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REAL OR JUST NOMINAL MEMBERS? RE-ENERGIZING OWNERSHIP AND ENGAGEMENT IN AFRICAN COOPERATIVES: EVIDENCE FROM SELECTED SACCOS IN TANZANIA'S LAKE ZONE

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ABSTRACT: Despite the integral role Savings and Credit Cooperative Societies (SACCOS) play in financial inclusion and community development, the level of member ownership and engagement remains critically low. This study was conducted to assess how members of selected SACCOS in Shinyanga Region, Tanzania engage with their cooperatives across three key dimensions: awareness of cooperative components, investment behaviour, and active participation. Using the Member Engagement Theory, the study adopted a cross-sectional research design using structured questionnaires, interviews and relevant SACCO's documents. A random sample of SACCOS and their members was surveyed. From the findings, most members demonstrated limited awareness of their rights, responsibilities, financial status of the SACCOS, and future plans. Meeting attendance seemed inconsistent, and communication channels were often ineffective. It was further found that many members cannot articulate the organizational structure or understand the SACCOS's financial operations. In terms of investment, a majority contribute savings irregularly or minimally, lack trust in savings plans, and underutilize available services. Additionally, only a few members actively promote membership growth. Regarding participation, engagement in meetings and decision-making remains sporadic, and few members show interest in leadership or committee roles. Notably, many members feel their contributions go unrecognized, further eroding motivation to engage. The study concludes that member disconnection from their respective cooperatives is a serious threat to sustainability. Without deliberate efforts to empower members through awareness, inclusion, and recognition, SACCOS risks becoming nominal entities lacking a true spirit. It is recommended that SACCOS reframe their engagement strategies by institutionalizing continuous member education, transparent communication, and incentivized participation frameworks to re-energize ownership and secure cooperative longevity.

Keywords: Member engagement, SACCOS, ownership, financial inclusion, participation

INTRODUCTION

Historically, the cooperative model is best defined by being member-owned, and collectively responsible, built on the Rochdale Principles of democratic control of the enterprise by its members and economic ownership of the enterprise (Chirwa & Ngulube, 2021). The key to

the success of cooperatives in most developed countries, including Canada, Sweden, and United Kingdom, is the proactive participation of members in their governance, capital building system, and accountability system (Birchall, 2022; Chirwa & Ngulube, 2021). An example is the JAK Medlemsbank, a bank in Sweden, and the Desjardins Group, a Canadian bank, which provide an illustration of how the active participation by the members in regular meetings, provision of leadership, and accountable practice enhances the resilience of the organization and its sustainability (Lupia & Kagata, 2024; Ezekiel Nnko, 2024). Members of cooperatives in this environment do not just receive loans and/or dividends; they are strategic stakeholders guaranteeing the efforts of the institution through their wisdom, suggestions and reciprocity in decision-making (Mwakapala et al., 2024). In Sub-Saharan Africa on the other hand, a lot of cooperatives have been struggling in the building of the idea of ownership amongst members. Although cooperatives within these areas, especially Savings and Credit cooperative societies (SACCOS) emerge as a significant contributor in financial inclusion, livelihood and development of community resilience, the disengagement of its members still undermines performance (Lawrence, 2023). The absence of proper participation usually brings in bad internal administration, fiscal accountability issues, and institutional mushrooms (Chirwa & Ngulube, 2021; Tegambwage & Kasoga, 2022). As an illustration, even though the SACCO sector of Kenya is spectacular with the SACCO industry having more than 8.8 million of the population as members and assets of more than KSh 972 billion, active participation of its members in governance remains low with nominal members playing only token roles beyond taking up loans (Magashi et al., 2023; Chokera et al., 2020). Such non-active members fail to participate in critical tasks, like meetings, elections, and planning, and this imposes unnecessary pressure on fewer active members, who end up undertaking many responsibilities, like leadership, financial management, and sustainability (Mlay et al., 2023; Mwita, 2024). This potentially problematic trend has also been noticed in Tanzania where the SACCOS sector has become very large, with the more than 1.8 million members as well as the assets exceeding TZS 1.3 trillion by 2023 (The Citizen, 2023; LFS Advisory, 2021). This numerical increase however is a mask of an internal silent crisis known as the increase of nominal membership. A large percentage of members in many SACCOS in the country have accounted that they hardly take part in other activities of the SACCOS other than the registration and depositing the minimum savings as the required loan contributions. These members rarely attend meetings, abhor being elected as leaders, and do not know much about their SACCOS in terms of its operational structures, financial management, and governance systems (Magashi et al., 2023; Mlay et al., 2023). Some SACCOS in Lake Zone regions, pointing to the fact that 60 to 70 percent of their members have low or no involvement in the business of the organization. Where SACCOS have been resoundingly successful in terms of operation up to 61 percent and financial sustainability up to 51 percent, the stated success has in many cases has been fuelled by active minority (LFS Advisory, 2021). Nevertheless, these evaluations do not pay much attention to the key concern of the internal member engagement. The inability to differentiate the nominal members and active ones does not help people understand the fact that low turnout undermines governance and prevents both transparency and long-term growth (Lawrence et al, 2023). This research attempts to address the latter by bringing a distinguishing difference between nominal members who only turn up in meetings occasionally, contribute little, and take out loans as their only involvement and active members who always take part in decision-making, pay dues, keep check of leadership and show commitment over a long period (Mwita, 2024;

