

EVALUATION OF CO-OPERATIVE EDUCATION AND TRAINING FOR SUSTAINABLE AGRICULTURAL MARKETING CO-**OPERATIVE SOCIETIES IN UKEREWE AND SENGEREMA DISTRICTS, TANZANIA**

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Abstract

This study evaluates CET in Tanzania by determining the status of CET and examining the practice of CET evaluation in Ukerewe and Sengerema districts. Findings were drawn from 64 respondents using purposive sampling technique. Data were collected through focus group discussion, key informant interviews and documentary review. Thematic analysis was used to analyse data. The study used a CIPP Model of Education Evaluation to examine the practice of CET evaluation. The findings revealed that regardless of the existence of CET evaluation, both formative and summative, there were some shortfalls. In terms of practice, the findings revealed that CET was seasonal while the context, input, process and product evaluation were unsatisfactory; hence confirming the poor trend of co-operative societies' development. The study concludes that CET is still a necessity to ensure both the status of CET and practice. The study recommends CET institutions to prepare a centralised curriculum for all co-operatives and review CET regularly to suit societal needs. The government should set aside funds for CET and needs assessment to avoid irrelevant knowledge to the co-operators.

I. Introduction

Worldwide, evaluation remains one of the vital means of measuring the performance of any activity. Its necessity is determined by the goal of making judgement as to whether the activity is performing well or not (Sharanand Tisdel, 2016; Birchal and Simmons, 2010). Bryman (2012) reports that every society in the past has implemented some forms of performance tracking systems (evaluation) and that the ancient Egyptians regularly evaluated output in grain and livestock production 5000 years ago. Since then, evaluation has been used as a means to change the lifestyle and practices for betterment of today and the future (Bryman, 2012; Aldapitand Suharjana, 2019). Woodin (2015) citing Socrates, the ancient Greece philosopher, states that "unexamined life is not worth living".

In the co-operative sector, just like in other sectors, evaluation has been growing simultaneously with the societal transformation (Birchal and Simmons, 2010; Goldie, 2009). Historically, evaluation of co-operatives has taken place in different phases; notably during their creation, running, failures and in the re-establishment moments (Okoli and Ezenwafor, 2018). In all evaluation processes, pertinent areas have been touched including that of education and training. In the 19th century, the Rochdale Society managed to establish the modern co-operative society after strengthening the education and training section, having learnt from previous failures (URT, 1966; Birchal and Simmons, 2010; ICA, 2016).

In Tanzania, co-operative societies have been striving to improve their performance through various initiatives, evaluation of their education and training (CET) programme inclusive. Maghimbi (2010) reports that evaluation of co-operative education and training helps to measure the extent to which goals and objectives of such education and

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training have been achieved. More specifically, CET evaluation allows the co-operators to know the direction to which co-operative heads in terms of knowledge provision, noting failures and success if any, and possible purpose necessity changes in the implementation of CET curricular.

Given the necessity of co-operative societies in Tanzania, the government has been establishing various education programmes so as to promote co-operative development and sustainability. In 2017, the government through TCDC established and implemented the Co-operative Education and Training Programme for co-operators (members, the management and employees). The rationales for establishing CET programme resulted from various reports (Mkapa's 2001 report, 2018's SACCOS world report, COASCO report of 2018 and 2019) stating the presence of various challenges in co-operative societies in Tanzania, of which wanting member education and training, irresponsible leaders, failure to prepare reports pertaining to income and expenditures were mentioned as some of the core reasons (TCDC, 2017). This programme has since then been decentralised, each region having its own committee through which they can harmonise it and implement its conduction based on the specific environments.

In Mwanza Region, co-operative education and training programmes have been implemented so as to promote cooperative development and sustainability. From 2017 to date, the Mwanza Region Co-operative Committee has launched the Annual Capacity Building Co-operative Programme for members of which the structure suggested CET for members to be provided through the regional committee. The programme has identified courses for management in AMCOS including leadership and ethics of leaders, compliance with co-operative laws and regulations, internal control, ICT use, strategic business planning, budget preparation, debt reduction strategies, production, marketing and facilitation, value addition, domestic demand development, preparation of meeting minutes and summaries as well as financial statements (URT, 2017). Members on their side, the trainings suggested for them include the concept of corporate, member responsibility and rights, commodity business and entrepreneurship, translation of auditor and auditor's opinion, budget and debt limit, preparation and operation of meetings, production and value addition of products, capital expansion and investment, marketing of products and rules, regulations and terms of associations.

It is further stated in the programme that the training costs will be paid by the respective co-operative society and the expected results (end product of this programme) is that training in crop and marketing co-operativeswill help to have associations operating its operations in accordance with the rules and regulations to meet the economic and social needs of its members (URT, 2017). The regional co-operative Education committee will be engineering the training process, the committee members being assistant registrar(chairperson), college regional officer (secretary), district co-operative officers, COASCO regional officer, members from the unions as well as TFC and SCCULT (1992) Ltd representatives.

