots opportunities and inherently designing disloyal membership support who stays calm and delay engaging in a fresh income stream.

Cooperative sustainability is a business strategy for building long-term value that considers how a particular cooperative functions in the ecological, social, and economic environment (Candemir, et al, 2021). Sustainability connotes the ability between generations and equity within generations. This assertion argues that the goals of any cooperative economic and social development must be defined in terms of sustainability (Wanjare, 2017). The concept of sustainability for a while now, has been applied in the context of interaction between humans and nature (Jacobo – Hernandez et al, 2021), indicating that the longevity of cooperative entrepreneurship lies in the interaction with members and concerns for the community which is pronounced in cooperative principles. The sustainability of cooperatives, therefore, is believed to be a toner to be more efficient, competitive and enhance economic surpluses for members. However, donor–support (government patnernalism NGO supports has extremely challenged cooperative enterprises performance more against the rural units. This ignites a paradigm shift in the mindset of members, who are waiting always for the government for some sought of assistance. Probably, for a lack of appropriate knowledge of cooperative ideas and effective membership participation. This work finds its essence through genuine efforts to contribute knowledge to the current scenario.

Conceptual Classification

Sustainability of Cooperatives

Sustainability is on the acumination of a generative leap. Organisations all over the world are beginning to explore more sustainable ways of doing business probably due to the global climate emergency, so as to create favourable conditions, guaranteeing responsible behaviour and employment creation (Agbayani-caballero, 2021). The sustainability of cooperatives in rural communities, no doubt, will make for resilience and create an enduring impact. Hence, sustainability of cooperatives is not just environmentalism, it is an approach to creating long-term value by considering that purpose and actions are equally in financial, social and environmental concerns (Yakar-Pritchad, 2021). The sustainability of cooperatives in rural communities needs to be embraced by stakeholders as a responsibility (Radu, 2015 in Agbayani – Caballero, 2021). However, resources within and without are influential to the sustainability of rural cooperatives in terms of economic (access to affordable loans, donations to support livelihood); social (bonding together of members and engagement in community concerns) and environment. Nevertheless, there exist various knowledge disciplines on the concept of sustainability, this paper considers the concept as the action that favours the achievement of cooperative

objectives while also hitting a balance for society, the economy and the environment (Candemir, et al, 2021).

The sustainability of cooperatives is expected to create long-term owner/user value by seizing opportunities and managing risks from the triple pillars (economic, social and environmental development) and not being docile (Jayn, 2015).

The sustainability of cooperatives is influenced by the values of cooperatives, which is mostly hinged on self-help, mutual assistance and self-responsibility. Cooperatives in rural areas need to reinforce their sense of ownership to achieve long-term goals of self-reliance (Moon & Lee, 2021).

Cooperatives can adopt these strategies to ensure their sustainability.

- Building effective communication skills and management information system
- Offering services that fit members need
- Simplify procedures to reduce operational costs
- Achieving financial stability via the charging of appropriate interest rates and fees
- Developing apex institutional linkages
- Including cooperative education and training in the cooperative's normal services.
- Diversify loan products, policies and procedures (Adapted from Funds for NGOs. Funds for ngo.org)

Cooperatives and their Principles

As a type of social economic model, the cooperative seeks to address social needs and bring about systemic change as a consequence of social innovation. Cooperatives are "people-centred enterprises, jointly owned and democratically controlled by and for their members" to fulfil their common economic, social, and cultural needs and aspirations and seek to build a better community and world through cooperation unlike investors on owned firms [IOF] (ICA, 2021 in Ojiagu, 2023). Moon & Lee, 2021). Typically, the governance structure is what separates investor-owned businesses from cooperatives (Penge et al, 2018), and this is in decision – making process where all members have a voice in business matters. But, most times in the rural cooperatives there seems to be a lack of continued trust and confidence in their members hence the attitudinal syndrome of "wait-and-see". In addition, cooperatives voluntarily work together to provide services based on equality without public support (Renber, 2011 in Yakar-Pritchad & Caliyart, 2021), meeting that, it's most possible that in the theoretical definitions of cooperatives there manifest; the principle of user ownership; the ownership and financing of cooperatives is the responsibility of its users, not basically '***donor – support'***. The second is the control principle: the cooperative is controlled by its users, not by the government. The third is the user benefits principles: the cooperatives share their benefits with their members according to their level of participation (Nilson, 1996). Hitherto, the seven (7) cooperative principles identified by the ICA (1995); (1) voluntary and open

