# MECHANISM FOR CO-OPERATIVE REVITALISATION IN TANZANIA: A POLICY REVIEW

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## **Abstract**

This study provides an overview of the empirical research gaps in several disciplines on the revival of co-operatives societies in Tanzania. This research was undertaken in four regions namely Kilimanjaro, Mwanza, Mbeya and Tabora between 2017 and 2018. Selection of these regions was based on the facts that each region has historically strong crop based co-operative union and spatial distribution of the regions effectively represents the country. The basis of this study therefore was to explore gaps on how to revitalize cooperatives, and why these gaps still persist so as to rethink of immediate actions for the revival of co-operatives in the country for sustainability of co-operative development. Co-operative development policy of 2002 needs a review by the responsible Ministry. The current understaffing and low capacity building of the Co-operative institutions are found as a core challenges facing co-operatives institutions in Tanzania. For example, the established co-operative development programs lacks sustainability strategy and exit approach, Tanzania lacks an oversight body of co-operatives that could form part of and a Co-operative Tribunal to assess misconduct, claims, granting ex parte judgments, giving hearing dates, and hearing disputes.

**Keywords**: Co-operatives, Revival of Co-operatives, Co-operative Movement, Tanzania

## 1. INTRODUCTION

The revival of co-operatives in Tanzania remains stagnant due to various challenges on cooperative policy and development despite the historical evidence that co-operative societies had massive economic contribution in the country. The contribution is challenged by small and medium scale farmers lack of market power to participate in a competitive market that had been difficult to access due to insufficient capital, crop losses and due to members being part of unfavourable warehouse receipt system (URT, 2017). The identified challenge on co-operative development include co-operatives in Tanzania are having weak organisational structure and inferior financial position which does not give them breathing space to adjust to the cooperative member demands and meeting markets requirements dictated by decisions of the new economic order (market economy) (Sumelius, 2014). The other challenge is poor institutional management based on inherited organisation structures and attitudes from the past (Mittone, & Ploner, 2015), which have put little emphasis on development of co-operatives on the basis of governance, democracy, being independent from the government and ownership by members (Rwekaza & Mhihi, 2016). Poor institutional management also resulting from lack of professional management and the major impediments especially in cash crops such as coffee which include imposed high tax and complicated tax code (Wanyama, et al., 2009). Others are intrusive procedures for license, auction monopoly and allowing of private buyers to compete with Co-operative unions (Baffles, 2005). Consequently, farmers have become increasingly skeptical under the circumstances of state agencies and boards putting themselves in positions of setting priorities and targets for the co-operatives instead of the members (Mruma, 2014). The integrity and competencies of co-operative leaders are put in question, giving way to

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nepotism, corruption, mismanagement and financial indiscipline (Odera, 2012). These discourage co-operative members, traders and other stakeholders (Sambuo, 2017, Mruma, 2014). With the mentioned challenges, the revival of co-operative means renewed attention is required in co-operative societies towards their economic, social, and cultural needs through a series of organized activities in a common goal also known as co-operative movement. Therefore, this paper provides an overview of the empirical research gaps in several disciplines on the revival of co-operatives societies in Tanzania to necessitate the Tanzania co-operative policy review.

#### **Problem Statement**

Despite the historical evidence on economic contribution, co-operative societies in Tanzania remain motionless due to various challenges. There is a serious lack of oversight body for the promotion and coordination of co-operatives in the country due to multiple Co-operative actors established by different laws and operate under different regulators (Singleton, 2000; CSA, 2013, TMA, 2019). Also, primary actors, a member of a co-operative especially youth were rarely involved in the movement towards employment creation (Anania & Sambuo, 2017). The current body namely Tanzania Co-operative Development Commission suffers from Government's disjointed, piecemeal and perennial approach for the revival of co-operatives influenced largely by spontaneous events governed by political winds. There is an interference of strategic accountability from Ministry responsible, Local government authorities and TCDC supervision and promotion responsibilities caused by a weak structure of co-operative movement in Tanzania (Ombeni, 2019). Hence there is no home for co-operatives. It is a shared consensus among the stakeholders that co-operatives have a great economic value, yet, they have been underperforming (Sambuo, 2017). The attention given to co-operatives is very low partly because at the moment they have no home and lack an oversight body. The overarching question is, does the Co-operative Development Policy of 2002 remain too old to address the current need and difficult to support the new Co-operative Societies Act of 2013? Why are there many existing political winds in co-operatives without consensus despite the availability of new Co-operative Societies Act of 2013 (Sizya, 2001; URT, 2005; Maghimbi, 2010; Magigi, 2013).