Regardless of the implementation of Co-operative Education and Training through specific annual training programs, there is enough evidence that co-operative societies are underperforming on a daily basis and they encounter a lot of challenges including improper supervision (Anania, 2018). It was also expected that provision of Co-operative education and training in the stated areas would help in improving economic status of the co-operative societies and increase membership. However, the TCDC report of 2020 shows a gradual decrease in the number of members in the AMCOS and decreased profit per organisation. Again, there is an increased trend of the dormant AMCOS, and all these are dangerous for the sustainability of co-operative societies in Tanzania. It is from this context, one would want to know what is actually happening in the CET provision in terms of contexts, inputs, process and product (CIPP) of CET since problems might be resulting from the selection and recruitment of resources (physical and human), the curriculum itself, the teaching methodologies, aims and goals of the curriculum, or even the evaluation process if at all CET is being provided. Therefore, this study seeks to answer the following questions: What is the status of CET provision? What are the contexts of CET provision? How are the inputs integrated into the provision of CET? How is the process of CET conducted? What are the products of CET?

This study was informed by the Context, Input, Process and Product (CIPP) Model of education evaluation. The CIPP Model was developed by Stufflebeam in 1983. The model provides a systematic way of evaluating an education system in which the kind of knowledge, skills, attitudes, habits that learners acquire in their educational process is the actual product (Stufflebeam, 2000). Aziz (2018) concedes that in the CIPP Model in education and training context, the term context refers to missions, objectives and goals of AMCOS whilst inputs are the physical and human resources including infrastructures and trainers. Besides, the process demonstrates input utilisation to achieve the desired products. In tandem, products are the general outcomes of educated, responsible and trained member employees or leaders of AMCOS.

2. Methodology

This study employed a Constructivist Paradigm to evaluate CET in co-operatives. The paradigm demonstrates that evaluation of knowledge and understanding of a phenomenon is done through interaction using dialogue and reasoning (references) (Fusch *et al.*, 2018; Cohenand Marion, 2018). Thus, it gives an understanding of the reconstruction of meanings that people hold about co-operatives and evaluation of CET in particular (Creswelland Poth, 2018; Farrugia, 2020; Gubaand Lincoln, 1944). A cross-sectional design was used to collect data once at a time from different participants while variables were observed without being influenced (Marczyk, Dematteo and Festinger, 2005; Bloomberg, 2019).

Qualitative approach was suitable to use in this study as it allowed study participants to freely disclose their experiences, thoughts and feelings without constraints (Cooper, et al. 2012; Merriam, 1998 and Awasthy, 2020). Phenomenological method was used to understand how AMCOS members make meaning of the evaluation of CET in co-operatives and to identify relationships of meanings that build new knowledge (Peterson, 2017; Moustakas, 1994). Besides, this study employed a small number of subjects as phenomenology is effective in studying a small number of subjects (in this study 64) (Cohen et al, 2018). In qualitative studies, a researcher needs enough time for verbal interaction with each respondent to capture their individualised experience of an event so as to avoid shallow results (Creswell, 2017). The purpose of qualitative research is not to obtain breadth and impartial data rather achieving depth and capture deeper meaning (Awasthy, 2020). Thus, the sample size which is enough qualitative study, according to Sharan and Tisdell (2016), is the one which can answer research questions to the point of saturation, redundancy or till nothing new can be said or observed. Data collection and analysis activities were intricately woven together throughout the study. Primary data were, therefore, collected through face-to-face interviews with AMCOS key study participants and series of Focus Group Discussions (FGD) sessions, each consisting of active male and female AMCOS members. Each FGD had 4 study participants as suggested by Ubandoma (2019) and Cresswell (2017).

The study was conducted in Ukerewe and Sengerema districts due to the existence of dormant co-operatives regardless of the existence of CET programmes. Also, the report by COASCO for the year 2018/19 shows that Ukerewe and Sengerema Districts are among 93.13 which got adverse opinions (URT, 2021), and one of the basic reasons given was poor provision of education and training to co-operators. However, choice of the specific AMCOS that made a part in this study considered four criteria namely registration status of AMCOS, (only registered AMCOS were visited), a number of members (AMCOS with the most and the those with fewest members), the invested capital (AMCOS with highest capital and those with smallest capital investment) and convenience, meaning that readiness of the management to accept being interviewed was a determinant of the AMCOS which were chosen. Therefore, out of 13 registered AMCOS in Ukerewe District, only three active AMCOS namely Bugorola, Murutunguru and Musozi AMCOS were confined in the study and formed a basic unit of analysis. In Sengerema District, out of 19 registered AMCOS thirteen active AMCOS namely Busulwagili, Butonga, Buzilasoga, Chamabanda, Ibondo, Igulumuki, Ilekanilo, Irunda, Ishishang'olo, Nyamatongo, Nyamtelela, Nyasenga and Sima were included in the study. The dormant AMCOS never surfaced as study participants, but were represented by key informants of this study. Purposive sampling technique was employed to study the board members and district co-operative leaders by virtue of their positions since they were responsible for coordinating the functions of AMCOS. Naming of the study participants followed the pseudo codes given such as PIU (Cresswell and Poth, 2018) in which the letter "P" represented the term participant, number I and other numbers represented the number code of a participant and letter "U and S" represented Ukerewe and Sengerema districts, respectively.

