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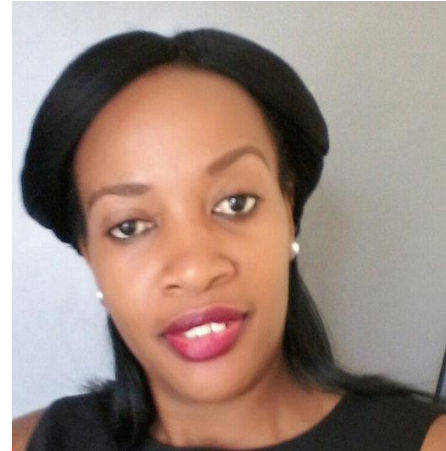
The Journal of Co-operative and Business studies (JCBS) was established to provide a print and electronic forum for academic and practitioners to share knowledge through publications. JCBS publishes papers that range from co-operation, management, finance, accounting, microfinance, credit union/savings and credit co-operatives, financial co-operatives, networking, education, other scientific thoughts and findings that enrich readers understanding on co-operatives and business. Papers should as far possible be practical or based on one's thoughts/ideas that need to be shared to general community.

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Editor's Note

I am delighted to introduce you to this edition of the Journal of Co-operative and Business Studies (JCBS). The objective of JCBS is to publish up-to-date, high-quality and original research papers alongside relevant and insightful reviews in co-operative and business that extend knowledge to both the academicians and practitioners. The journal publishes materials that enable readers to have better insights into specific and topical aspects on co-operative issues and business at large that authors put forward. JCBS continues to provide inspirational articles, for better manage co-operatives that are member rooted, designed and managed for the betterment of members' livelihoods and the larger community in which they live.



Dr. Neema P. Kumburu

This edition also provides business visions that enrich the owners as well as business that is environment conscious in their operations and takes appropriate actions to provide for the present and future generations. This is what makes the journal vibrant, engaging, accessible and interactive.

In this edition, the first part presents eight papers that range from co-operative development and business practices to language competence and its usefulness. The second part present critical reviews which provide a critical and concise yet comprehensive and critical review of a book on Entrepreneurship and New Venture Creation.

Needless to say, any papers that you wish to submit, either individually or collaboratively, are much appreciated and will make a substantial contribution to the development and success of the journal. The editor extends best wishes for the New Year 2020 and thank you all for your contributions to the Journal of Co-operative and Business Studies (JCBS).

A handwritten signature in blue ink that reads "Neema P. Kumburu".

Neema P. Kumburu (Ph.D)

Chief Editor JCBS

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