Despite the coming into operation of 2002 Co-operative Development Policy and the new Co-operative Societies Act of 2013, and the initiation of the Co-operative Reform Programme (2005-2015) to address challenges such as failure of crop production, access to market and production capital, there is dire need for establishing new form of co-operatives encouraged by the government, provide adequate autonomy status for co-operatives and adopting International Co-operative Values and Principles (Mruma, 2014). Yet, the problems in co-operatives have been persisting and their performance has been deteriorating. For example, the number of co-operatives in 2011 were 9,565 with 2,506,412 members<sup>3</sup> and by 2016 increased to 10,596 and then by 2018 the number decreased to 8,444 and only 4,115 were active (TCDC, 2018). This is mainly due to political expediency without feasibility study to open many cooperatives, mismanagement of co-operatives and corruption among leaders of co-operatives (COASCO, 2019, TCDC, 2019). And even as the Co-operative societies lack the oversight and promotion agency, they consistently face a number of governance and operational challenges.

Furthermore, it was concluded that lack of an oversight body/agency affected co-operative business environment in Tanzania mainly due to poor coordination, monitoring, financing and controlling of co-operatives in the public sector. The evidence shows that there was a rarely linkage and coordination of co-operative development efforts from country's agriculture slogan 'Agricultural First', Agriculture Sector Development Programme Phase I & II, agricultural

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development policy of 2012 and vision 2025. Therefore, the objective of this paper is to analyse a policy gaps to revive the performance of co-operative societies in Tanzania. The basis of this study therefore explore gaps which are lessons to be learned, so as to rethink of immediate actions for the revival of co-operatives through improved coordination and hence improved Co-operative movement in the country for sustainability of co-operatives development.

#### 2. LITERATURE REVIEW

Co-operative is the autonomous association of people who united together voluntarily to meet their common economic, cultural, and social needs and aspiration through jointly owned democratically controlled enterprises<sup>4</sup>. The history of co-operatives in Tanzania dates back to 1925 when the Kilimanjaro Native Planters Association was formed. In 1932 the first Co-operative legislation was passed and thereafter Kibongoto Rural Primary Co-operative Society (first Co-operative society) was registered. On 1<sup>st</sup> January 1933 Kilimanjaro Co-operative Union (first union in Tanzania) was registered and its 11 affiliated primary cooperatives. Accordingly, in 1936 the Ngoni-Matengo Co-operative Marketing Union and its three affiliated co-operatives were registered (Coulson, 2013).

In the 1940s and 1950s other important co-operatives and unions were formed and registered. These were the Bugufi Coffee Co-operative Society in Ngara district, the Mwakaleli Coffee Growers Association in the Rungwe district. The latter went on to change its name to Rungwe African Co-operative Union. Others were the Bukoba Native Co-operative Union in Bukoba district, Lake Province Growers Association in the Lake Victoria area, which later changed its name to the Victoria Federation of Co-operative Unions Limited (VFCU) (University Press, 1968:177 cited by Magimbi, 2010; Coulson, 2013).

Since independence the landscape of Co-operative movement in Tanzania indicates that agricultural co-operatives are the focal ones followed by financial co-operatives like Savings and Credit Co-operative Societies (SACCOS). In 1959 primary co-operatives were 573, they increased to 1518 up to 1967 (Mruma, 2014). However, the increase in number of co-operatives led to an increase of complaint on mismanagement and corruption reported in the same period, doubting the existence of weak organizational structure of cooperatives and legal framework (Sizya, 2001; Maghimbi, 2010; Mruma, 2014).

The special committee of enquiry was formed In January 1966 following reported weak organizational structure of co-operatives. The committee reviewed the staffing, organizational structure of the Co-operative movement and marketing boards. The outcome of the committee was out by June 1966 and it itemized five basic problems: (i) shortage of the appropriate manpower, (ii) presence of an uninformed membership, (iii) lack of democracy at union level, (iv) lack of skilled manpower, and (v) susceptibility of the Co-operative movement to political interference. In 1967, the government introduced the policy of socialism and self-reliance. Five years later, Tanzania passed a law known as Ujamaa and Ujamaa Village Act of 1975. On the 14th May 1976 all primary co-operatives were abolished by the government following government's introduction of socialism to all macroeconomic and social programmes (Coulson, 2013; Mruma, 2014). The Ujamaa and Ujamaa Village Act of 1975, brought primary co-operatives under the Ujamaa village leadership, in effect making every village resident to be a primary co-operative society member. The government revisited its decision by the reintroduction of co-operative societies in 1982. The co-operative movement again were