membership; (2) democratic member control; (3) member economic participation; (4) autonomy and independence; (5) education, training and information, (6) cooperation among cooperatives, and (7) concern for community, displays a great longevity prowls for sustainability if strictly adhered to. The main identifying features of cooperatives are seen in the first four principles that cooperatives are owned by, controlled by, and benefit their members, while principles 5-7 indicate that members need the education to contribute effectively to the daily operation of cooperatives; cooperatives should work with other cooperatives to break barriers from the government bottlenecks and lastly, cooperatives should be concerned on their communities sustainable development (Birchal& Simon, 2009; Yakar-Pritchad & Calyart, 2021).

Nature of Cooperatives in the Rural Communities

Cooperatives are organisations set up to meet their members' needs and as a tool for rural transformation. In principle, they are owned, used, operated and democratically controlled by their members, but in practice, many are being controlled by the government. This the government do through policy enactment; legislation; cooperative departments exist in other ministries (Ministry of Agriculture or Commerce and Trade (2) and programmes promotion for an acceleration of socio-economic development (Cndmir et al, 2021, Wanyama, 2013). Categorically, cooperatives in the rural communities of sub-Sahara, more especially in Nigeria clime is a state-sponsored model which greatly differs from the classical Rochdale model where individuals come together to change their destinies (Ojiagu, 2022; Igwe,2010). This condition is prevalent among cooperatives with a greater number of unlearned members who cannot either interpret the model principles or are not visited by cooperative field officers due to official bottlenecks.

Hence, members morale to participate in the management of cooperative downswings, the organisation loses its voluntary and bottom–up character and strength for members solidarity. Further, due to the agricultural model common in the rural areas, members most times do not realize sufficient returns from their operations occasioned by weather hazards, non-existence of share capital payment and no professional advice from the cooperative Department, all these culminate in undercapitalization. This leads to a severe dependence on external funding. What is more, most of the cooperatives are \window-dressed' and hurriedly registered for one donor-support/lean or another, especially in the government ceremony of yearly farming season take-off, where improved seedlings are distributed. Thereafter, no more active operations of members on their own which are not in tandem with the principle of members economic participation (Authors Empowerment lecture/Training Experience, 2022).

Donor–Support

Donors are vital partners in all aspects of work and their contributions are recognised in every step of the way to improve businesses. The partnership with donors is key to success and an approach to international development programming. The experience of donors helps to keep organisations relevant and makes room for high-quality delivery and innovation (European Bank for Reconstruction and Development [EBRD], 2021). Donor support to cooperatives is most times funded through the government, thereby enhancing the resource influence of the state over the organisation creating a great 'partnerlism' that has to a great extent affected effective membership participation in cooperatives (Wanyama, 2013). These donor contributions come in the form of money, technical support, loans, capacity building, and other things, and it is expected that the government will work with the aid organisation to provide ongoing education and training to the cooperative members so they can work together independently and be able to make informed decisions. Particularly for the underprivileged in rural regions who have low levels of education and no experience running economic groups (Moon & Lee, 2020). Members of cooperatives must be aware of the goals and operations of the organisation, as well as their obligations and ethical standards.

Overdependence on external support have made rural cooperatives ignore ideas, and highlights unequal relationships between the provider and recipients; opportunities are missed to develop local institution and strengthen local capacities. When cooperative members design, direct, implement and sustain a process themselves, sustainable change is inevitable (Wanjare, 2017). Oftentimes, donor-support (government paternalism) limits a group's liberty or autonomy (Stanford Encyclopedia of Philosophy). Adevntently, the interests of the cooperative were missing from the purpose of donor-support.