Data were analysed qualitatively in which content analysis was used to identify, analyse and report by the aid of Atlas.ti7as suggested by Kalu (2017) and Rosenthal, (2016). Content analysis was used to generate themes from data collected through focus group discussions. In the study, the researcher pinpointed and recorded themes from data collected through focus group discussions. In processing these data, several stages were followed. After collecting qualitative data from focus group discussions and interviews, data were written down followed by the process of coding so as to identify specific pieces of data that correspond to differing themes. In the process of coding, specific data were selected and used in the study while data that did not provide evidence of themes were left out. The kind of code which was used was open coding which yielded concepts. After that, data were grouped and turned into categories. Data were grouped into themes based on specific objectives. After that, data were transcribed based on objectives and, finally, were interpreted. The procedures for analysing data were as follows:

2. I Development of Initial codes

The researcher identified the key concepts or the variables as initial coding categories. Then the researcher reviewed the definitions of the variables initial coding categories. Transcription of data: This process involved the representation of audible and visual data into written form. The researcher listened to the recorded data from the in-depth interview, FGDs, and key informant interview and wrote exactly what was said. Text Categorization: After transcription, texts were categorised within the initial coding categories with the help of the reviewed definitions. The texts which did not fit into the coding categories were given a new code.

2.2Coding

This process involves organising data and provides a means to introduce the interpretations through reading the transcribed data and demarcate segments within it. The coding process was done manually according to the research questions. Reading and interpreting data: This was a starting point of a meaningful analysis whereby the researcher read the data within and between categories and interpreted data to identify the themes. Theme identification: The researcher identified the themes within and between categories while showing the relationship between categories or a subcategory of existing code. The themes were then refined and the report was written.

In order to increase trustworthiness of the study findings, the author decreased threats of credibility (validity in quantitative research) by triangulation of data (Linneberg and Korsgaard, 2019; Patton, 2015; Theophilus, 2018). Again, to increase dependability (called reliability in quantitative studies), the researcher provided an audit trail by describing in detail how data were collected, how categories were delivered, and how decisions were made throughout the enquiry Patton, 2015. The researcher further applied the "good rich thick description" (Farrugia, 2019) to enable other researchers to make decisions about transferability (external validity or generalisation in quantitative studies). Lastly, the author increased conformability (called objectivity in quantitative studies) by attempting to control biases through constantly comparing data, seeking for literatures of the phenomenon and obtaining multiple viewpoints during interviews and FGDs (Cresswell and Poth, 2018)

3. Findings and Discussion

This section covers the aspect of practice of CET in which the CIPP Model was used to evaluate the context, input, process and product of co-operative education and training.

3.1. Context Evaluation

By starting with context evaluation, as suggested in the CIPP models, study participants were probed to know whether aims of their education system were suitable or not, whether objectives were derived from the aims of co-operative needs, the courses provided and if those courses correspond with the aims of co-operatives, whether the process caters for the members' needs, whether there was a link between members and the works provided or not, its objectives /rationales, topics (context) and methods of teaching. As stated in the education and training programme for Mwanza Region (2017), the main objective was to improve operational efficiency, management and eliminate the challenges of co-operatives by building the capacity of members, leaders and the board on the operation and effective management of the co-operatives (pp2) and, therefore, objectives of education and training have to be contextually specific from a particular AMCOS. Other aspects of the context of co-operative education that were evaluated include the presence of Co-operative Education, the type of such education and training from the perspectives of AMCOS members, and the nature of such trainings, methodology used to offer education, the presence of sustainable plan for education and training and how they are conducted, time frame for the trainings, number of trainings, the teaching aids and venues, the pre-set methods of making the programme known, the training environment, and the sponsorship strategies.

3.1.1 Origin of objectives and evaluation of the attainment

Members were asked to state the aims of CET they were given and the origin of such training. From the findings, most of the study participants (90%) reported that they knew nothing on the essence of co-operative education and training, of which they couldn't answer the questions related to aims of co-operative education and training. Only a few (10%) managed to respond to the question requiring them to state the aims of CET and where the objectives of co-operative education were derived. However, regardless of the AMCOS members' knowledge, all of them were against the idea that aims and objectives of co-operative education and training emanated from their specific co-operative societies, rather they were initiated by the facilitators; hence, AMCOS members were mere recipients.

