

**Factors Impeding the Provision of Cooperative Members' Education in Tanzania**  
**A Case Study of Moshi Rural District**  
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This study examined factors hindering the provision of effective co-operative education to members in Moshi Rural Co-operative Societies. It had the following objectives: To identify institutions involved in the provision of co-operative education, and their performance, to examine how training content is formulated and administered and lastly to examine whether societies allocate budget for member education during annual general meetings and how it is used. The study applied case study research design and the data collection tools were questionnaires and check lists. The study found that the institutions involved in the provision of training in co-operative societies were Moshi University College of Cooperative and Business Studies (MUCCoBS), Co-operative Department and Agricultural Extension Service. Moreover, findings showed that the course contents were Bookkeeping, Management and Leadership and Members' rights and responsibilities. In addition, findings revealed that the majority of the respondents disagreed that cooperative societies set aside the funds for the purpose of implementing co-operative training. On the other hand, the findings showed that inadequate funds for training; unawareness of members towards the importance of training; inefficient trainers and improper allocation of funds in the study areas have been identified as the factors hindering provision of effective cooperative education to members in Moshi Rural District. The proposed recommendations were improvement of financial matters, all societies to abide by the cooperative regulatory documents and provision of short and long term cooperative training to cooperative members.