Lupia & Kagata, 2024). By examining this dichotomy and its implications, the research project will resituate the engagement of members within the orbit of cooperative sustainability in Tanzania. It argues that reform of the regulation or financial injection is not what is needed in underperformance in SACCO's sector; it needs to rekindle the spirit of cooperation that is supported by policy and institutional frameworks to ensure member education, transparency, and a sense of ownership. Through this, cooperatives will no longer be regarded as just institutions to provide loans, but will be regarded as inclusive institutions owned by the members of their economic enterprises. Such a reconceptualization is particularly dire in Lake Zone of Tanzania where nominal members undermine the possibility of collective economic empowerment all together. It can be concluded that the issue which this research intends to deal with is that not only external or administrative conditions undermine the sustainability and effectiveness of SACCOS in Tanzania, but also the fact of extensive member de-engagement in relevant cooperative activities. Although the lake zone is a major region of the major expansion in terms of membership and assets, there is low participation of members to a small percentage. This portion of the nominal members become unaware of their cooperative services, rights, structure, and responsibilities and they do not have involvement in the governance process and the accountability process (Mwita, 2024; Mwakapala et al., 2024). This inequality leads to concentration of responsibilities among the few, fatigue in leadership and failure to build cooperation. Although certain studies have indicated the problems of capital insufficiency and poor guidance, not much literature has been found on the basis of member awareness and participation in fuelling sustainability. The research therefore attempts to fill that gap by examining the role of levels of awareness, member investment and practices of participatory in affecting the performance of SACCO. By so doing, it seeks to provide some academic as well as policy-related ideas on how to make cooperative governance robust by enhancing the spirit of member ownership and commitment. This study thus attempted to broadly study about member ownership and participation in some of the selected Tanzania SACCOS, surrounding on the Lake zone area. Specifically, the study aimed to:

- i. Assess members' awareness of critical components of their SACCOS.
- ii. Examine members' investment patterns in their respective SACCOS
- iii. Evaluate members' level of active participation in their respective SACCOS

METHODS

The mixed-method research design was used to research the issues of member ownership and participation in the chosen Savings and Credit Cooperative Societies (SACCOS) in the regions of the Lake Zone of Tanzania. Quantitative and qualitative approaches helped in the development of the research because they enabled the identification of the quantifiable trends and underlying understanding of the experiences and motivations of the respondents. Creswell and Creswell (2018) indicate that mixed methods are especially, appropriate when dealing with complex social phenomena that cannot be adequately captured using just one process. In this study, five purposively chosen SACCOS in Mwanza, Shinyanga, Simiyu, Mara and Geita regions were chosen depending on size in membership, time operated and diversity in the cooperative governance structures. The study was carried out in the chosen five SACCOS. They are the areas where the representatives of the Lake Zone engage in the most active collaboration, and it is an adequate background against which the member engagement process should be examined. The targeted population was composed of members of registered SACCO who have an active and nominal member profile as explained in

(Mwangi and Kamau, 2021). This aim was achieved by applying purposive sampling when selecting the interviewees in order to guarantee the presence of participants experiencing expertise and a variation in participation levels (Etikan et al., 2016). In sample determination of the quantitative survey, a sample size 350 members was identified based on the formula by Krejcie and Morgan (1970) on finite population with proportional representation adjusted according to the chosen SACCOS. During the qualitative stage, 30 members were chosen to conduct semi-structured interviews to retrieve descriptive stories of both active and nominal ones in accordance with the recommended samples to demonstrate the thematic saturation in qualitative studies (Guest et al., 2020). Data collection entailed conducting some structured questionnaires, which were prepared on the basis of cooperative literature and the objectives of the study. It was based on the questionnaires that members were asked whether they knew of important elements of cooperation entailing the services provided, rights and responsibilities, governance systems, financial position, and frequent attendance, as proposed by frameworks developed by Birchall (2022) and Chirwa and Ngulube (2021). Additionally, members' investment patterns and participation levels including savings contributions, loan utilization, recruitment efforts, and involvement in decision-making were measured. Qualitative data were collected by using semi-structured interviews, which gave the in-depth, Contextual information on each question regarding the perceptions of members and obstacles to engagement; experience with cooperative governance. They took the form of interviews carried out in Kiswahili, which were audio-taped with informed consent and transcribed verbatim. The interview guide was elaborated according to the thematic analysis approach to assessing the interview topics related to the member ownership and participation as explained by Braun and Clarke (2019). The SPSS Version 25 was used to analyse quantitative data. Basic statistics (frequencies, percentages, and means) were used to summarize member characteristics and the intensity of the engagement, whereas inferential statistics (chi-square tests and correlations) were used to observe connections between awareness, investment, and participation variables related to members. The employment of SPSS aligns with similar studies on the cooperative membership like Magashi et al. (2022) or Mwita and Juma (2023). In qualitative data, transcripts were imported in MAXQDA computer program to facilitate systematic coding and thematic analysis (Kuckartz, 2019). The use of a coding scheme that relied on the study objectives made it possible to identify patterns relating to the issues of member awareness, investment behaviour and participation. The MAXQDA enabled the efficient organization of the data and their retrieval, which allowed distinguishing between the themes defined by nominal versus active members, consistent with the recent cooperative governance research (Mwakapala et al., 2023). The combination of the qualitative data with quantitative results led to a deeper meaning and allowed making a subtle assessment of the member ownership processes. To enhance credibility, the methods of the study were triangulated through the combination of the results of the survey and data obtained in the interviews, boosting the validity of conclusions (Creswell & Plano Clark, 2018). Member checking was done by providing interviewees with the preliminary qualitative reporting in order to determine accuracy (Lincoln & Guba, 1985). A further validation and alleviating of researcher bias were achieved through peer debriefing sessions with specialists in cooperation sectors. The survey questions were piloted in a similar SACCOS that was not within the study site in order to achieve clarity and reliability of the survey instruments as procedures suggested that clarity and reliability should be piloted (Kothari 2022). Ethical approval was obtained from the Tanzania National Institute for Medical Research (NIMR) and regional

cooperative authorities. Participants provided informed consent after being assured of confidentiality, anonymity, and voluntary participation. Data security protocols were observed to protect participants' identities and uphold ethical standards throughout the research process.