Facilitators and co-operative officers were reported to have been coming with what they want to teach. To represent the general responses, one of the study participants from Nyasenga AMCOS in Sengerema District had the following to say: "They should ask us or arrange together with us what to teach? These guys come with their books and notes; they have everything. Our responsibility is just to listen" (P3S, 26 May, 2019).

On the other hand, the researcher cross checked with the key informants through interviews so as to validate what was reported by the AMCOS members. When asked, the key informants, one from Sengerema and the other from Ukerewe Districts had similar responses and their answers correlated to what was reported by the AMCOS members. According to the two key informants, one from each district, they were employed in their respective locations to help members, of which they reported that the training is relevant although they are prepared by the trainers themselves. On their side, two key informants from the Mwanza Region Co-operative Committee had the following to say: "with the nature of the members we have, it is very difficult to discuss and come up with an agreement on the kinds of training to give them. So, to avoid chaos, trainers prepare the package as per the requirements of the co-operatives" (KI4, 13June, 2019).

"It is obvious that the trainer is the one who prepares the training after making a needs assessment of the area. You know, everything needs specialisation, so you cannot go and gather information haphazardly from the members who do not even know what they want. If you read our training plan, somewhere in the document you will see who is responsible for preparing the trainings and all education related matters" (KI5, 13June, 2019).

At the level of analysis, responses from both AMCOS members and the key informants correlate with what is stated in the Tanzania Mainland Co-operative Education and Training Programme (2020) as it states: "The regional Committees will administer and give training based on the needs of a particular place". Regardless of the objectives (intentions) being good and following the guidelines, the findings showed that needs assessment was not done. Recipients of CET were not involved. Therefore, providers of CET seemed not to consider the AMCOS members, and this is in contrast with the practice of Co-operative Education since the co-operatives are the ones that have priorities needs. Again, the responses further contradict the theory underpinning this study namely CIPP Model of Education Evaluation. The CIPP Model on its first stage (context) mentions the philosophical view of any education system to originate its own respect that originates from its ideology. The findings further contradict those of Goldie (2009) and Hayes *et al*, 2016) who suggested that the learners of an education system had to be engaged right from the beginning. Therefore, the AMCOS need to have a mutual agreement with facilitators to harmonise the teaching and learning process and not give facilitators a freedom to choose what to teach since the facilitators are not owners of the AMCOS.

3.1.2 Evaluation of the reflection of trainings to the co-operatives' needs

Findings were further sought on the suitability of education and training programmes offered to the AMCOS members and whether the trainings manifest the AMCOS' needs or not. It was implied that CET suitability to the co-operative needs leads to sustainable co-operative societies. The responses show that the majority of the study participants (65%) felt that contents of co-operative education were not suitable since people were not involved right from the beginning. In Ukerewe District, for example, two study participants, one from Bugorola and the other from Murutunguru AMCOS, reported that they were taught bookkeeping only, neglecting that members were in need of the training related to what they do. Also, it was reported that facilitators were not suitable; hence, they preferred to remain without training rather than being taken on board. One of the study participants described irrelevancies of what was being taught as she responded: "Look, what is the relationship between bookkeeping and rice or cotton farming? I don't know how leaders get fooled when they get there? We always wonder all over how they are immediately given co-operative accounts' books while none of us is an accountant" (PIU,4 June, 2019). On the other hand, another study participant from Murutunguru AMCOS acknowledged irrelevancies of the trainings as he commented: "If these training sessions were relevant, you could even see the results. What I can advise is that the government needs to send us trainers of the actual things we need such as good agricultural practises, how to access markets, how to transform from cotton to other crops and so forth. What we are doing now is business as usual" (P2U, 6 June, 2019).

It was apparent from the analysis of data on this aspect that courses offered to AMCOS members do not correspond with the specific aims of co-operative societies, and that they do not consider the needs of AMCOS. No wonder that most of the participants reported that the training was irrelevant as they were not involved right from the beginning during the needs assessment stage. This outlook implies that what is being taught in AMCOS is not suitable for their survival and sustainability. These findings further contradict the CIPP Approach to Education Evaluation that calls for institutions to organise their work to accomplish its objectives and goals right from the beginning so as to avoid irrelevance. According to the CIPP model, societies are reminded to identify problems that may interfere with their effectiveness and assess the underlying causes, just from the infant stage (Stufflebeam, 2000). They also contradict the findings by Depranoto *et al* (2020) who calls for a needs assessment so as to validate the training. Linzalone and Schiuma (2019) report that without needs assessment, there is no possibility of touching the heart of any education programme. Therefore, what exists in the findings prolongs inadequacy that exists in AMCOS; namely, inability of coops to identify what they need. Also, the findings suggest lack of strategic interventions for addressing diagnosed problems, of which the Model calls for societies (AMCOS inclusive) to plan how the trainers would promote the co-operatives priorities.