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<sup>&</sup>lt;sup>4</sup> ICA statement on the Co-operative identity and reaffirmed by ILO Rec. 193 cited by ILO (2014), Co-operative in Africa: Success and Challenges. International Symposium o

restructured following the enactment of the Co-operative Societies Act no. 15 in 1991 and later Co-operative development policy of 2002. The two tools increased freedom and autonomy to co-operatives. The Co-operative development policy of 2002 led to the 2003 and 2013 Co-operative Societies Act. There are positive achievements in the Co-operative sector as to 2011 the number of co-operatives has increased up to 9,565 with 2,506,412 members<sup>5</sup>. In 2016 there were 10,596 co-operatives meanwhile the number decreased to 8,444 and only 4,115 were active (TCDC, 2018).

SACCOS are largely acknowledged financial services provider in remote settings of Tanzania. It serves smallholder farmers with micro credits friendly when compared to other forms of financial services like banks. Loans issued have increased from 185,587,647,366 by December 2007 to 741,000,000,000 in June 2011. Total numbers of SACCOS by 2007 were 4,428 and they increased to 5,314 by June 2011. When you compare SACCOS and the Agricultural Marketing Co-operatives (AMCOS) literature indicates that they played a key role in production of cash crop before and after independence especially in the supply of agricultural inputs through credit mode (Cullen, 2000). This practice to a large extent motivated farmer to produce more as well as produced quality crops for better paid price henceforth contributed to subjective wellbeing of producers (Sambuo et al., 2019). Some of the crops which had high produce include cotton and coffee. Notwithstanding the rich history and contribution of co-operatives to smallholder farmers, co-operatives and in particular the AMCOS are faced by governance, financial and structural challenges that undermine its capacity to deliver quality services to its members (Mruma, 2014; Maghimbi, 2010). It is questionable why this is happening while there are different actors responsible for Co-operative development like TCDC, TFC, COASCO, Ministry of Agriculture, Livestock and Fisheries; Co-operative Societies, MoCU and some of them are financed by the government of Tanzania. This puzzle calls for more analysis on coordination of the Co-operative movement in Tanzania as well as the causes for underperformances noted by previous studies.

#### 3. METHODOLOGY

This study was undertaken in four regions namely; Kilimanjaro, Mwanza, Mtwara and Tabora in the year 2017 and 2018. Purposive sampling technique was used for selection of these regions based on the facts that each region represents production of unique crop (Coffee, Cotton, Cashew nut and Tobacco in Kilimanjaro, Mwanza, Mtwara and Tabora respectively) and spatial distribution of the regions effectively with categorization of co-operative supporting institution which represents the entire country. The co-operative supporting institution specifically Co-operative Union's official from Kilimanjaro Native Co-operative Union, Nyanza Co-operative Union, Tandahimba and Newala Co-operative Union and Western Zone Tobacco Growers Co-operative Union) and primary Co-operative society were interviewed. In addition, interview was conducted to officials from Ministry responsible for Cooperatives and Tanzania Co-operative Development Commission (TCDC). Others are officials from Savings and Credit Co-operative Union League of Tanzania (SCCULT), Moshi Co-operative University (MoCU), Crop Boards (Coffee, Tobacco, Cashewnut and Cotton) of Tanzania, Co-operative Audit and Supervision Corporation (COASCO) and Tanzania Federation of Co-operatives (TFC). Regional and District Co-operative Officers were also included in the interview. Therefore, the data collection exercise employed interviews of different co-operative actors as mentioned earlier to suit the demand of the study objective. In general, the approach for undertaking this study was holistic and participatory in nature which led to a total sample of 126 interviewees provided the study findings. Focused literature review was also employed to collect secondary data on gaps that are or have been existing on co-operative regulatory

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frameworks. This was followed by in-depth interview with: District Executive Directors, District Co-operative officers, Managers and experienced members of primary and secondary co-operative societies for selected districts of this study. The validation of the findings was also conducted constituting representatives who are Managers of primary and secondary Co-operative societies based on their level of performance, as well as Chief Executive Officers of TCDC, TFC, COASCO, SCCULT and MoCU using focused group discussion and telephone interviews for responsible office holder.

Analysis of data collected from the selected interviewees followed transcriptions, classification and manual coding of the field transcripts, notes, recorded audio, and existing literatures. Thereafter, derivation of the common themes from the coded data was compared and linked with the paper objective. The data were then summarized into items that show policy gaps in co-operative development which form part of the findings (Wisdom and Creswell, 2013).

