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Determinants of Education Provision among Agricultural Marketing Co-operative Societies in Sengerema and Ukerewe Districts; Tanzania

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Abstract

Co-operative Education (CE) is a crucial component of sustainability of the co-operatives including Agricultural Marketing Co-operative Societies (AMCOS). For AMCOS' objectives to be realised, among other strategies, member education is critical. This paper examines factors influencing the provision of CE in Tanzania, taking Sengerema and Ukerewe districts as case studies. Specifically, the study sought to examine the influence of membership size, funding and cost of education, activeness of the AMCOS Management, and readiness of members on the provision of CE in AMCOS. The study adopted a cross-sectional design where data were collected at once in time. Primary data were collected using Focus Group Discussions (FGDs), Key informant Interviews (KIIs), and documentary review. Data were analysed using Content Analysis. The analysis of data from FGDs and KIs was facilitated by Atlas.ti computer software. Findings show that CE programmes provided in Sengerema and Ukerewe districts were determined by prioritising the needs of AMCOS. The study further found that AMCOS with a large number of members had their training cost burden reduced and could easily attract trainers than those with fewer members. Moreover, the study found that the availability of funding has a direct relationship with the capacity of the AMCOS to finance its education programmes as it dictates the number of trainees, the group to be trained, frequency of the education, and the AMCOS' decision to withdraw or indulge in the programme. It was further found that the more active the AMCOS management becomes, the more frequent members of AMCOS receive education. Lastly, it was also found that the timing of CE provision determines the attendance (participation) of members. It is recommended that AMCOS with a small number of members and a weak financial base should make use of the shared service approach to join their efforts so as to attract good trainers and reduce the training cost burden. Trainers of CE are also requested to develop training programmes that consider appropriate timing of participants to enhance participation in CE. In terms of leadership, AMCOS are urged to elect active leaders who prioritise AMCOS interests. The Tanzania Co-operative Development Commission (TCDC) and the responsible Ministry as well as other co-operative stakeholders are asked to facilitate member education. Equally, AMCOS are called upon to adhere to the International Co-operative alliance's (ICA's) requirements of setting aside funds for education and training.

Key words: Co-operative society; Education, Cooperative Education, Determinants, AMCOS.



1.0. Introduction

The worldwide history of cooperation shows that the first cooperative society was established in Rochdale, England in 1844 by a group of weavers who pooled their resources to form a consumer co-operative society in order to purchase food at a lower cost through their formed co-operative. This model spread to other countries, including Germany, France, and Italy, and eventually to other continents Ever since, various forms of co-operatives have evolved and they include Agricultural Marketing Co-operative Societies (AMCOS). The AMCOS have equally a long history that dates back to the late 18th century in Europe and the United States. These co-operative societies were initially established as a means for farmers to jointly acquire farming inputs, and collectively market their produce to achieve better prices (Dugger, 2008). Over time, the cooperative movement spread to other parts of the world, including Tanzania, as a response to the challenges faced by small-scale farmers (Hossain, 2009). The first AMCOS in Tanzania was formed by coffee farmers in Kilimanjaro during the early British colonial period.

By joining together in cooperatives, farmers can collectively negotiate better prices for their produce, mitigate the risks associated with market volatility, and enhance their access to inputs such as seeds, fertilisers, and machinery (Smith, 2020; Jones et al., 2018). AMCOS provides a platform for farmers to pool their resources, strengthen their bargaining power, and improve their overall market competitiveness. Thus, in the world today, Agricultural Marketing Co-operative Societies (AMCOS) have become important enterprises among the business concerns providing employment and subsequently improving the living standards of the people (Arayesh, 2011; Mruma, 2014; Kinyuira, 2017). In Tanzania, AMCOS were formed to address the issues of market volatility, unfair pricing, lack of bargaining power among individual farmers, and limited access to farm inputs. These challenges often hindered farmers from achieving fair and stable returns on their agricultural products (Jones *et al.* 2018).