Theoretical Framework

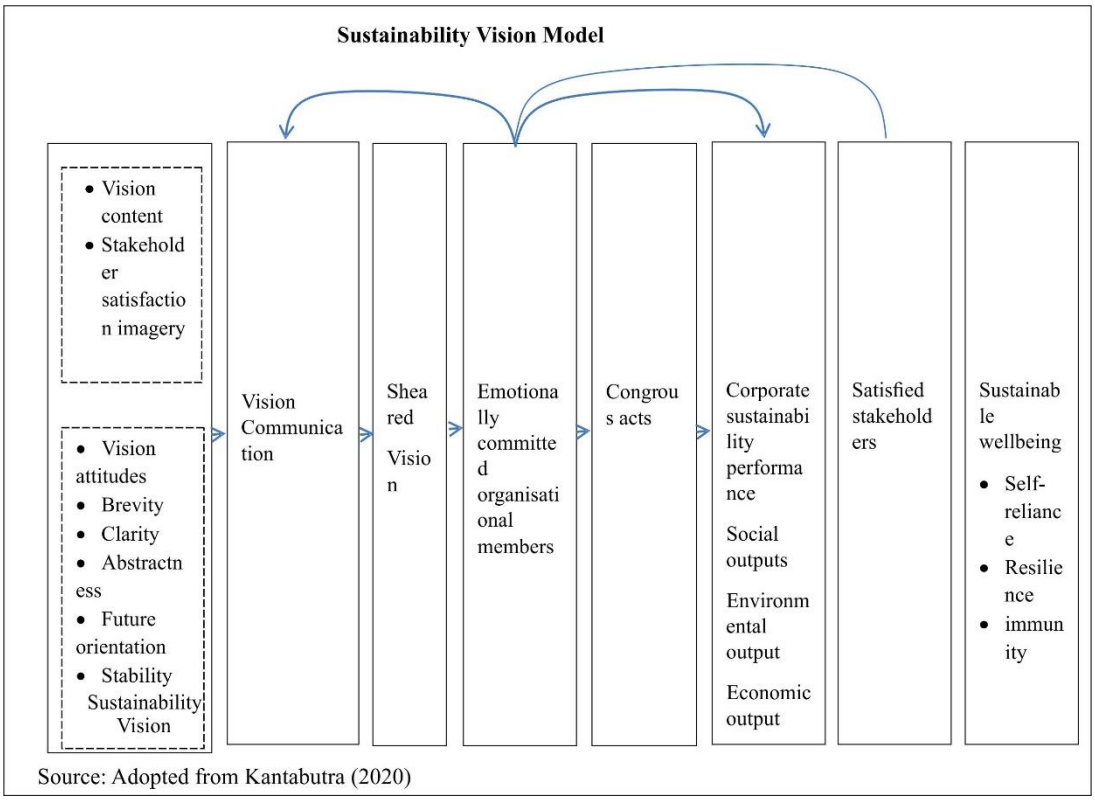
The argument of this work on sustainability is braced by three models; Sustainability Vision (Khalili, 2011); the Wheel of Change Model of Sustainability (Doppelt, 2010), and the Human Aspect Model (Ulusf & Hartipaog, 2016).

Sustainability Vision by Khalili, (2011) represents a mental picture of a desired future of an organisation. Communication according to (Khalili, 2011) is central to vision assimilation and the organisation members. This implies that sustainability vision should be shared through the organisation via vision communication especially where a positive vision exists to direct to real change. Vision is equated to a corporate pitch to convey enduring values.

When implemented, sustainability visions satisfy the aspirations, dreams, and desires of cooperative members. The substance of sustainability vision theory includes sustainability vision; vision communication; shared vision; emotionally committed

organisational members; congruent actions; corporate sustainability performance; satisfied stakeholders; and sustainable well-being.
Figure 1 explains from the left to right that the sustainability organisational visions comprise two components: the vision content and the vision attributes. The content means that the sustainability vision contain reference to increasing members of Cooperatives satisfactory symbolism, while the vision attributes are signalized by brevity, clarity, challenge, future orientation, stability, and ability to inspire. The expected outcome of the Cooperative sustainability performance can lead to improved sustainable wellbeing comprising Cooperative self-reliance, resilience, and immunity.

Figure: 1
Sustainability process



Source: Adopted from Kantabutra (2020)

The Wheel of Change Model to Sustainability by Doppelt (2010) displays seven solutions to achieve sustainability. The first three solutions deal with changing mindsets, organising, as well as adoption, visions and principles. The fourth and fifth are about developing change and communicating with people with an emphasis on establishing means to design and test new ways of thinking and operating. The last two steps are on fostering learning and embedding sustainability in procedures and

providing means to grow and last. These solutions are (i) teams (ii) vision, (iii) change (iv) new way of thinking (v) embedding (vi) motivation (vii) conflict managing. The implication of this model shows that teamwork resonates sharing of some goals and responsibilities.