RESULTS AND DISCUSSION

Demographic Characteristics of the respondents: Demographic representation of respondents forms a background in which one can visualize the social and economic features of SACCO members, who were involved in the research. These characteristics are important in putting sub-contextual meaning to the responses and patterns that came out of the study. The demographic distribution contains a number of factors like gender, age, occupation, education level, membership duration, marital status and household size as presented in Table 1. The members who took part in the survey were 350, whereas 64 more respondents joined in via Focus Group Discussions (FGDs). As per gender, 61 percent of respondents were males and 39 percent respondents were females meaning that men were more active in the activities of SACCO. On age distribution, most of the members were between the age group 40 and 49 years (44 percent) followed by the age group 30 and 39 years (25 percent) and 50 years or also 25 percent, with only a percentage of 6 between 20 and 29 years. This age distribution implies that the most active individuals of this organization are not only at the most productive age but also economically secure. Occupational wise, 50 percent of the respondents were farmers, 17 percent delivered in business or salaried occupation, 22 percent kept animal rearing and three percent were motorbike transport owners. This strengthens the rural and agrarian nature in which most SACCOS are based. In Education, 63 per cent had received primary school education, 16 per cent had no education, 10 per cent had ordinary secondary education and only a small portion had higher learning credentials which included certificate, Diploma and bachelor degrees, respectively 6 per cent, 3 per cent and 2 per cent respectively. These results indicate a low level of literacy in general and it is implied in the ability of members to read complicated information regarding the cooperative if it is not simplified or explained in a comprehensive way. The length of membership revealed that 67 percent of the members had been members of their SACCOS between 5 to 10 years and 33 percent had joined the SACCOS in the last five years and none of the members had years of membership of more than 10 years. This allocation can show that there is a recent increase by SACCO in terms of its membership or it could show that retention has not been long termed. Results of marital status indicated that 76.5 percent of members were married, and other members included widows (12.5 percent) and separated (11 percent). There were no single participants mentioned and this shows that adults were very active with these financial structures. On the household size issue, 38 percent of the respondents had in excess of five children, 31 percent comprised four children, 19 percent had five children, 9 percent had three children and 3 percent had two children. This grouping of demographics implies that members that join SACCO tend to be of large households, and this aspect can affect the saving and borrowing habit of the members.

Table 1: Demographic Characteristics of Respondents (n = 350)

Demographic Information	Category	Frequency	Percent (%)
Gender	Male	213	61
	Female	137	39
Age (Years)	20–29	21	6
	30–39	88	25
	40–49	154	44

Demographic Information	Category	Frequency	Percent (%)
Occupation	50 and above	87	25
	Farming only	175	50
	Business/Salaried	60	17
	Animal keeping	77	22
	Motorbike services	10	3
Education Level	Illiterate	56	16
	Primary School	221	63
	Ordinary Level Secondary	35	10
	Certificate	21	6
	Diploma	11	3
Membership Duration	Bachelor Degree	6	2
	Less than 5 years	115	33
	5–10 years	235	67
Marital Status	Above 10 years	0	0
	Married	268	76.5
	Widowed	44	12.5
Household Size (Number of Children)	Separated	38	11
	2	10	3
	3	32	9
	4	108	31
	5	67	19
	More than 5	133	38

From Table 1 above, the demographic composition of respondents carries several implications for understanding member awareness within SACCOS. The presence of a dominant gender group suggests entrenched cultural patterns that influence participation in cooperative governance. This imbalance may reinforce decision-making monopolies and hinder inclusive leadership, implying that gender-sensitive awareness strategies are essential for equitable cooperative development. The age structure, characterized by a concentration of mature adults, implies a membership base grounded in experience and financial responsibility. This maturity enhances the reliability of members' input on cooperative affairs. However, the low visibility of younger individuals signals a generational gap, implying the need for youth-focused mobilization to ensure future sustainability and innovation in the cooperative movement. The occupational patterns point to a membership heavily reliant on agriculture and livestock. This reliance strengthens the economic link between members and their SACCOS, implying that awareness programs should align closely with seasonal livelihoods and rural financial priorities. However, the underrepresentation of salaried and business professionals suggests either a lack of relevance or outreach, signalling a need to diversify cooperative services to attract a broader economic base. Low literacy levels across the membership pose communication barriers that can significantly undermine cooperative awareness. This implies that awareness-raising efforts must be designed with linguistic simplicity, visual aids, and oral delivery mechanisms to ensure inclusivity. The capacity to read and interpret bylaws, financial reports, or strategic plans is crucial for accountability, and failure to bridge this gap may perpetuate passive or nominal membership. Membership tenure patterns suggest that most respondents had moderate exposure to SACCO's operations, implying a fair level of experiential insight into organizational processes. However, the absence of long-standing members may limit the preservation of institutional knowledge, highlighting the need to document and share cooperative histories internally for learning and

continuity. Household characteristics further reveal that cooperative engagement is often tied to family welfare considerations. This suggests that awareness strategies which position SACCOS as tools for improving household livelihoods may resonate more strongly with members, reinforcing participation through tangible socio-economic value.

Members' Awareness of Critical Cooperative Organisations' Components: The first objective of the study sought to examine members' awareness of essential cooperative components, including the services provided, members' rights and responsibilities, future plans, organizational structure, membership size, financial status, and meeting attendance. It examined how well members understood these critical elements and the factors influencing their knowledge levels. The section also explored communication practices and educational efforts by SACCOS in informing members. Furthermore, it considered the implications of members' awareness on their engagement, participation, and the overall health of the cooperative. The analysis emphasized the importance of continuous member education and transparent information sharing to enhance cooperative effectiveness.