On the aspect of teaching (training) context, study participants were asked to indicate whether what they were being taught reflects the reality of what takes place in their AMCOS. Specific area that was researched under context evaluation in this study is reflection of the training to the needs of the co-operative society. From the findings, the responses showed that the majority of the co-operative organisation members (78) disagreed that what they are being taught currently reflects their needs. It was reported by the participants in a group discussion that what members are being taught does not speak of anything about good agronomic practices. The dominant topics mentioned were co-operative laws and regulations, rights, and responsibilities of the members, leadership skills, to mention just a few. Contrary to the expectations that the training contexts would largely include good agricultural practises since the survival of AMCOS depends on agricultural products, the findings totally diverged from the practice of Stufflebeam CIPP model requirements that call for reflection of the training programme to the needs of a society; which under the context of this study refers to an AMCOS. Only a few were not sure of whether the content suited their needs as AMCOS.

At the level of analysis, what is being conducted in the AMCOS as per the findings concur with what is stated in the Mwanza Region Co-operative Education and Training Programme (2018) as it mentions co-operative laws and regulations, procedures and laws of running a co-operative society, good leadership, meaning of co-operatives, rights and responsibilities of members, agribusiness and entrepreneurship, mathematical interpretations and auditing, budgeting, meeting preparations and running, quality assurance and value addition, capital increase, marketing as well as rules and regulations. However, members' responses in this study partly diverge from what Ahando et al (2021) who found that in Nigeria that the majority of the AMCOS members have accepted that the content (topics) reflected their needs as a society. Differences in the acceptance status between AMCOS members in Tanzania and those of Nigeria might have been caused by the contextual variations since the current study is in Tanzania (Sengerema and Ukerewe) while the study by Ahando et al (2021) was in Nigeria.

Moreover, the responses from some study participants (56%) indicated that among the subjects taught and the training given, co-operative laws and regulations have never been taught by the facilitators. This situation is different from the Mwanza region education and training programme that requires co-operative laws and regulations to be provided so as to provide guidance and direction of running AMCOS. As seen from the findings, the contexts reflected absence of the teachings and training on laws and regulations, rendering most of the AMCOS members to be ignorant of their own societies. When study participants were asked if they needed education on laws and regulations, all of them agreed that they needed knowledge regarding co-operative laws and regulations. The majority commented that knowledge regarding laws and regulations was important to AMCOS members as it could create awareness to members. It was further reported by the study participants that what members knew about AMCOS was only jointly selling their products. However, AMCOS are more than just selling product together as supported by one AMCOS member from Musozi AMCOS in Ukerewe District: "We all need to know the laws, bylaws and regulations of our co-operative societies just like the way SACCOS do. However, currently this education is rare. At least Mr Isanzu and I had some experience in getting training at Ukiriguru in the 90's" (P3U, 7 June, 2019).

From the argument by the study participant, it is evident that their AMCOS and others around do not get education on laws and regulations of AMCOS. This is unfortunate since there is no institution which is run without laws and regulations. Fici *et al*; (2013) suggest that Co-operative laws and regulations enable AMCOS members and officials to be accountable in their roles. Also, if members are aware of Co-operative laws and regulations, they are in a better position to ensure that AMCOS officials play their roles according to regulations (Fici *et al*; 2013). If AMCOS members are not conversant with laws and regulations, officials and staff might easily abuse their positions since none will know how and when their legal lines work. Generally, these findings suggest a poor sustainability trend of the AMCOS in the study areas (Ukerewe and Sengerema) and it is suggested here that emphasis on laws and regulations should be placed on the AMCOS upon their launching so as to ensure their survival.

Study participants were further asked if their Education and training package included members' rights and responsibilities (liabilities). The question was important since all organisations, AMCOS inclusive, run smoothly when members enjoy certain rights while fulfilling their responsibilities. Information obtained through FGDs showed that most of the members had never received education and training on their rights and responsibilities, regardless of the fact that most of them needed knowledge regarding their rights. These findings correspond with Harte and Symes (2013) who found out that in Australia, members were not taught rights and responsibilities; of which the majority remained ignorant of what to do and what to be done to them.