Historically, AMCOS were initiated in Tanzania in the mid-1920s by cash crop farmers as a means of improving the marketing of crops such as coffee and cotton. According to Seimu (2022) and Mdoe (2012) the first AMCOS was established in Kilimanjaro in 1925. Then, after the Tanzania Mainland's independence in 1961, the government recognised the potential of AMCOS in addressing challenges facing small-scale farmers such as limited market access, low bargaining power, and inadequate infrastructure for post-harvest handling (Kandiero & John, 2014). Hence, the newly independent government supported the establishment of cooperative movement, specifically the AMCOS throughout the country for the purpose of promoting agricultural development in the country.

The primary reason(s) for the establishment of AMCOS in Tanzania was to empower smallholder farmers by enabling them to organise themselves into groups and leverage their collective bargaining power to negotiate better prices for their produce. These cooperatives provided farmers with access to credit, inputs, and extension services, which helped to improve their productivity and profitability (Mdoe, 2012). In addition to improving the marketing of agricultural produce, AMCOS have also played a crucial role in rural development by providing employment opportunities and promoting social cohesion among rural communities. They also helped to address the problem of food insecurity by promoting the production of food crops and facilitating their distribution to the local markets (Mdoe, 2012).

Even with those notable successes, AMCOS in Tanzania have gone through a number of serious challenges that have threatened their survival. These challenges include poor governance, rampant theft of AMCOS' assets by dishonest leaders and members, nepotism, lack of capital, and inadequate infrastructure. Others include unfair competition from private traders and uncalled for government interference. Some of these challenges are, to a considerable extent, attributed to inadequate or lack of effective CE provision among members of AMCOS, leading to ineffectiveness in the governance and monitoring of their AMCOS. In this context, co-operative education (CE) refers to a process through which members are enabled to increase their understanding of the co-operatives identity and development by equipping them with co-operative management and supervision knowledge/skills. CE is what enables members to effectively cooperate, and participate fully in the management of their own society (Amendah *et al.*, 2012; Gimenes *et al.*,

2016). CE is essentially a tool for attracting and maintaining co-operative society's membership (Donge, n.d; Anania & Kimaro, 2016).

It is a well-known fact that the sustainability and success of a co-operative including AMCOS depends on the effective provision of co-operative education (CE) to members, among other factors. Inadequate access to education by members, the Board and its committees and employed staff has been associated with poor performance, dormancy and even collapse of the AMCOS (Asiimwe and Nahamya, 2006). This is due to the fact that the absence or poor provision of CE negatively affects AMCOS in terms of management, productivity and sustenance of the prior goals (Asiimwe & Nahamya, 2006; Bee, 2011; Anania & Rwekaza, 2017).

In recent years, efforts have been made to revitalise AMCOS in Tanzania through policy reforms, CE provision and capacity building programs (Mdoe, 2012). AMCOS, on their part, have been struggling to assist their members and the community at large to improve their performance through provision of the required services including education (Anania & Rwekaza, 2018; Maghimbi, 2010). In responding to the urgency of CE and recognizing the importance of CE and training, the government of Tanzania through various actors including Moshi Co-operative University (MoCU), Tanzania Co-operative Development Commission (TCDC), Tanzania Federation of Co-operatives (TFC), Co-operative Audit and Supervision Corporation (COASCO) and Savings and Credit Union League of Tanzania (SCULT) has developed and implemented various local and national level CE programmes to empower co-operative societies and members at large (URT, 2018; Anania and Rwekaza, 2018).

Some of the national level CE programmes are Member Empowerment in Co-operatives (MEMCOOP) conducted in Kilimanjaro and Arusha by Moshi Co-operative University (MoCU) from 1996 to 2004, Co-operative Reform and Modernisation Programmes (CRMP) of 2005 to 2015 and capacity building of rural AMCOS through Market Infrastructure, Value Addition and Rural Finance (MIVARF) programme conducted throughout the country. Also, TCDC in collaboration with MoCU have been running annual capacity building co-operative programmes harmonised by the regional education committees by considering the nature and needs of a specific region (TCDC, 2017; Bee, 2011). Once more, the 2002's Co-operative Policy in Tanzania further calls for promotion of CE to members of co-operative societies (URT, 2003; Bee, 2014; Chambo, 2009).

Among the Regions in Tanzania, Mwanza Region adopted the effort to ensure AMCOS members are provided with proper cooperative education for the sustainability of such societies in the region. The major efforts included establishing the Regional Cooperative Education Committee (CEC) which has been launching annual capacity building co-operative programs for members, board and staff. In the year 2017/ 2018 and as a response to the requirements of the Tanzania Mainland Co-operative Education Programme (2017/18), the CE programme started implementing the annual capacity building programmes aiming at harmonising the prepared national education programme into specific areas' contextual requirements (TCDC, 2017).