The Human Aspect Model demonstrates the need for human factors to interact during sustainability. Internal communication, bystander engagement, overcoming resistance to change, and participative engagement were identified by theorists as the four essential factors for achieving organisational sustainability. Communication within an organisation is used to influence both resistance to change and employee engagement in sustainability. Participation of cooperative members increases productivity and commitment.

Summarily, the three models have a factor in common and this is communication. Visions are shared to emphasise what matters to cooperatives in the rural areas and their members desires Vision typically emerges from organisation members and is developed when the cooperative as a whole engages in a collaborative process which is possible through communication.

All–Important Values of Cooperative Principles Four (4) and Five (5).

Corporate culture is created by the organization's governing principles (Guiso et al., 2015) as cited in Mwita (2019). Organisational culture stands out as one of the key factors in sustaining performance, and competitive advantage, and a solid reason for a business to become a thriving enterprise. Thus, organisational principles contribute to the formation of organisational culture, which bolsters an organization's identity. Seven (7) principles were designated by the International Cooperative Alliance (ICA) as the means by which cooperatives put their values into practice. The fourth and fifth principles of cooperative identity are among others. Autonomy and independence; Education, Training, and Information, which serve as guides for the performance of members and the cooperative.

Autonomy and Independence

Cooperatives are autonomous self-help organisations controlled by their members. Autonomy signifies that cooperatives have the freedom to act independently to govern themselves, control their affairs, and set their own rules of operation without undue influence from external pressures. The principle of autonomy and independence is mainly intended to speak to the core ideology of cooperatives, which exist to serve the interest and needs of their owners at all times.

Control of cooperatives rests with their members in accordance with the sound, open, transparent and accountable democratic process being practised. The principle continues to speak to the impact of ownership and democratic control that are processes being practised. The principle continues to speak to the impact of ownership and democratic control that are inherent in cooperatives. Cooperative

members have the rational capacity as individuals to make informed and uncovered decisions. The takeaway of the principle could be that cooperatives are not supposed to surrender their fundamental identity in order to get money or additional business partners or donor support. The principle educates that any form of partnership and collaborative efforts with vendors should not be detrimental to the autonomy and democratic governance of cooperatives. Democratic governance is such an underlying part of cooperation and is not to be surrendered for any reason even for business partnerships or capacity.

Though cooperatives in the area of study are more of state-controlled and state-financed which have seldomly affected members and cannot state the obvious about themselves. The cooperatives behold to government, ideology, or other potential influence and nearly do not work to serve the needs of owners. In order to maintain independence, cooperatives should retain owner control and raise funds through owner shares, owner loans and capital campaigns, which keep full control of owners (Ryle, 2021; Access Livelihoods Consulting India Limited [ACL], 2020)

Education, Training and Information

Education and training generally or human resource development is of cardinal importance for improving productivity and overall economic development. Countries which had recorded the best performance had not achieved results due to increased productive capital, but by developed appropriate knowledge and skills (Chukwu, 2012). The fifth cooperative principle emphasizes the need for cooperative education, training and information. This is fundamental to the cooperative movement, not only to ensure the success of the cooperative with an informed membership and professional management but also for future leaders of cooperative business. The essence of the cooperative education and training principle is to make membership effective and is a precondition for democratic control. (Menes et al, 2016).

Diverse organisations around the world have as one of their primary objectives the enhancement of operational performance; their primary strategy is the provision of education and training to facilitate the execution of daily activities. As member-owned businesses, cooperatives must provide ongoing education and training to their directors, members, and employees in order to develop the capacity required to meet their goals (Anania & Rwekaza, 2018). The cooperative education and training system functions as an empowering tool to develop the capacity of cooperatives to attain their desired ends, such as the improved provision of services to satisfy members, and further ensures a strong and self-reliant cooperative movement.

In the study area, among the major causes of failures and weakness of cooperatives especially in rural areas with reference to Nigeria had been and is still the absence of effective cooperative education. Manifest among the symptoms of lack of cooperative education and training is disloyalty of members, low attendance at

meetings, members and officers ineptitude attitude; ignorance of members of the plans, proposals and work of their cooperative, poor member relations, poor decision making, over-dependence on external forces; bad management; low productivity resulting in little or no surplus, poor public image, inability to change with the times and seasons and many more impediments (Business Council of Cooperatives [BCC], 2015; Chukwu, 2012).

