

**Human Resource Development in Co-operatives**  
**The Case of Selected Saccos in Moshi Municipality**

**By**  
**Neema P. Kumburu, Kelvin L. Nzilano and Kelvin M. Mwita**

**Abstract**

Co-operative institutions exist worldwide and provide essential services which would otherwise be not affordable by low-income cadre, particularly from rural areas. Savings and Credit Co-operative Societies (SACCOS,) as form of cooperatives, have managed to serve the poor people in rural areas who are excluded from mainstream financial systems because they are not bankable. It is well established that the performance and development of any organization depends on the quality of its human resource. The fact that SACCOS are made up of ordinary members, board members and employees, all with varying skills and experiences, they hold the potential of being better off than other forms of organizations. Despite its importance and potential for better performance, SACCOS in most African countries including Tanzania, are experiencing acute human resource development challenge.

This study, therefore, intended to examine human resource development in SACCOS using experiences of the selected SACCOS in Tanzania. Due to financial constraints, SACCOS have been recruiting less qualified personnel, while at the same time; they lack human resource development policy to train the recruited staff, weak education system, lack of funds, and lack of professional and qualified personnel. There is lack of interaction between the managers and committees, lack of communication with the ordinary members, limited support from the federation to which they affiliate, and lack of quality training infrastructure including trainers and training materials. It is well established that the performance and development of any organization depends on the quality of its human resource.

---

**Key words:** human resource development, SACCOS, co-operative members and employees