## 4. FINDINGS AND DISCUSSION

This paper shows that there are main issues governing persistence of co-operative movement challenges via Coordination, Supervision and Promotion of co-operative societies in Tanzania as depicted in the introduction and reviewed literatures of this paper. This paper used the facts from the analysis and derives the policy gaps findings on how to guide the improved coordination and promotion of co-operatives in Tanzania. The derived facts are: gaps on regulatory framework; Ineffective Utilization of Key Actors in the Co-operative Movement of Tanzania; Gaps in Co-operative Reform and Modernization Programme (CRMP) 2005-2015; and Operational Challenge of the Department of Co-operatives in Tanzania.

## i. Gaps on Regulatory Frameworks

There are gaps in regulatory frameworks found by this study towards co-operative development and have been by and large historically unfriendly. The history of co-operative in Tanzania started in 1925 after the formation of Kilimanjaro Native Planters Association and the first co-operative legislation was passed in 1932 after the enactment of the cap. 211 co-operative societies ordinance as an effort to guide for the formation and to regulate the daily operations of co-operative societies. From this time, the government took several efforts of promoting co-operatives in the country. In January 1966 following reported weak organizational structure of co-operatives, a special committee was formed to analyse challenges facing co-operative societies.

With perseverance of challenges in 1976 socialism was found appropriate than primary cooperatives societies and the letter were abolished by the government. By 1991 there was enactment of the Co-operative Societies Act of 1991 and later formulation of co-operative policy of 1997 to support different Co-operative legislations for transforming rural community production. Moreover, the government formulated new Co-operative development policy in 2002 followed by enacting co-operative societies act of 2003 and later a new co-operative society act 2013. All these efforts were done to enhance Co-operative movement in the country, unfortunately Co-operative development policy of 2002 remain in practice almost for two decades. Therefore, the findings are such that, for decades, there have been continuing reformulations, re-amendments of regulations, legislations and laws governing co-operative movement in Tanzania. There is also a political interference which indicates persistence of poor formulated co-operative regulatory frameworks that failed to guides sustainable co-operative movement in the country as of today and tomorrow. These findings are giving out a question of validity and reliability in a current Co-operative movement in Tanzania among decision bodies.

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# ii. Ineffective Utilization of Key Actors in the Co-operative Movement of Tanzania

This study found that there are key actors in Co-operative Movement of Tanzania and are ineffective because their origin is closely related to government taking the lead in the management of cooperatives via the legal provisions and in the conduct of its changing development policies over the years. This resulted to leadership among actors limited away from the grass root membership services and movement.

For example, it was found that the government established Tanzania Federation of Cooperatives (TFC) as an apex Co-operative organization in order to coordinate and manage smooth running of Co-operative activities undertaken by primary co-operative societies and cooperative unions in the country in 1994. However, the organization is understaffed (13 workers only) and faced problem of having few educated staff with requisite research capacity and therefore it fails to fulfill effectively its duties for coordinating and promoting Co-operative movement in the country during data collection (TFC, 2017). The government also made an effort to establish COASCO by statutes purposely for external auditing of Co-operative societies in the country. However, during the field interview it was found that most co-operatives do not invite external auditing on time and therefore it creates a room for embezzlement and mismanagement of Co-operative funds to most Co-operative societies in the country.

Moreover, establishment of Moshi Co-operative University (MoCU) was also a good effort made by the government to ensure Co-operative education is easily obtained for enhancing co-operative moment in the country. The university has a big contribution to the co-operative movement in the country because co-operative societies employ competent individuals with strong co-operative skills and few leaders and members received co-operative education and training. Also, the government has managed to employ district and regional Co-operative officers who are responsible in coordinating the Co-operative issues in their areas of jurisdiction. However, the university has not been effectively used by the government to implement co-operative programmes and projects in the country despite of being the center of excellence in Co-operative education in East Africa.