Human resources development constitutes a major component of ICA's development programme, hence, reasons for cooperative education and training for members and other stakeholders enthrone, the self-preservation of the cooperatives. The continued development will no doubt, earn the cooperatives their place in society by providing goods and services to member patrons that are equal / better from any other source. Again, the realization and efficacy of self-direction are made more inherent as the system is a people's organisation. Cooperative members are placed in the position of having to direct and control the affairs of the institution and not 'wait-and-see' donor support and ideas but be proactive in setting their policies and making decisions. Cooperative members are to determine the courses of action, thus, education becomes a prerequisite to discharge their responsibility effectively and efficiently. In addition, cooperatives are expected to keep rendering good services to continue in existence and long outlive their founders, it has to educationally engage in self-reproduction by attracting the youths who will graduate into knowledgeable adult cooperators. Further, the officialization and non-officialization of cooperatives need to be eroded as much government involvement (Paternalism) in cooperatives challenged the democratic decision-making powers of member-owners (Anania & Rwekaza, 2018, Kinyuira, 2017; Chukwu, 2012).

Empirical Review

The Blueprint of the International Cooperative Alliance (ICA) seeks to position cooperatives as economic, social, and environmental sustainability builders by 2020 and recognises sustainability as one of the five pillars hence, extant work was reviewed in consonance with the title of work under discussion indicating the reasonability in the sustainability of cooperatives for long term value.

Agbayami-Gballero (2021) conducted a study on the impact of motivation on the sustainability of multipurpose cooperatives in Bukidon, Philippines, intending to examine the impact of motivation on the sustainability of cooperatives. There was mixed-method research conducted. According to the findings, motivation has a significant effect on the longevity of multipurpose cooperatives. In the presence of motivation, the economic sustainability of cooperatives is feasible.

Kantabutra (2020) examined an organisational theory of sustainability vision with a key variable of vision as a starting point for a process of sustainability transformation. The purpose of the study is to develop a refined theory of sustainability by advancing

its vision. The results of the hypotheses reveal that effective visions for the theory of sustainability are characterised by seven characteristics: brevity, clarity, future orientation, stability, challenge, abstractness, desirability, and stakeholder satisfaction. According to the study, organisational members with a shared vision have more common goals, perspectives, and outcomes.

Summary

Sustainability is the propelling force that considerably contributes to the survival of organisations in their respective industries. This appears to be the objective of organisations in the current competitive environment, particularly cooperative businesses. The cooperatives are investigating ways to ensure the longevity of their organisations so that they can continue to meet members' requirements and help them increase their income. The cooperative sector is a potent instrument for improving members' living conditions and sustaining economic growth; however, the "donor support" industry is currently challenged by a highly dynamic and competitive environment. The powerful notion that a group of individuals can accomplish objectives that none of them could achieve individually is questioned.

Nonetheless, cooperatives in the region can;

- Formulate programmes with the Directorate of Cooperatives in order to have excellent education and training programmes that reflect the needs of all cooperative actors/stakeholders.
- Instead of focusing solely on staff and current leaders, cooperative education and training should place a significant emphasis on aspiring leaders among the membership. This will ensure that the community as a whole maintains and expands its cooperative skills and knowledge.

Conclusion

Cooperatives can play a key role in strengthening the rural semi-urban and urban economic systems. The cooperative teachers members are economically independent. It promotes the feelings of promotion provide and remains a voluntary organisation with membership opportunities for all.

References

Access Livelihoods Consulting Limited [ACC] (2022).Autonomy and Independence of Cooperatives in India – International Cooperative Alliance-Asia and Pacific.

Agbayani-Caballero, D.J. (2021). Sustainability of Cooperatives: The Impact of Motivation. *Global Scientific Journals*, GSJ: Volume 9, Issue 2, February 2021, Online; ISSN 2320-9186.

Anania, P. & Rwekaza, G. C. (2018). Cooperative Education and Training as a Means to Improve Performance in Cooperative Societies. *Sumerian Journal of Social Science.* VOL. 1., No.2, pp. 39-50.

Beal, B. (2003). Teamwork – the key to staff development, Career Development International, Vol. 8, Issue 5. DOI:10/108/13620430310698563.

Business Council of Co-operatives and Mutual, (2015).Cooperative Mutual and Member–Owned Firms. Submission to the Senate Economic Reference Committee into Cooperative, Mutual and Member-Owned Firms (Submission 3). https://www.6com.org

Candemir, A., Duvaleix, S.F. Latruffe, L, (2021). Agricultural Cooperatives and Farm Sustainability- A Literature Review. *Journal of Economic Surveys.* Volume 35, Issue 4, Pages 1118 – 1144.