In the Mwanza Region CE programme, among the taught courses to members included the concept of co-operatives, principles of good farming, importance of opening a bank account, warehouse receipt systems, leadership and ethics, business planning, production, marketing and facilitation, preparation of meeting minutes, financial statements, member responsibility and rights, entrepreneurship, interpretation of audit report and auditor's opinion, capital expansion and investment (URT, 2018). The expected result as stated in the programme was to improve the performance of co-operative societies in terms of effective leadership and supervision, member awareness on membership roles and responsibilities, improvement in preparation and reading of financial reports, effective member meeting attendance and increased membership (URT, 2018).

As earlier stated, it was expected that provision of CE to members would offset a great deal of AMCOS challenges; leading to increased membership, increased productivity, new registrations of AMCOS, awakening dormant AMCOS, and improvement of financial situation of AMCOS and individual members. However, despite the implementation of the regional CE programme, the expected results have not been realised (URT, 2018). The Mwanza Region Cooperative Education

Implementation Report indicates that AMCOS in Sengerema and Ukerewe districts are continuously losing members (URT, 2019). While the report shows that in Ukerewe district, by 2015 there were 1143 AMCOS, the number of members dropped to 654 in 2018, which means there was a loss of 489 members in three years. With respect to Sengerema district, in 2015 there were 8806 AMCOS members. However, by 2018, there were 5535 members only; which means, there was a drop out of 3271 members in three years (URT, 2018).

Furthermore, evidence from the 2019 report shows that the registration status has been stagnant in Ukerewe since there were no new registrations from 2015 to 2018 while in Sengerema, only 8 new members were registered from 2015 to 2018 (URT, 2019). Moreover, there is evidence of dormancy of co-operative societies in Sengerema and Ukerewe District (URT, 2019). By the year 2017, Ukerewe district had a total of 14 dormant AMCOS. Furthermore, the report by COASCO (2017) shows that Sengerema and Ukerewe were among the many districts in the country whose AMCOS got adverse opinions due to inadequate capacity and ignorance on the preparation and reading of financial reports (TCDC, 2017; URT, 2018). Such a situation provides evidence that CE provided among AMCOS in Sengerema and Ukerewe districts was not effective enough for the advancement of AMCOS.

Low or lack of effectiveness in the CE programme could imply that the determinants of CE provision among AMCOS in Ukerewe and Sengerema districts were unknown. This could be due to a number of reasons including the CE provided might have been delivered out of context and training needs of the AMCOS. Other probable reasons could be the strategies for provision of CE were improperly handled including the poor preparation by training providers and improper timing of the training. Whether these probable reasons are true or not, and whether there are other reasons beyond these, to the best of our knowledge, no studies have been carried out to establish the determinants of the CE in AMCOS with respect to Ukerewe and Sengerema districts. Thus, this article sought to explore the determinants for CE provision among AMCOS in Ukerewe and Sengerema districts with the intention to respond to the following questions: How does membership size drive provision of CE in AMCOS? What is the influence of funding and cost of education on the provision of CE in AMCOS? How does activeness of the AMCOS Management and readiness of members determine provision of CE in AMCOS? What is the influence of timing on provision of CE in AMCOS? The findings of this article are expected to contribute in adding knowledge on the subject matter by creating an understanding of the need for CE among actors in the co-operative movement and also shed light on what influences provision of CE in AMCOS and challenges facing provision of CE in co-operative societies, particularly in AMCOS.

CE is crucial for enhancing the performance and sustainability of AMCOS by addressing challenges like poor governance, low productivity, and inadequate infrastructure. Despite efforts to provide cooperative education, this study aims to uncover the reasons behind the limited impact of these initiatives. By understanding the influencing factors and challenges related to cooperative education provision, this research contributes to the co-operative movement's development and offers insights into effective strategies for improving the education provided to AMCOS members, thereby enhancing their performance and overall impact.