## iii. Gaps in Co-operative Reform and Modernization Programme (CRMP) 2005-2015

Despite various effort to empower co-operative movement in the country, this paper found that Co-operative Reform and Modernization Programme (CRMP) 2005-2015 was among the programme that could suit the co-operative movement in the country. The general objective of the programme was to initiate a comprehensive transformation process of co-operatives to become organizations which are member owned and controlled, competitive, viable, sustainable and with capability of fulfilling members' economic and social needs. Specifically it intended to foster emergence of appropriate organizational structures of the Co-operative movement with Primary Societies being a strong base of such structure, and facilitate growth of other forms of cooperatives; promote emergence of good governance in co-operatives i.e leadership and management which is capable of managing co-operatives in a businesslike manner while being accountable to members (CRMP, 2005). Also to promote member empowerment through provision of appropriate education, knowledge, and skills; promote economic viability and sustainability of co-operatives through focused assessment, encouragement of joint ventures, and adaptation of corporate and other planning tools; and support modernization and/or establishment of SACCOS, Co-operative Banks to widen scope of financial products and services, and address the problem of indebtedness of cooperatives (Birchall and Simmons, 2010). Furthermore, to build capacity of Co-operative support institutions to enable them to fulfill their mandates and thereby contribute to the process of transforming the cooperatives; and to facilitate mainstreaming of key cross-cutting issues and linkages into the envisaged Cooperative transformation. However, CRMP final impact evaluation report is not yet Vol.4, Issue 2, 2019 ISSN 0856-9037

disseminated and therefore establishing programme achievement/outcomes is difficult (CRMP, 2005).

# iv. Operational Challenge of the Department of Co-operatives in Tanzania

Among the findings explored by this paper that could influence revitalization of co-operative movement in a country is through understanding of the operational challenge of the department of co-operatives in Tanzania. Tanzania Co-operative Development Commission was established on 2009 through the Government Notice No. 20 of February, 2008. The Co-operatives Development Division was transformed into an Independent Department as a Commission under the Ministry responsible for Cooperatives. However, the Commission was unable to implement its functions under The Co-operative Societies Act No 20 of 2003 until it was amended. TCDC is mandated by The Co-operative Societies Act No. 6 of 2013 to implement its functions for regulating and promoting Co-operative development in Tanzania. TCDC is therefore mandated to oversee the management and operations of co-operatives societies to ensure compliance to the fundamental principles of co-operatives in the country. However, most co-operatives continued to practice traditional Co-operative working culture, maintain huge and cost structures and less responsive Co-operative unions and apexes when you compare to the needs of the primary Co-operative societies. In most cases the Agricultural Marketing Cooperative Societies (AMCOS) invested in the production and marketing of traditional cash crops for instance coffee in Kilimanjaro, Cotton in Mwanza and Cashew-nut in southern regions which are threatened by the changes in climate parameters. It is thought that TCDC could have intervened to change the mind set of farmers. Despite the fact that TCDC is responsible to determine disputes and complaints arising from Co-operative societies but her staff at Regional and District level work under the Regional Administrative Secretary and District Executive Director respectively which hinders the effectiveness of staff and the reporting channel on matters related to cooperatives.

Other challenges found are: there are errors in the interpretation of mandates of and demarcations among actors (TCDC, COASCO, MoCU and TFC) in the co-operative movement in Tanzania and some assume superiority over others. There is a conflict over regulatory frameworks by such that all co-operative officers should be shifted and be accountable to the Registrar of Co-operative Societies (TCDC). However, legal framework requires a fifty-fifty distribution of co-operative officers to LGAs and TCDC. The performance of TCDC is also challenged by co-operative actors in the same movement are established by different laws and operate under different regulators.

#### 5. CONCLUSION

This paper aimed to provide knowledge on policy gap for the revival of co-operatives societies in Tanzania. The paper concludes that there are gaps existing in Tanzania co-operative regulatory frameworks. There is also persistence of ineffective utilization of key actors in the co-operative movement of Tanzania. The co-operative reform and modernization programme (CRMP) 2005-2015 achievements were also remains hardly tried. This challenged evidence is also associated with the founding existing operational challenges facing Department of Co-operatives in Tanzania. Also, understaffing and low capacity building of the co-operative institutions are found as a core challenges facing co-operatives bodies in Tanzania. Others are established co-operative development programmes lacks sustainability strategy and exit approach, this narrows willingness of the actors of co-operatives to participate on other co-operative promotion programmes at primary level. Moreover, Tanzania lacks an oversight body of co-operatives that could form part of a Co-operative Tribunal to assess of claims, granting *ex parte* judgments, giving hearing dates and hearing disputes.

Therefore this paper supports a further contribution to the responsible policy makers that the Co-operative development policy of 2002 needs a review. This can be done by establishing stakeholders' meetings as a joint effort to review the 2002 Tanzania co-operative development policy, resources like Co-operative Research Institution-MoCU is available as a leading institution. In a plan to review a co-operative regulatory framework there should also be a co-operative regulatory body that is an oversight body of co-operatives that could expand its structure and form a Co-operative Tribunal.

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