From the responses, study participants were aware that members of AMCOS have to enjoy rights and responsibilities according to laws and regulations of co-operative societies. Responses given by AMCOS members and officials showed that rights and responsibilities of members should be included in the co-operative training and education. By understanding their rights and responsibilities, members give positive contributions to their Co-operatives. One member from Nyamtelela AMCOS in Sengerema District had the following to say: "...*It is good that the education we are given should have elements of our rights and responsibilities because without knowing what we deserve and what we should do, we shall remain lethargic every day without knowing where we are coming from and where we are heading to" (P4S, 27 May, 2019)*

These findings correspond with the findings of Kiaritha (2015) who found out that in Kenya, members of the cooperative societies were not trained on their rights and responsibilities, of which most of the co-operative societies were not doing well. If members are aware of their rights and responsibilities, they will be able to participate in matters that need democratic decisions, and will be able to attend all meetings and seminars organised by their AMCOS since it is among their rights and responsibilities (Cooper, 2012; Chambo, 2009). Also, Anania and Rwekaza (2016) are of the view that lack of co-operative education and training affects member's commitment, loyalty and efforts to hold members and leaders accountable for their misconduct such as the misuse of the AMCOS resources. The findings further suggest sustainability of the co-operative societies as per the CIPP Model, which asserts that inputs such as content and curriculum are used to meet goals of the programme.

3.2. Input Evaluation

Having discussed the context evaluation in co-operative societies in Ukerewe and Sengerema Districts, the researcher examined the second aspect of the objective, namely input as an aspect of CIPP. According to Aziz *et al*, (2018), input refers to resources that are used to meet goals of the programme. Stufflebeam (2000) mentions human and physical resources as important inputs in any education system. In this study, therefore, members of the co-operative societies were asked to indicate whether the existing (available) resources were enough to attain co-operative education and training objectives focusing on the competence of instructors and availability of physical resources.

Before probing the study participants on the competence of the instructors, it was deemed important to know where the instructors were coming from. Having asked this question, it was reported that they were getting the training from different sources and that most of them were the district co-operative officers (40%) and trainers from Nyanza Co-operative Union (100%). This response raised a concern for the researcher to review the Mwanza Region Co-operative Education and training programme (2018), of which it is stated that "the education committees will plan and run the trainings based on the needs of a specific area". From this quotation, therefore, the researcher searched for clarifications from one of the key informants. On the aspect of instructors' competence, study participants were asked to tell whether they were satisfied with the facilitator's style or not. When members were asked whether they were satisfied with the delivery style of the facilitators, the majority (85 %) reported that they were not satisfied, while a few (15%) said that they were satisfied. Having noted that some respondents were not

satisfied, the researcher sought the reasons for non-satisfaction of the delivery style and competence of the instructors. One study participant in a group discussion, representing the general consensus of the participants who reported to have been dissatisfied, had the following to say when asked the reasons for non-satisfaction:

No, if we say they teach so well we will be just fooling ourselves. First of all, some young people don't know how to go with us. But the former teachers were teaching us slowly and lovely until we understood. The current ones do rush us, with insults on top (P4U, 6June, 2019).

From the above response, there are some signs showing how the trainers lack skills of delivering including body shaming to motivate (insulting clients), using only one training style that does not suit the needs of adults (AMCOS members), leading to failure to empower clients. These findings complement the findings by Anania and Rwekaza (2016) who reported on the incompetence of facilitators in promoting co-operative education. Gimenez *et al* (2016) further reports that facilitators make tangible differences and any variations in the teaching behaviours of facilitators lead to variation in students' achievements. Thus, in evaluating the facilitators (inputs), AMCO's members were asked some questions since they are the primary beneficiaries of the training and teaching programme.

Physical resources are other aspects of inputs in any education and training project. When members of the AMCOS were asked whether their facilitators had the required materials and tools for training, only a few reported that materials were there while the majority said that facilitators did not have materials. Those who reported that trainers were not having enough training materials were further asked how they understood while facilitators had no tools/materials. Majority of them were of the view that facilitators never used materials, rather; they used the experience they had in teaching. Impliedly, co-operative societies cannot be sustainable since delivery of the instructions lack materials which support students'/learners' (members) understanding. Lacking concrete worksheet or manipulation will decelerate members' ability to gain and practice the knowledge (such as accounting books). Also, these findings imply that students cannot be supported well, lessons do not have a concrete structure there, there is no differentiation of instructions, and teachers will lose appetite (due to dominance of one style of delivery materials of which sustainability of the AMCOS was endangered. It is, therefore, necessary to focus on the resources, personal, procedures and decisions which specify the present objectives and aims (Stufflebeam, 2000).

3.3. Process Evaluation

Process evaluation is the other area that the researcher considered, when evaluating CET in the researched areas. In this context, process evaluation refers to all types of activities done in planning the teaching and learning process (phase). In this study, therefore, different teaching and learning processes undertaken in co-operative societies were evaluated. Ways of acquiring Therefore, study participants were asked to mention the ways used to sensitise people on co-operatives in their localities. The response shows that different ways were reported to have been used to facilitate teaching and learning in AMCOS. On the methods used by facilitators to deliver co-operative educations and training in AMCOS, the findings showed that lecture method was used widely. Other methods used include participatory method which was used but narrowly, a mixture of lecture and participatory method and role playing. When learners were asked if they were satisfied by the delivering style of the facilitators, most of those who mentioned lecture methods said that they were satisfied. This level of satisfaction might be attributed to the fact that most of the members preferred to hear from their facilitators, knowing that facilitators (who know) and also the nature of the general Tanzania Education System where facilitators are regarded as knowledgeable personnel.