2.0. Theoretical Review

This article draws insights from the Rational Choice Theory (Norkus, 2005). The Rational Choice Theory, originally developed by economist and social scientist James Buchanan and his colleague Gordon Tullock in the 1960s, serves as a foundation for understanding decision-making in economics and political science (Buchanan, 1962; Norkus, 2005a). Over time, this theory has been expanded and refined by numerous scholars and researchers in fields such as sociology, psychology, and criminology (Norkus, 2005a). At its core, the Rational Choice Theory suggests that individuals, as rational actors, carefully assess the costs, risks, and benefits before making decisions they consider to be the most advantageous option (De Jonge, 2011; Udehn, 2005). In this study focusing on CE and training provision in Sengerema and Ukerewe Districts, Tanzania, the Rational Choice Theory is employed to achieve objective one, which involves examining the determinants of CE provision. The theory provides a suitable framework for understanding the relationship between individuals and the scenarios underlying the study. Rational actors in this context are

individuals who make calculated choices based on available information to maximise their own advantages while minimising losses. In this paper, rational actors refer to members of AMCOS (Agricultural Marketing Cooperative Societies) who choose to engage in CE and training to enhance the value of their cooperative society. However, there are also members referred to as irrational who do not make rational choices regarding CE and training (De Jonge, 2011).

Self-interest is another aspect of the Rational Choice Theory, suggesting that individuals driven by self-interest and rationality can generate benefits for the community as a whole. In this study, AMCOS members motivated by self-interest and rational decision-making are expected to make choices that contribute positively to their cooperative societies by engaging in the provision of cooperative education and training. The third aspect, referred to as the "invisible hand," represents unseen forces that influence events. Within this study, the invisible hands shaping CE and training include cooperative policies, education programs, projects, and stakeholders. While these forces are not directly connected to individual AMCOS, they play a significant role in ensuring the smooth functioning of the cooperative sector, including the implementation of CE and training (Udehn, 2005).

The Tanzania Cooperative Policy of 2002 recognizes the importance of education in cooperative settings and mandates its provision. Cooperative education and training projects and programs are designed to be implemented to directly impact AMCOS performance. Additionally, cooperative stakeholders contribute by funding CE and overseeing activities in the cooperative sector, including cooperative education and training. These external factors influence the decision-making processes and outcomes related to CE within AMCOS (Chaddad & Cook, 2004; Fernandez & Noronnah, 2017).

The Rational Choice Theory helps explain the decisions made by cooperative societies regarding the provision of education. Choices made by AMCOS to pay for CE are considered rational actions, where agents seek to maximise expected benefits. This study employs the Rational Choice Theory to identify factors that facilitate or hinder the provision of cooperative education and training. It recognizes the contextual, structural, and financial variations among AMCOS, as well as the potential impact of social exclusion, which can affect the decision-making processes.

While the Rational Choice Theory has its limitations, it remains relevant in this study due to its strengths in explaining individual and collective behaviours within AMCOS (Čižikienė & Urmanavičienė, 2018; Scholtz, 2015; Norkus, 1999). By considering costs and rewards, the theory sheds light on seemingly irrational behaviours and emphasises that all actions can be analysed for their underlying rational motivations structurally and financially.

3.0. Research Methods

This study was conducted in Sengerema and Ukerewe districts. The selection of the two districts in Mwanza region was based on two criteria: registration status (number of AMCOS) and membership size. As of January 2023, Sengerema district ranked the highest in both registration status (65 AMCOS) and membership size (77,586 members) (TCDC, 2023). On the other hand, Ukerewe district ranked last but one (being above Mwanza City) with 14 registered AMCOS and 13,967 members (TCDC, 2023). Carrying research in the two districts with high disparities in statistical data was considered important in understanding the determinants of CE and training provision.

Primary data was collected from three AMCOS in Ukerewe and from thirteen AMCOS in Sengerema. In Ukerewe, the following AMCOS were involved: namely, Bugorola, Murutunguru, and Musozi out of 14 registered AMCOS. The thirteen AMCOS from Sengerema district were Busulwagili, Butonga, Buzilasoga, Chamabanda, Ibondo, Igulumuki, Ileanilo, Irunda, Ishishang'olo, Nyamatongo, Nyamtelela, Nyasenga, and Sima out of 48 registered AMCOS. Use of Key Informants (KIs) and Focus Group Discussions (FGDs) constituted by members from the sixteen selected AMCOS were considered sufficient to address the research questions and reach the point of saturation where no new information or observations would be emerging (Sharan & Tisdell, 2016).

