Letter from the Editors

IN THIS ISSUE OF IJCAM we have an opinion piece, book review and three research papers. The first paper "Growth of Credit Unions in Costa Rica: What are the Determinants?" by Miguel Rojas and his colleagues from the Université de Moncton and the Université du Québec à Montréal, Canada explored the drivers that led credit unions to benefit from financial reforms in 1995 and grow faster than private-sector banks and State-owned commercial banks. The next paper "Adapting a Co-operative Marketing Framework as a Sustainable Development Model for Indigenous and Marginalized Communities: A Research Proposal" by Dr. Lakshmi A.J. from the University of Kerala, India, proposes new research aiming to adapt the Co-operative Marketing Framework studied in her doctoral work to improve the well-being of indigenous and other marginalized / excluded communities without harming their lifestyles and values. The third paper, by Patricia Smith (recent graduate of the Master of Management in Co-operatives and Credit Unions, Saint Mary's University), explores the use of patronage refunds in consumer-based food

co-operatives in the United States. This is followed by Peter Davis' comprehensive review of a two-volume series on Co-operatives and Peace: (1) *Co-operatives and the Pursuit of Peace*; and (2) *Concern for Community: The Relevance of Co-operatives to Peace*. Finally, the issue concludes with a unique opinion piece by Peter Davis regarding "Co-operatives, Management Agency, Democracy and Failure: Why Governance Should Not Be Seen as the Issue".

Call for Papers

General Call for papers on co-operative accounting and management topics

- Submission deadline – February 28, 2023

Papers related to management topics should be submitted to Peter Davis: pd8@leicester.ac.uk and those focusing on accounting and reporting should be submitted to Daphne Rixon: daphne.rixon@smu.ca.

Daphne Rixon
Editor-in-Chief

Peter Davis
Senior Editor