Members' Awareness of Services Provided: When analysing the awareness by the members on key elements of cooperative organizations, the study firstly considered the awareness level by the members on the provision level of the services their SACCOS offered. An organizational questionnaire was facilitated to 350 members and the information was supplemented by interviews and focus group discussions with active members, staff and leads of the SACCOS. The respondents were enquired on whether they were aware of the list of services offered by their SACCOS and required to select the ones they had used personally as clients. Using the results, it became apparent that most of the members did not know most of the services that SACCOS offered. Whereas the general awareness about services was shown by 42.9 percent, the higher percentage was shown to have no information 57.1 percent. The fact that services are further subdivided by categories led to the observation that awareness about loan facilities and savings programmes was much higher, whereas the insurance services and training and capacity-building programmes recorded a markedly lower level of awareness.

Table 2: Awareness and Unawareness of SACCOS Services by Members (n = 350)

Service Type	Aware Members (n)	Aware (%)	Unaware Members (n)	Unaware (%)
Loan facilities	136	38.9%	214	61.1%
Savings programs	111	31.7%	239	68.3%
Insurance services	43	12.3%	307	87.7%
Training/capacity building	34	9.7%	316	90.3%
Overall awareness of services	150	42.9%	200	57.1%

Qualitative findings echoed these trends. Many participants, particularly in rural branches, indicated that their knowledge was limited to loans and savings, with little to no exposure to other services. One participant from a focus group in Nyang'anga stated:

“To be honest, I thought the only things we had here were saving and taking loans. I've never heard about training or insurance being offered” (FGD Participant, Nyang'hanga SACCOS, Magu, 2nd April 2025).

Similarly, a member from Mwabaluhi noted:

“There is no regular update. Unless you are part of the management or very active, you won't know much. Most of us just come when we need

money” (FGD Participant, Mwabaluhi SACCOS, Sengerema, 4th April 2025).

A key informant an experienced SACCO’s official also commented:

“We try to give information during general meetings, but the turnout is often low. Plus, not all services are well documented or marketed” (Key Informant Interview, Chamaquha SACCOS, Shinyanga MC, 15th March 2025).

These findings indicate that the low level of awareness about the members poses a big limitation to the uptake of services, particularly non-financial service, which has potential to increase the long-term welfare of the members. It is not just a communication gap, but also a failure in the making loyalty within the membership and trust within the organization. The findings are consistent with those of Matungwa and Kimambo (2023) who state that lack of formal communicate channels resulted to poor utilization of SACCO services in Dodoma. In the same vein, Dube and Ngulube (2021) established that poor internal education strategies were the cause of knowledge asymmetry in Zimbabwean cooperatives. These findings also support the assumptions behind the Rational Choice Theory which reinforces that the availability of the right information at the right time to guide the decision-making process is greatly important (Scott, 2020). When the members lack adequate knowledge on the services available, the likelihood of making decisions in their best economic interest decreases hence minimising the functional capacity of the cooperative. Ideally, SACCOS which do not engage in the appropriate education of its members face the likelihood of its underperformance and loss of social value. The conclusion also refutes the fifth principle of the cooperative movement to provide education continuous training, and information, which also requires that the tools are provided to the members enabling them to give their input to their cooperative. Cooperatives, which invested in inclusive education of its members, had more participation and accountability, as Nabwami and Aloba (2022) found out in Uganda. We can deduce that the lack of structured dissemination is one of the key effects of member disconnection in the SACCOS one is going to study. The ignorance of the members leads to lost benefits and reduced involvement in governance as well as lack of substantial institutional trust. It is suggested that SACCOS should incorporate routine inclusive communication mechanisms through mobile alerts, posters, simplified handbook and regular orientation meetings to update the members. Not only will raising awareness lead to more uptake of services, but it will set a higher level of ownership in the people.

Members’ Awareness of Their Rights and Responsibilities: After reviewing the awareness of services, the research aimed at investigating the knowledge that members of SACCOS had on their rights and duties. A structured questionnaire was developed and used to collect data on 350 members, and interviews and focus groups discussions (FGDs) were carried out to the leaders and members of SACCO. Respondents, in turn, were requested to evaluate how they understood their rights as members, and describe what they believed to be their major responsibilities. Based on the results, it was found that majority of the respondents had low levels of awareness. The percentage of the participants who assessed their knowledge about their rights as high or very high is 26.3 and 73.7 assessed the rate of their awareness of their rights as moderate, low, or very low, which proves substantial knowledge gap.

Table 3: Self-Reported Awareness of Rights among Members (n = 350)

Awareness Level	Frequency	Percentage
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Awareness Level	Frequency	Percentage
Very high	23	6.6%
High	69	19.7%
Moderate	112	32.0%
Low	96	27.4%
Very low	50	14.3%
Total	350	100%

Regarding members' responsibilities, open-ended responses were analysed using MAXQDA software to identify recurring themes. The most commonly cited responsibilities included saving regularly, repaying loans, attending meetings, and participating in elections. However, many members expressed uncertainty or listed only one responsibility, often incorrectly.

Qualitative data confirmed these trends. One FGD participant explained:

"I know we are supposed to repay loans, but I don't really know about other rights or roles beyond that. We're not told these things clearly" (FGD Participant, Nyehunge SACCOS, Buchosa, 7th April 2025).

A staff member from another branch emphasized the same gap:

"During registration, members are told some of these things briefly, but there's no follow-up education. They mostly learn by observing, and often it's too late when they have defaulted or missed meetings" (Key Informant Interview, Bubiki SACCOS, Kishapu, 17th March 2025).

Another participant added:

"I have been a member for three years, and I just found out recently that I have a right to access the audited financial report. No one ever mentioned this before" (FGD Participant, Mwakitolyo SACCOS, Shinyanga DC, 8th April 2025).