The study employed both random sampling and purposive sampling. Random sampling was applied in selecting participants in the Focus Group Discussions (FGDs). Register of members from the selected AMCOS was used to randomly selected participants. Eight FGD sessions (three from

Ukerewe and five from Sengerema) were conducted, with each session comprising an average of eight participants making a total of 64 participants. Consent was obtained from the participants before recording the discussions. Purposive sampling involved the deliberate selection of Key Informants (KIs) based on the researcher's judgement and prior information (Kothari, 2004). Mugenda and Mugenda (2003) further describe purposive sampling as a technique that allows the researcher to choose cases that possess the necessary information relevant to the study's objectives. This approach simplifies research activities, saves time, and reduces costs, as noted by Bryman (2012).

Key Informants involved AMCOS managers and Board members. These were selected by virtue of their positions within the cooperative. These individuals were chosen because they could provide valuable insights regarding the status of cooperative education. This aligns with Saunders' (2012) assertion that purposive sampling is suitable when the researcher aims to explore a particular population and gain an understanding of their experiences, such as in the case of cooperative education. Considering the responsibilities of AMCOS managers in overseeing and coordinating the functions of AMCOS, they were identified as key informants for this study. Their role as decision-makers and overseers of the day-to-day performance of AMCOS in the areas under investigation made them particularly suitable for providing reliable information. Other KIs were District Co-operative Officers, Regional CE committee members, and other stakeholders familiar with CE.

Data collection and analysis were conducted simultaneously. Content analysis was used to analyse data generated from FGDs and KIs. Firstly, data gathered from field notes and recordings were transcribed. Then, coding of the opinions and responses of interviewees was done. The data were categorised based on the topics identified in the interview guide and study objectives. The categorised data were analysed in three stages: data reduction (including selection, simplification, and transferring raw data to an analysable format), data display, and drawing conclusions. Qualitative descriptions and interpretations were documented. The analysis of data from FGDs and KIs was facilitated by the Atlas.ti7 computer software.

To supplement primary data, secondary data were collected from various documents such as National co-operative societies' statistics for the years 2015, 2017, and 2018, the National Co-operative Development Policy (2003), the Co-operative Reform and Modernization Programme (CRMP) of 2005-2015, the Tanzania Mainland co-operative education programme for members, management, and the board of co-operative societies for the year 2017-2018, the Mwanza Region co-operative education programme for the year 2020, and the Mwanza Region co-operative societies' statistics for the years 2015, 2018, and 2019.

4.0. Findings and Discussion

4.1 Demographic characteristics of the respondents

Demographic characteristics of respondents as indicated in Table 1 shed light on the nature and features of members of AMCOS who participated in the study. A total of 64 members participated in the Focus Group Discussions (FGDs).

Table 1: Demographic characteristics of respondents

Demographic Information		Frequency	Percent (%)
Gender	Males	39	61
	Females	25	39
Age (years)	20 – 29	04	06
	30 – 39	16	25
	40 – 49	28	44
	50 and Above	16	25
Occupation	Farming only	32	50
	Business	11	17
	Salaried	05	08
	Animal keeping	14	22
	Motorbike services	02	03
Education level	Illiterate	10	16
	Primary school	40	63
	Ordinary Level Sec.	07	10
	Certificate	04	06
	Diploma	02	03
Membership duration	Bachelor Degree	01	02
	Less than 5 years	-	00
	5-10 years	21	33
	Above 10 years	43	67
Marital Status	Married	49	76.5
	Single	-	00
	Widowed	08	12.5
	Separated	07	11
Household size (Number of Children)	2	02	03
	3	06	09
	4	20	31
	5	12	19
	More than 5	24	38

Gender representation: Out of 64 respondents, 39% were females and 61% were males. This reflects the broader trend observed in AMCOS, where women are outnumbered by men. This gender imbalance may be attributed to traditional roles and land ownership patterns, with men typically controlling land resources and opportunities.

