

# **The Contribution of Co-operative Education on Development of Savings and Credit Co-Operative Societies in Moshi Municipality, Tanzania**

**By**

**Emanuel S. Matem**

**Master of Business Management, Moshi Co-operative University (MoCU), 2020**

The Co-operative Education therefore aims at developing an enlightened and responsible leadership capable of directing and effectively controlling Co-operatives for the benefit of members and for continued prosperity of the Co-operative movement and the nation. This is achieved through imparting relevant management knowledge, business and entrepreneurial skills needed by employees and Committee Members to enhance efficiency and effectiveness in the services rendered by Co-operatives. It is in view of this that this study sought to explore the role of Co-operative Education in the performance of SACCOs. The study employed a descriptive study design informed by qualitative approach and some quantitative element. Purposive and random sampling techniques were used to select a sample of 50 respondents, 30 members and 20 officials from SACCOs from Moshi Municipality. Data were collected through Semi structured interview and closed ended questionnaires. The study findings revealed that education content focused on management skills, borrowing and returning wisely, entrepreneurship skills and education, co-operative by-laws and regulations among members and rights and responsibilities of SACCOs members. The research findings point out the need for quality Co-operative Education, adequate time for Co-operative Education need for Co-operative Education in areas like financial reporting, financial and time management. This translates into better performance of SACCOs in terms of membership growth, turns over, financial growth, and improved rebates to members. Effective provision of education and training in SACCOs can be attained if leaders, staff and members get enough understanding of issues influencing achievement in providing education and training. This should go together with determining challenges likely to face any education and training programmes so as to realize how to address them on time. Again, despite being so important on improving operational performance (and sustainability) of the SACCOs, still education and training found to be less provided through SACCOs initiatives rather, relied much on externally initiated programmes. Having education and training programmes that are fewer incorporating members' needs may have some unfriendly impact in long run due to risk of training people on issues they are likely not to apply much in their daily life. Co-operative institutions should formulate the programmes with co-operative societies, including SACCOs in order to have a good education and training programmes that reflect the need of all actors in SACCOs i.e. Leaders, staff and members. This will also help in establishing standardized training for SACCOs and other co-operatives. Such Co-operative education and training should base much on the education of members who are leaders-in-waiting, instead of focusing only on staff and leaders. This will ensure continuity and expanding the co-operative skills and knowledge to the larger community rather than only co-operative management. SACCOs should prepare good programmes and policies to guide their provision of education and training There is a need to establish regional or district and national fund for co-operative education and training so as to subsidize SACCOs (and other co-operatives) in local communities to access education and training when they lack enough funds, including those with large number of members.