The message of such findings is that majority of the members will be governing with blind ears of not understanding well their rights and duties, which will make them weak in participation, accountability, and safety in the cooperative. The level of low awareness does not only limit the part of the members to make informed decisions but also accelerates the exposure to manipulation and misuse. These findings concur with those of Mhando and Mwakujonga (2022) who determined that the poor manner in which SACCOS in Mwanza Region shared their information internally resulted in a passive attitude among their members. In a similar note, in Uganda Mukasa and Ayenyoo (2021) explained that the inability in conducting structured processes of induction to members also reduced full participation in the governance of cooperatives. Theoretically, the findings are associated with Cooperative Identity Theory (Birchall, 2020) which highlights that the success of cooperation largely depends on the capacity of cooperative members to take part in the full measure thus requiring the knowledge of the individual rights and duties. The absence of such knowledge reduces the agency of its members and destabilizes the democracy of the cooperative model with which it is based. The fact that members cannot describe their duties other than loan repayment and savings implies that SACCOS have not well adopted the fifth principle of cooperative, education, training and information. Members cannot demand accountability of the leaders or play any significant role in developing the cooperatives without any systematic education. Such results contradict the results in other countries where Ngugi and Mwangi (2020) in Kenya and Habimana et al. (2021) in Rwanda assumed that the awareness of rights

among members was higher following intentional programs of educational activities that took place once every three months.

Members’ Awareness of Future Plans of Their SACCOS: Following the evaluation of members’ awareness of cooperative services and rights, the study further sought to determine the extent to which SACCO’s members were aware of their organization’s future plans. Data were collected through a structured questionnaire administered to 200 members, supplemented by in-depth interviews with selected members and cooperative leaders. Respondents were asked directly if they were aware of the future strategic plans of their SACCOS. The findings revealed that a majority of members, 58%, reported being unaware of the SACCO’s future plans, while only 42% indicated they were aware (Table 4).

Table 4: Members’ Awareness of SACCOS Future Plans (n = 200)

Awareness Level	Frequency	Percentage (%)
Yes	84	42
No	116	58
Total	200	100

Qualitative data supported these quantitative results. Several members expressed that communication about future plans was infrequent or unclear. One member stated:

“Usually, we only hear about what is coming up during the annual general meeting, but it is always brief and hard to understand. There’s little follow-up after that.” (Interviewee 14, Male, Nyambiti SACCOS, Kwimba SACCOS, 12th April, 2025)

Another participant emphasized:

“Some plans are posted on notice boards, but many members do not check them regularly, so most people remain uninformed.” (FGD Participant, Male, Nyika SACCOS, Tinde, 10th April 2025)

The findings indicate that members are not adequately informed about the future of SACCOS through communication thus making them unable to have a meaningful role in developing the organization. Such deficit echoes with the Cooperative Governance Theory of Birchall (2013), according to which cooperatives should support ownership, accountability, and collective action by letting members know about the strategic goals. These results are aligned with Muriithi (2020) who conducted a study of Kenyan SACCOs and found that one of the key challenges of engaging with members and facilitating proper governance is the lack of dissemination of plans concerning the future. The percentage of 42 of awareness is quite low, as it is an example of a violation of the perfect cooperative principle of democratic member control, which presupposes the openness of information and the inclusion of members in developing the future of their cooperative (ICA, 2015). Imbeddedly, ignorance could lead to the apathy of the members and reduced involvement in collaborative projects. Lack of the knowledge of the future action can also lessen the drive of the members to share their resources or participate in the decision-making platform, which puts the sustainability of the SACCOS at risk. It is therefore imperative that SACCOS enhance their communication strategies in terms of frequent meetings, online platforms and outreach to empower members with information so that they are equipped to participate in the strategic development.

Members’ Awareness of Their SACCOS Organizational Structure: The study also investigated members’ knowledge of their SACCO’s organizational structure, a crucial element for effective participation in governance. Members were asked whether they understood the hierarchical setup and the functions of different committees and leadership roles within their cooperative. Quantitative results showed that **55%** of respondents reported

being aware of the organizational structure, whereas 45% admitted to lacking such knowledge (Table 5).

Table 5: Members' Awareness of SACCOS Organizational Structure (n = 200)

Awareness Level	Frequency	Percentage (%)
Yes	110	55
No	90	45
Total	200	100

Qualitative data exposed nuances behind this awareness gap. Many members had only a superficial understanding, with several describing confusion regarding roles and responsibilities:

“I know there is a chairperson and some committee members, but I don't really know who handles what. If I have a problem, I am not sure whom to approach.” (FGD Participant, Female, Lubanga SACCOS, Geita DC, 20th March 2025)

Another participant remarked:

“Sometimes they explain the structure when we join, but there is no continuous education to reinforce this knowledge.” (Interviewee 27, Male, Nyalikungu SACCOS, Maswa, 25th March, 2025)

The incomplete knowledge amongst members of organizational structures is a pointer to a vital restriction of full democratic leadership and accountability in the SACCOS. As stated in the International Cooperative Alliance (ICA, 2015), it is critical to understand the organizational structure, so that members could ensure their rights and have an active part in decision-making. This observation is consistent with the results of Kiptum et al. (2021), who concluded that member education on governance systems in cooperative societies was the reason too few people participated in the Tanzania cooperative societies. This percentage of unawareness (45) implies that constant capacity building among the members should go on beyond induction to include refresher courses and simple communication aids. In terms of an organizational theory, e.g., of Argyris and Schn (1978) Model of Organizational Learning, members' misconceptions provide a limitation of information flows, inhibition to find solutions to problems as well as decreases the ability of the cooperative to adapt. Failure to understand the hierarchy of governance reduces the level of accountability held by members towards the leaders thus leading to high chances of management not being transparent or a violation of powers. Thus, SACCOS needs to institutionalise frequent programmes about the governance structures and roles which would enable members to better participate in elections, meetings and oversight activities with greater confidence and hence improve on openness and sustainability of cooperation.

Members' Awareness of Membership Size: The study further explored members' knowledge about the size of their SACCOS membership, an indicator of members' connection and identification with their cooperative. Results showed a concerning low awareness level; only 30% of respondents correctly estimated or were aware of the membership size, while 70% were either unsure or unaware (Table 6).