Age distribution: Respondents' ages ranged from 20 to 78 years, with a mean age of 54. The majority fell within the age group of 40-49 years (44%) while the percentage of participants from the youth group was only 6%. This suggests low youth involvement in AMCOS, potentially due to the negative image of the co-operatives in the past and the tendency of youths to shift from farming to non-farming activities. The prevailing land tenure practices and lack of opportunities for the youth to own land for agriculture might also have contributed to their reduced participation in AMCOS.

Occupation of the respondents: Farming was the primary occupation for about 50% of respondents, while others engaged in a combination of farming with either business, salaried employment, animal keeping or motorbike transport services.

Level of education: Regarding education, 10% of respondents were illiterate, 63% had only primary school education, 10% had secondary education, and 6% had attended various courses at certificate, diploma, or bachelor's degree levels. With 73% of respondents being primary school leavers or illiterate, it suggests a lack of knowledgeable human resources in who can readily accommodate innovation and new farming skills in AMCOS.

Membership duration: The majority of respondents (67%) had been active AMCOS members for over 10 years, indicating a lack of youth interest in AMCOS since the 1990s. This lack of new members raises concerns about the sustainability of AMCOS, as younger members are essential for AMCOS' continuity.

Marital status: With 76.5% of respondents being married, the predominance of married respondents aligns with typical family-based responsibilities within the demographic cohort studied. It also implies that most AMCOS are dominated by adults who already have family responsibilities.

Household size: Respondents had varying household sizes in terms of the number of children, with 37% having 2-3 children, 57% having 4-5 children, and 6% having more than 5. The presence of dependents, including adult offspring, might impact their participation in AMCOS activities.

4.2 Factors influencing provision of Co-operative education in AMCOS

This study revealed a number of determinants influencing the provision of CE in the Sengerema and Ukerewe districts. Factors featuring as determinants include, membership size, funding and cost of training, activeness of the AMCOS management, and readiness of members as well as time.

4.2.1 Membership size

Analysis of findings revealed that the size of the membership was one of the factors that determined the provision of CE. It was found that the larger the size of the membership, the more the capacity of AMCOS to provide education to members. While AMCOS with larger size of membership could easily organise training on CE, further analysis showed that AMCOS with few members could not organise education programmes themselves as they did not have enough financial muscles to pay for education. Interviews with KIs revealed that small membership creates a burden for AMCOS to effectively provide education. These findings concur with the assertion from the Mwanza Region Co-operative Education Report (2018) showing that in Ukerewe, AMCOS with a hundred members received more education annually than those with less than a hundred members. One of the KIs had the following to say:

“An AMCOS with many members can run itself and even if we are doing it ourselves the burden is not as great as the AMCOS with few people. Then these education officers also look at where there are more people, which is why SACCOS with many members are visited more often. We recently agreed in a December session for small AMCOS to join so that even if the facilitator comes, then the small AMCOS can share the cost and thus do not have to worry. By sharing cost, it becomes cheaper for them” (KI1, Sengerema, May, 2019)

From the KIs quote, three implications can be derived. First, when the smaller AMCOS agree to undertake training together by sharing training costs, it reduces the burden for members to pay since the individual contribution per member would just be a small amount. Similarly, findings from Key Informants and FGDs in Sengerema confirmed that AMCOS with more members received education more frequently than those with fewer members. The second implication is that the larger the size of the membership, the more attractive an AMCOS becomes to the CE facilitators. This is due to the fact that facilitators tend to relate a number of members with the potential commitment and readiness of members to fund their co-operative organisations. These findings concur with those of Clementina et al (2015) who reported that membership base had an influence on the provision of CE in Enugu, Nigeria. The third implication is that sharing of training costs is a clear manifestation of the practicability of the sixth co-operative principle, namely, cooperation among co-operatives. AMCOS with few members and resources remain disadvantaged. However, they can minimise some of these disadvantages and challenges by sharing services such as CE and training.

These findings further confirm the Rational Choice Theory (Norkus 2005) advocating for individuals or organisations' choice of the preferences out of the available alternatives which in the context of these findings refers to the decision of the AMCOS with few people to merge their efforts instead of remaining irrational (alone) and miss education opportunities. It was further revealed that using Annual General Meetings (AGMs) was less costly and the best alternative in attempting to provide CE to many members at once.