A few among study participants who mentioned participatory methods reported that they were satisfied while the majority said that they were not satisfied. These findings resemble in an outlook with those who supported teachercentred teaching since most of them cannot relate the instances with actual/real situation. They are not knowledge developers rather than knowledge consumers as suggested by Ahando *et al* (2021), that there must be even sharing of learning between a facilitator and learners. The facilitator is supposed to be like a coach to the students as he is only supposed to explain new materials and encourage understanding of them. The reason for not using it widely might be absence of special teacher skills among facilitators, and readiness and nature of learners.

Moreover, the findings revealed that there were no effective two-way communications between teachers and students and learners (members) and teachers and administrators (leaders of co-operative societies). One of the key informants proved these observations as he/she said: "It's very hard to find time to ask questions, unlike the way it is

in schools; they have so many things, you can't even ask because you will look like a nuisance to your colleagues. So, we just tolerate and work hard to keep each other informed after being taught" (K15, 10June, 2019).

At the level of analysis, the teaching methods need to be a mixture including lecture, activity-based approach, and problem solving and demonstration method. The aim should always be seeking students' mental and physical growth. The major hindrance towards this is the toughness of schedule since AMCOS members have other responsibilities at their homes. Again, study participants were asked to tell the methods used to provide CET. The findings indicated that study participants mentioned seminars, friends who are members of other AMCOS and Guest speakers. Contrary to the researcher's expectations, the majority of AMCOS members mentioned guest speakers as a common means through which they acquire knowledge about co-operatives. Also, being important, the Guest Speaker method was supported by all district co-operative officers (from Ukerewe and Sengerema) and Mwanza Key informant 3 that they invited different experts to build capacity for their members. These data are supported by one co-operative representative from Nyamatongo AMCOS in Sengerema District who said; "most of the time we receive people from other successful co-operatives and experts who come to talk to us but since attendance is poor at these sessions, very few of us benefit" (P6S, 29 May, 2019)

From the above observations, it can generally be accepted that the guest speaker method is important although it is not widely used. These findings contradict those of Hussain (2014) who reported that in Nigeria, the guest speaker method was the least preferred method in training members of co-operative societies. Umam and Saripah (2018) report that differences in responses between the two studied communities are attributed to geographical differences and the national policies, of which this study confirms the reported findings involving AMCOS from Nigeria and those of Tanzania.

The other method was that co-operative members were asked to comment on in-house seminars. The response shows that some of the study participants accepted that seminars were provided. This method was mentioned in both FGDs and key informants from both members and officials. Responses from the focus group discussions showed that some of the study participants accepted. On the other hand, eight (8) officials from different AMCOS were interviewed and they mentioned in-door seminars as a powerful method that has been used for generations. Contrary to what the majority reported earlier when asked who plans what to teach/train, the AMCOS leaders and representatives reported that experts organise in-door seminars according to the demands and resources available. One of the study participants from Ishishang'olo AMCOS in Sengerema District, representing the opinions of normal AMCOS members reported: "Seminars are more effective here because people like to hear from experts and successful colleagues. This approach has helped to revive some of the AMCOS. So, seminar attendees help their colleagues get up and appreciate another coops' success" (P7S, 26May, 2019).

From the statement, variations in views between leaders and the normal members might be attributed to the fact that leaders are always pro-processors of the AMCOS as they are in charge of making sure they survive while due to ignorance and due to the need for pushing leaders to act excellently, members are always against any process being it good or bad. Learning through interaction among members of the society was the other method that study participants were asked to comment on. The implication here was that since people live together as a community it is easy for some people to get co-operative education and knowledge from their fellow members who are also members of AMCOS. The findings from AMCOS members indicated that they normally benefit from their colleagues. However, this method was not mentioned by one AMCOS leader from Bugorola AMCOS in Ukerewe District; different from other eight leaders from Murutunguru, Busulwagili, Butonga, Buzilasoga, Chamabanda, Ibondo, Igulumuki and Irunda AMCOS who gave information through interviews. Differences in views between leaders and members might be attributed to the fact that AMCOS leaders do not highly interact with normal members in every society, so they automatically miss what goes on in a community. On the other hand, members come from the community and since they live together, they influence each other and one of the outcomes is that of joining AMCOS.