Table 6: Members' Awareness of SACCOS Membership Size (n = 200)

Awareness Level	Frequency	Percentage (%)
Aware	60	30
Not aware	140	70
Total	200	100

Qualitative responses suggested that this information was not systematically shared or emphasized:

“I have never been told exactly how many members we have. It feels like something management keeps secret.” (Interviewee 44, Male, Shilabela SACCOS, Shinyanga DC, 12th APRIL 2025)

Another participant commented:

“Knowing the membership size makes you feel part of a big family, but here, many of us feel isolated because we don’t get such information.” (FGD Participant, Female, Lagangabili SACCOS, Itilima, 14th APRIL 2025)

The low awareness of membership size weakens the sense of belonging and collective strength among members. Social Identity Theory (Tajfel & Turner, 1979) emphasizes that awareness of one’s group size and collective identity fosters solidarity and motivates participation. The findings are consistent with Ndayambaje et al. (2022), who observed in Rwandan cooperatives that members’ lack of knowledge of group size contributed to fragmented identities and weak cooperative cohesion. This shortfall diverges from cooperative principles advocating for transparency and openness among members. Impliedly, failure to share membership data may reduce members’ motivation to engage actively and promote the cooperative. It may also hinder collective bargaining power and resource mobilization efforts. Therefore, it is recommended that SACCOS regularly share updated membership information during meetings and through communication channels to reinforce member identification and collective efficacy.

Members’ Awareness of Their SACCOS Financial Status: Understanding of the cooperative’s financial position is fundamental for member control and accountability. Members were asked to self-assess their knowledge of the financial status of their SACCOS. The findings revealed that only 25% of respondents reported a “very good” or “good” understanding of their SACCO's finances, while 35% had a moderate understanding. Notably, 40% admitted to having poor or no understanding at all (Table 7).

Table 7: Members’ Understanding of SACCOS Financial Status (n = 200)

Level of Understanding	Frequency	Percentage (%)
Very well / Well	50	25
Somewhat	70	35
Not well / Not at all	80	40
Total	200	100

Qualitative findings revealed that many members found financial reports complex and inaccessible:

“The financial reports are complicated and often only presented at the AGM, which many members do not attend.” (Interviewee 10, Female, Masumbwe SACCOS, Mbogwe DC, 28th March, 2025)

“I don’t understand the financial jargon. When I ask questions, I feel embarrassed.” (FGD Participant, Male, Bugoji SACCOS, Musoma DC, 30th March, 2025)

The limited financial literacy among members severely restricts their ability to oversee management and hold leaders accountable, contravening the cooperative principle of transparency and democratic member control (Birchall, 2013). Similar conclusions were

drawn by Oduor et al. (2019) in their study of Kenyan SACCOs, which found that poor member understanding of financial matters resulted in diminished oversight and increased risk of financial mismanagement. From the perspective of Agency Theory (Jensen & Meckling, 1976), an informed principal (member) is better equipped to monitor and control the agent (management). The 40% poor understanding in this study represents a significant gap that weakens this control mechanism. Therefore, it is crucial for SACCOs to simplify financial reporting, conduct regular financial literacy workshops, and use accessible language to empower members to participate fully in financial decision-making and monitoring.

Members’ Investment Patterns in Their Respective SACCOs: The second objective of this study was to examine members’ investment patterns in their respective SACCOs. Data were collected from 350 members using structured questionnaires, supplemented by interviews and focus group discussions (FGDs) with both members and SACCO leaders. The investigation focused on the number of services members utilized, the amounts and frequency of their savings contributions, and their efforts to attract new members.

Number of Services Utilized: The study found that a majority of members (62.9%) utilized multiple services offered by their SACCO, while 37.1% reported using only a single service. Table 8 details the distribution of services utilized by members.

Table 8: Services Utilized by Members (n = 350)

Service Type	Frequency	Percentage
Loan Facilities	188	53.7%
Savings Programs	165	47.1%
Insurance Services	45	12.9%
Other (e.g., Training)	12	3.4%

Qualitative insights underscored these patterns. One FGD participant explained:

“I mostly use the loan service because I need capital for my business, but I rarely think about insurance or other services. They don’t seem useful to me” (FGD Participant, Bariadi Tc SACCOs- Bariadi, 5th April 2025).

Similarly, a SACCO official noted:

“Savings and loans are what members understand best. Insurance is new and not many trust it yet” (Key Informant Interview, Nyankanga SACCOs, Butiama, 15th March 2025).

The implication behind these findings is that members prioritize immediate financial needs like loans and savings over services perceived as less tangible or novel, such as insurance. This selective utilization limits SACCOs’ ability to diversify and stabilize income through multiple service streams, potentially affecting long-term financial resilience. This finding resonates with Mollel and Shao (2021), who observed that Tanzanian SACCO members often focus on loan facilities due to urgent liquidity needs. Conversely, the limited uptake of insurance services contrasts with developed cooperatives, where diverse product use enhances member retention and risk management (Birchall, 2020). It can be implied that

building member trust and educating on the benefits of underutilized services could encourage broader participation and cooperative sustainability.

The Amount of Savings Contributed: Regarding savings contributions, the majority of members (89.1%) confirmed active savings within their SACCOs. Table 9 illustrates the frequency with which members contributed savings.

Table 9: Frequency of Savings Contribution (n = 350)

Frequency	Frequency	Percentage
Monthly	214	61.2%
Quarterly	92	26.3%
Annually	27	7.7%
Do not contribute	17	4.8%

Regarding satisfaction with savings plans, 43.4% of members were either satisfied or very satisfied, whereas 25.3% expressed dissatisfaction (see Table 10).