4.2.2 Funding and cost of education

The study revealed that funding availability was among the basic determinants of CE provision as it has a direct relationship with the capacity of the AMCOS to finance its education programmes. The findings showed that funding and education costs dictate the number of trainees, a group to be trained, frequency of the provision of CE and training, and the AMCOS decision to indulge or withdraw from the programme. The FGDs findings showed that some AMCOS had never organised CE for more than three years due to financial constraints. Paying the trainers, preparation of the education materials, food and drinks during education were reported to be very costly compared to the capacity of AMCOS to pay. One of the FGD members in Sengerema reported that:

“The problem is money, my brother. You might think that the co-operatives are reluctant to provide education, but for real, everyone needs training. The problem is that our co-operatives do not have enough money to pay for trainers, food, handouts and many other things” (FGD 3, Sengerema, May, 2019).

Equally, these findings went together with those of KIs, that it was a common practice for AMCOS to fail to make full payments even if the education programs are conducted. They rely much on external assistance and exemptions of some charges given by the education institutions and facilitators. KIs interview revealed that funding ranks number one when it comes to the AMCOS’ decision to offer or skip education programmes. On the other hand, the provision of CE was found to be determined by the cost of education. FGD results showed that in case of the high cost of education for the highly demanded education, the AMCOS management opted for providing education to a few selected people. In cases where education is less expensive, more people have been involved. The costs were found to be related to expenses for transport and accommodations for trainers and trainees, facilitation fees, venue, and stationeries. Representing the general consensus, one of the FGD members said:

“The costs are too high for us to manage, that is why when funding is available, education is conducted for everyone. Given the current economic situation of our AMCOS, it is very difficult for education programmes to be conducted regularly since we have to cover all costs related to facilitators, revenue, food for participants, and learning materials” (FGD 4, Ukerewe, June 2019).

These findings are similar to those of Woodin & Shaw (2019) in their study on the contribution of co-operative societies in providing CE in the selected AMCOS in Moshi Municipality as they reported financial constraints as the leading factor for the failure of AMCOS. The findings further confirm those of Kinyuira, (2017) who reported that the financial position of a co-operative society determines the capacity of an AMCOS to run education programmes smoothly and efficiently. Even though funding is considered the major constraint to the provision of CE, further scrutiny shows that most AMCOS do not take meaningful effort to set aside some money from the annual surplus for the purpose of funding CE and training. The low or insufficient effort to set aside education funding is contrary to the Rational Choice theory (Scott, 2000) which advocates for the rational decision which is more advantageous to them, of which in the context of this study, the AMCOS opted for irrationality for not prioritizing co-operative education even though there is money scarcity.

4.2.3 Activeness of the AMCOS’ Management and readiness of members

The study further revealed that the activeness of the AMCOS management was a determinant of the provision of CE. The FGD participants expressed concern that the AMCOS whose management was more active frequently received education contrary to those with inactive management. Likewise, KIs results indicated that active leadership and staff help to set priority groups, and the content and allocate resources for implementation. One of the FGD participants said that:

“The leaders are everything, if they are inactive, nothing will function, not just education, even the sessions will not be attended. For us here, since the death of Elder Kagoro, we have never been visited, trained or even conducted any meeting but back then he was always on the

lookout to act. So, the worst situation you are seeing here is contributed greatly by our inactive leaders” (FGD 1, Ukerewe, June 2019)

It was further revealed that limited education received by members in some AMCOS was found to generate leaders who were uninterested in prioritising AMCOS targets, rather they were more active in funding education programmes targeting themselves while forgetting members. Equally, members’ readiness was found to have an influence on the provision of CE in terms of frequency and the content choice. Some KIs who are engaged in the provision of CE revealed that they have been facing difficulties in providing education to some AMCOS whose members show very low interest in receiving CE; hence making them offer education to those co-operatives which were ready to receive the training. One of the KIs had the following to say:

“We work hard to make sure that every group receives education every year as per our timetable but sometimes we fail to reach some AMCOS because they don’t show concern and even if they are invited, only few members show up. Even in a situation where we use other stakeholders and Nyanza Co-operative union, still, the response remains low” (KI2, Ukerewe, June 2019)