Radio and televisions were also mentioned as the methods used in obtaining Co-operative education. However, it was reported that in most cases radios were the ones mostly accessed by co-operative experts to send information. From the findings, most of the study participants accepted that TVs and radio were still used to inform about co-operatives. Some six officials also mentioned radios and TVs as the methods used by many people. This information is supported by the response from one representative from Ilekanilo AMCOS in Sengerema when he responded that:"Radio and TV have been in use for a long time. Now, we say we are not very much on track but I have to watch every

Friday the session of "Ujue Ushirika". On the TV side, maybe there are people talking about development from the government but in the past, it was awareness" (P8S, 21 May, 2019).

Based on the observation from the AMCOS representatives, it is evident that members get education although the means of organising them is still difficult. The methods used here seem to be appropriate because it is difficult to take all AMCOS members in the class. This is supported by Anania and Rwekaza (2016) when they suggested that co-operative education could be accessed through self-guided training, through listening to radio programmes, reading available literature, accessing online resources, and learning from one another. Also, this could be done through peer networking where people can learn in groups. Again, through workshops, seminars and conferences people can learn widely. Also, Ubandoma *et al* (2019) and Linzalone and Schiuma (2015) report that training is a product or service and that it must be offered by co-operative societies. The findings on the rare use of televisions compared to radios in the study area correspond with the findings by Lebowski (2015) who found that TVs are minimally used as a source of information in rural areas in Nigeria by co-operative societies.

3.4. Product Evaluation

On the aspect of product evaluation, outcomes/outputs of the schooling process which in this context is referred to as education and training process in AMCOS were evaluated. Thus, members were asked some questions which could measure what they had acquired as findings of the education and training process in the selected AMCOS. After being asked, the author through observation had the following to examine in terms of member's skills, attitudes, knowledge learning and abilities they attain for the benefit of AMCOS and a society at large.

3.4.1. Evaluation of knowledge acquisition

From the findings, it was observed that most of the AMCOS members were either mal-educated or were halfeducated or trained on the AMCOS related issues. The AMCOS members showed incompetence on the questions related to the basic traits of a trained member including concept of corporation, responsibility and rights, trade and entrepreneurship products, interpretation of financial and auditor views, budget and debt limit, preparation and operation of meetings, production and value adding of crops, capital and investment growth, marketing, products and rules, committees and terms of association. These findings concur with Okoli and Ezenwafor (2018) who stated that because of poor education provision, most of the AMCOS were not performing well in Nigeria.

The findings of the study further showed that effective environment, resources, relevant content, proper and effective teaching and learning and use of different strategies have a great impact on members' behaviour, skills, attitudes, performance, loyalty, attendance in meeting, declining incidence of awareness, good member relative, good management, good public image, high productivity, ability to change with time, sustenance of core purposes, informed community, democratic structures, good decisions by elected representatives and increased member enrolment. These findings concur with the suggestions of Woodin (2015) and Molope and Oduaran (2019) who mention outputs/outcomes as important results of any education programme evaluation.

4. Conclusion and Recommendations

From the study findings, the context, input, process and outputs of co-operative education and training in AMCOS do not collectively suggest sustainability of such societies. Majority of the study participants disagreed on what they are being taught, how they are being taught, the environment in which they are being taught and the way their education and training is being evaluated. It was noted that the education and training programmes could never impact members' behaviour, skills, attitudes, performance, loyalty, attendance in meetings, awareness of members, good member relationships, good management, good public image, high productivity, ability to change with time, sustenance of core purposes, democratic structures, and increased member enrolment.

Therefore, co-operative education providing institutions in Tanzania are called upon to formulate the curriculum which co-operative societies, including AMCOS, will use in order to have sound and sustainable co-operative societies. Again, quality of facilitators needs to be improved on the way they teach, how they interact with members, how they evaluate the programme and even in building rapport AMCOS members. Moreover, since such retraining requires money which institutions may not necessarily have, the government is asked to help rescue the situation, and the co-operative societies are called upon to adhere to the ICA requirements of setting aside fund for training. Lastly but not least, screening of the trainers needs to be done (by regulatory authorities, co-operative officers and/or Board) to avoid education and training that are not relevant to AMCOS or create confusion to them.

The theoretical implication of the findings and conclusions dwelling on the CIPP Model of education evaluation lied onto the context, input, process and products of CET. The findings hugely contradicted the CIPP model since the missions, objectives and goals of an education system (In this study, AMCOS) were not adhered to. Again, the inputs both physical and human resources in-terms of infrastructures and trainers were found to miss and where available, insufficient. Moreover, on the process evaluation methodologies of training seemed to contradict the CIPP model which requires a careful utilisation of the available inputs so as to achieve the desired products. Lastly, the outputs of CET reflected the previous stages of evaluation, as a result today co-operative societies (particularly in the studied areas) are dominated with uneducated members, irresponsible leaders and untrained members or leaders of AMCOS.

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