Table 10: Satisfaction with Savings Plans (n = 350)

Satisfaction Level	Frequency	Percentage
Very Satisfied	64	18.3%
Satisfied	88	25.1%
Neutral	93	26.6%
Unsatisfied	57	16.3%
Very Unsatisfied	48	13.7%

A participant shared:

“I save monthly because it helps me plan, but sometimes I want more flexible options. The current plans feel too rigid” (FGD Participant, KukirangO SACCOs, Butiama, 3rd April 2025).

Another expressed trust concerns:

“The interest rates are okay, but trust is a big factor. If I don’t trust the SACCO, I hesitate to save” (Key Informant Interview, Kamnyonge SACCOs, Musoma MC, 27th March 2025).

It can be implied that while most members contribute regularly, a notable portion experience dissatisfaction linked to inflexible savings schemes and limited trust in SACCO governance. These factors may discourage larger or more frequent contributions, restricting SACCO capital accumulation. Kessy and Urio (2006) found similar trends in Tanzania SACCOs, emphasizing that product design and organizational trust critically shape savings behaviour. The dissatisfaction highlights a need for SACCOs to innovate savings products with greater flexibility and improve transparency to enhance member confidence. This differs somewhat from findings in Kenya by Ngugi et al. (2020), where flexible and tailored savings options significantly boosted member satisfaction and retention.

Efforts to Attract New Members: Slightly over half of respondents (54.3%) reported actively encouraging others to join their SACCO, while 45.7% did not participate in recruitment efforts. Table 11 shows the breakdown of member involvement in recruitment.

Table 11 : Members’ Recruitment Efforts (n = 350)

Response	Frequency	Percentage
Yes	190	54.3%
No	160	45.7%

Among those who recruited, personal conviction in SACCO benefits (72%) and desire to expand the cooperative’s financial base (55%) were cited as primary motivations (Table 12).

Table 12: Motivations for Recruiting Others (n = 190)

Motivation	Frequency	Percentage
Confidence in SACCO benefits	137	72.1%
Desire to expand financial base	104	54.7%
Peer pressure	28	14.7%
Other	21	11.1%

One member shared:

“I tell others to join because the SACCO has helped me and I want others to benefit too” (FGD Participant, Mitobo SACCOS, Itilima, 12th April 2025).

Meanwhile, some who did not recruit others expressed concerns:

“I don’t encourage others because I’m not fully confident about the SACCO’s management” (FGD Participant, Nyamisangura SACCOS, Tarime DC, 13th April 2025).

It can be implied that member-driven recruitment plays a vital role in SACCO growth, yet nearly half of members remain passive due to mistrust or apathy. These findings align with Mbiti and Weil (2019), who argue that active member participation in recruitment is essential for cooperative sustainability. The motivation rooted in personal benefit supports Social Exchange Theory (Homans, 1958), where individuals engage in behaviours expecting reciprocal advantages. The reluctance to recruit others due to management concerns highlights the importance of transparent leadership and consistent service quality to foster member advocacy. These results contrast with Habimana et al. (2021) in Rwanda, where formal referral incentives significantly enhanced recruitment, suggesting Tanzania SACCOs could benefit from similar strategies to boost investment and membership growth.

Members’ Level of Active Participation: The third objective of this study was to examine the level of active participation among SACCO members. Active participation is a key indicator of cooperative health, reflecting how engaged members are in governance, decision-making, and growth activities. Data were collected through structured questionnaires from 350 members, supported by interviews and FGDs to gain deeper insights into members’ involvement in meetings, recruitment, self-education, and participation in decision-making and elections.

Meeting Attendance: The study first assessed members’ regularity in attending SACCO meetings, a primary platform for participation. Table 13 shows the frequency of meeting attendance reported by respondents.

Table 13: Frequency of Meeting Attendance (n = 350)

Attendance Frequency	Frequency	Percentage
Always	105	30.0%
Often	87	24.9%
Sometimes	89	25.4%
Rarely	42	12.0%
Never	27	7.7%

Qualitative data revealed reasons behind these patterns. One FGD participant noted:

“I attend meetings whenever I can because that’s where we discuss important issues, but sometimes I have to miss due to work” (FGD Participant, UYOVU SACCOS, BUKOMBE DC, 15th April 2025).

However, others expressed disillusionment:

“Many don’t come because they feel meetings are not useful, just formalities with no real changes” (Key Informant Interview, Mwigobero SACCOS, Musoma MC, 29th March 2025).

It can be implied that while a significant portion of members regularly attend meetings, nearly half attend only occasionally or rarely. This partial attendance weakens the democratic foundation of SACCOs, where collective decision-making depends on broad member input. Similar findings by Mhando and Mwakujonga (2022) in Mwanza indicate that low meeting attendance often results from perceived ineffectiveness and poor facilitation. The low participation in meetings diverges from the cooperative principles advocated by Birchall (2020), which emphasize member engagement as essential for empowerment and accountability. Encouraging consistent attendance through inclusive and meaningful meeting agendas could enhance members’ sense of ownership and governance.

Involvement in Recruiting New Members: The investigation also considered members’ role in expanding SACCO membership through recruitment, including encouraging spouses and family members. Table 14 summarizes recruitment involvement.

Table 14: Members’ Involvement in Recruitment (n = 350)

Response	Frequency	Percentage
Actively recruit others (including spouses)	132	37.7%
Occasionally recruit others	76	21.7%
Do not recruit others	142	40.6%

Members cited trust and personal experience as motivators for recruitment. A participant explained:

“I talk to my spouse and friends about joining because I have seen how the SACCO helped me” (FGD Participant, Nyambono SACCOS, Musoma DC SACCO, 7th April 2025).

Conversely, reluctance to recruit was linked to limited knowledge or scepticism:

“I don’t bring others because I’m not sure they will benefit; some members are unhappy” (FGD Participant, Buringa SACCOS, Musoma DC, 8th April 2025).