Chukwu, S.C. (2012). Co-operative Education. John Best Publishing Co, Enugu, Nigeria.

Doppelt, B. (2010). Leading change toward sustainability: A change management guide for business, government and civil society (2nd ed) Sheffield, UK. Greenleaf Publishing Ltd in Agbafani – Caballero, D.J. (2021) Sustainability of cooperatives: the impact of motivation, central Mindacio University Philippines.

European Fund for Reconstruction and Development [EBRD] Technical Cooperation Fund (2021). Donor Support for small businesses. Retrieved from ebid.com/small.business-su.

Igwe, I. C.S. (2010). The Fundamentals and Practice of Co-operative Enterprises: A Comprehensive Analytical Approach. Onwubiko Printing &Pckaging IND. LTD. Owerri-Nigeria.

International Cooperative Alliance [ICA], (2021). Cooperative Building A Better World: Discover How.

Jacobo-Hernadez, C.A; Jaimes-Valdez, M.A, & Jimenez, S.O. (2021).Benefits, Challenges and Opportunities of Corporate Sustainability. DOI: 10:2478/manment.2019-0059 Science in Management Vol. 25. No. 1 (Research Gate).

Jayne, P. (2015). Driving sustainability to business success: The DS Factor Management System Integration and Automation. New Jersey USA; John Wiley & Sons.Accessed06/22/22.

Kantabutra, S. (2020).Toward an Organizational Theory of Sustainability Vision. Sustainability 12(3):1125. DOI:10.3390/su12031125.

Khalili, N.R. (2011). Practical sustainability: From Grounded Theory of Emerging Strategies. Palgrave Macmilian, NY.

Kinyuira, D. (2018). Assessing the Impact of Cooperative Education/training on Cooperative's Performance. *Journal of Strategy and Performance Management* 5(1).

Moon, S. & Lee, Sang-ho (2020). A Strategy for Sustainable Development of Cooperatives in Developing Countries: The Success and Failure Case of Agricultural Cooperatives in Musambira Sector, Rwanda. Sustainability, 12(20); 8632. DOI: 10.3390/Su12208632.

Mwita, K.M. (2019). Implementation of the Fifth Co-operative Principle (Education, Training & Information) in Tanzania Savings and Credit Cooperative Societies (SACCOS): Experience from Moshi Rural Teachers' SACCOS and Wazalendo SACCOS. *India Journal of Commerce & Management Studies.* ISSN: 2249-0310. DOI: 10:18843/IJCMS/Vio3/02.

Ojiagu, N.C. (2022). Cooperative Model and Transformation of sub-Shara Africa's Pandemic. Economies: An Appraisal and Strategic Options. Cross Current

International Journal of Economic Management and Media Studies, Volume 4/Issue 3. DOI: 10.36344/ocijemms.2022.v013.001.

Penge, X., Hendriskse, G. & Deng.W. (2018).Communication and Innovation in Cooperatives. *Journal of the Knowledge Economy* 9;1184-1209.

Ryle, J. (2012). Independence and Cooperative Principle #4: Autonomy and Independence https:culminate-coop/autonomy-and-independence-what-up-with- principle-four/

Stanford Encyclopedia of Philosophy Paternalism. https:// plato.standford.edu/ entries/paternalismaccessed06/20/2022.

Sustainability of Cooperatives (Strategy to Adopt) funds for NGO-Grants and Resource for Sustainability. www.fundsfor.ngo.org/ microfinance.... assessed06/20/2022.

Ulus, M. & Hatipoglu, B. (2016).Human Aspect as a Critical Factor for Organisation Sustainability in the Tourism Industry. Department of Tourism Administration, Bogazigi University, Istanbul.

Wanjare, J. (2017). Sustainability and the Cooperative Enterprises. *European Journal of Social Sciences Studies,* Volume 2/Issue 8.

Wanyama, F.O. (2013). Cooperative for African Development: Lessons from Experience. School of Development and Strategic Studies. Maseno University Kenya. Retrieved http:itsocial.un.org

Yakar-Pritchad, G. & Caliyurt, K.T. (2021).Sustainability Reporting in Cooperatives. Risks 9(6): 117, DOI: 10.3390/risks9060117