It can be implied that recruitment remains an underutilized channel for SACCO growth, constrained by member confidence and awareness. This matches observations by Mbiti and Weil (2019), who emphasized the link between member advocacy and cooperative expansion. Involving spouses highlights family-level engagement, which is crucial for collective investment but often overlooked in SACCO strategies. These findings align with Social Exchange Theory (Homans, 1958), where individuals recruit others only if they expect mutual benefits. SACCOS may improve outreach by enhancing member satisfaction and formalizing referral incentives, as suggested by Habimana et al. (2021) in Rwanda.

Self-Education about SACCO Operations: Members were asked about their efforts to educate themselves on SACCO operations, including understanding policies and financial reports. Table 15 shows self-reported levels of self-education.

Table 15: Levels of Self-Education on SACCO Operations (n = 350)

Level of Self-Education	Frequency	Percentage
Extensive	48	13.7%
Moderate	112	32.0%
Minimal	109	31.1%
None	81	23.1%

One member reflected:

“I try to read the financial reports and learn about policies, but it’s not always easy to understand the language used” (FGD Participant, Muungano SACCOS, CHATO DC, 10th April 2025).

A SACCO officer admitted:

“We try to share information, but members rarely ask questions or attend training sessions” (Key Informant Interview, Bukindo SACCOS, Ukerewe DC, 22nd March 2025).

It can be implied that limited self-education among members hampers informed participation and accountability. This gap restricts members’ ability to challenge leadership or contribute to policy discussions, echoing findings by Mukasa and Ayenyo (2021) in Uganda, where lack of member training undermined governance. This situation reflects the cooperative principle of education, training, and information (Birchall, 2020), which remains inadequately implemented. Strengthening member education through accessible communication and capacity-building would likely enhance empowerment and cooperative performance.

Participation in Decision-Making, Elections, and Policy Formulation: The study further explored active involvement in decision-making processes, including voting in elections and contributing to policy development. Table 16 presents participation rates.

Table 16: Participation in Decision-Making and Elections (n = 350)

Participation Level	Frequency	Percentage
Very Active	53	15.1%
Somewhat Active	114	32.6%
Passive	125	35.7%
Not Participating	58	16.6%

A participant shared:

“I always vote during elections because I want leaders who will be accountable, but not many members take it seriously” (FGD Participant, Air port SACCOS, ILEMELA, 14th April 2025).

Others felt excluded:

“Sometimes, decisions are made without full member consultation, so some people lose interest” (Key Informant Interview, BWANGA SACCOS, CHATO DC, 27th March 2025).

It can be implied that participation in governance is moderate but insufficient to sustain robust democratic processes within SACCOS. The sense of exclusion expressed by some members undermines the cooperative principle of democratic member control (Birchall, 2020). This partially confirms observations by Mhando and Mwakujonga (2022), who noted that passive membership weakens accountability mechanisms. Enhancing transparency and encouraging inclusive policy dialogues would improve member confidence and participation, ultimately strengthening SACCO governance.

CONCLUSION AND RECOMMENDATIONS

This study concludes that the disconnection of members from their respective SACCOS poses a serious threat to the sustainability and effectiveness of these cooperatives in the Shinyanga Region. The findings reveal that many members lack sufficient awareness of essential organizational components such as future plans, structure, membership size, and financial status. This knowledge gap, combined with inconsistent investment patterns and moderate levels of active participation, results in a weakening of member ownership and collective engagement. Without deliberate and sustained efforts to empower members through continuous education, inclusive participation, and recognition, SACCOS risks degenerating into nominal entities that function without the genuine cooperative spirit necessary for their growth and longevity. Members’ limited awareness and involvement hinder their capacity to hold leadership accountable and contribute meaningfully to decision-making processes. As Birchall (2020) articulates in Cooperative Identity Theory, the success of cooperatives depends heavily on informed and active membership. When members are disengaged, the democratic foundations of the cooperative model are undermined, increasing the risk of mismanagement and reducing the overall financial and social impact of the SACCOS. This finding aligns with studies by Mhando and Mwakujonga (2022) and Mukasa and Ayenyo (2021), who identified that poor communication and lack of structured member education lead to member passivity and weakened cooperative governance. Furthermore, the mixed investment patterns, characterized by irregular savings contributions and limited utilization of multiple services, reflect a lack of confidence and motivation among members. Trust and perceived financial incentives emerge as key factors influencing member investment, but without effective communication of SACCO financial health and benefits, these motivations remain insufficient to fully engage the membership. This situation not only affects individual member benefits but also comprises the overall financial stability and growth potential of the cooperatives. Given these challenges, it is essential that SACCOS reframe their engagement strategies to re-energize member ownership and secure cooperative longevity. Institutionalizing continuous member education programs is critical for improving understanding of cooperative principles, organizational structures, and financial realities. Transparent and multi-channel communication must be prioritized to ensure timely dissemination of information that empowers members to participate actively and confidently. In addition, the adoption of incentivized participation frameworks can motivate members to increase their savings, utilize diverse SACCO services, and play active roles in recruiting new members, including family involvement. Such incentives could range from recognition

programs to tangible benefits tied to participation levels. This approach has proven effective in other contexts, as reported by Ngugi and Mwangi (2020) in Kenya and Habimana et al. (2021) in Rwanda, where enhanced member engagement correlated with stronger cooperative performance and sustainability. Finally, leveraging technology such as mobile applications and online platforms can overcome barriers related to geography and time, facilitating greater access to information and enabling interactive member education and participation. These tools can foster a more connected and empowered membership, bridging the gap between SACCO leadership and the grassroots. In summary, deliberate and systematic efforts to empower members through awareness, inclusion, and recognition are indispensable for transforming SACCOS from mere nominal entities into vibrant cooperative organizations. By embedding continuous education, transparent communication, and incentivized engagement into their operational frameworks, SACCOS in Shinyanga can revitalize member ownership, enhance financial stability, and ensure long-term cooperative sustainability.

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