The KI’s response on the readiness of the management and members’ interests concur with those of the education attendance and report that showed discrepancies in the education frequency where three AMCOS in Ukerewe seemed to frequently get training than others. In Sengerema District, one AMCOS seemed to get training more frequently than all others. Even the reports and attendance for such training were readily available in the offices of district co-operative officers. The FGDs findings also affirmed that members’ interest dictates the provision of education in the AMCOS. One of the FGD members during a session reported that:

“Our problem is that we talk too much than we actually implement what we are speaking. Here people are too talkative but in fact, you can’t force a cow to drink water. When it reaches the time for education, everyone claims to have their own work to do” (FGD 2, Ukerewe, June 2019)

On the other hand, it was revealed that existence of disparity of the training needs between members and leaders tended to negatively influence the provision of CE in AMCOS. One of the key informants had the following to say:

“You know, members and the AMCOS leadership normally differ in their interests when it comes to topics to be taught. Members are mostly interested in crop production, general CE, financial literacy, entrepreneurship, business planning, and management while the leaders and management are interested in content related to leadership, governance and gender” (KI3, Mwanza, June 2019)

The disparities in the training topics has tended to influence the frequency of the education, the topics to be taught, and the education modalities. These findings concur with Clementina *et al* (2015) who viewed that any inconsistencies in the training interests of management and that of members tend to determine the presence or absence of CE in specific AMCOS. The findings further reflect those of Anania and Rwekaza (2018) who found active leadership and management, among other factors as a factor influencing the provision of co-operative education and education in Dodoma and Singida regions, Tanzania. Likewise, the rational choice theory advocates for a rational decision of the agent towards the choice of the best alternative which according to these findings refers to the choice of members and management on the best topics to be chosen for CE and training.

4.2.4 Timing of the training

The findings further revealed that timing of CE provision had an implication on attendance (participation) of members. The KIs showed that training that was conducted during the farming seasons got very few participants compared to those which were conducted after the farming seasons. One of the Key informants said:

It is difficult to assemble people during farming seasons because as you know, most of them depend on farming to run their families. That is why in our timetables, most of the training conducted regularly is for leaders and management. For members, we always target the AGMs because of their timetables” (KI4, Sengerema, May 2019)

The implication drawn here is that post-harvest season is more appropriate for providing education to the members. Therefore, provision of CE during the farming season automatically excludes most members from participating in CE programmes. Discussions with KIs revealed that education programmes conducted at the end of the year during the Annual General Meetings got more participants since the majority of the members had ample time to attend. However, it was also revealed that the period from the end of the year to the beginning of the New Year (December to January) was not conducive for education since most of the members would be busy looking for money for paying school fees for their children/relatives. One of the KIs had the following to say:

“It is difficult to get people for training when it approaches the end of the year because people seem to be occupied much by family responsibilities, holidays and preparations for school fees. At least the management is flexible” (KI4, Mwanza, June 2019)

According to Fulton, M. (2000), timing is a factor that makes some AMCOS fail to implement its prior set CE programmes. The findings further reflect those of Gathigia (2008) who reported that timely provision of education is an indicator of the performance of co-operative societies. Anania and Rwekaza (2018) also found that, timing of co-operative education and education provision influenced attendance and readiness of the co-operative members in Dodoma and Singida regions. Likewise, the findings on the influence of timing in cooperative education provision align with the Rational Choice Theory (Norkus, 2005). Rational actors, represented by AMCOS members, consider timing and external circumstances when deciding to participate in education programs. Education sessions held during farming seasons or when members are busy with family responsibilities tend to have fewer participants, while sessions planned after the farming season or during annual general meetings attract more members.

5.0. Conclusion and Recommendations

5.1. Conclusion

This paper examined factor influencing the provision of Cooperative Education (CE) in Sengerema and Ukerewe districts. Several conclusions can be drawn. First, the CE programs offered prioritise the needs of AMCOS by addressing the training needs and utilising the trainers with the required experience, capability, and skills. Second, large membership size is associated with a reduced financial burden on AMCOS members, making education more accessible. AMCOS with large memberships are more attractive to facilitators, leading to more frequent education provision. Adequate funding is essential in determining the number of trainees, the frequency of education, and the decision of AMCOS to engage in educational activities. Active management is linked to setting priority areas for education and efficiently allocating resources for implementation. Moreover, the timing of CE provision is found to significantly influence the attendance and participation of AMCOS members.

5.2 Recommendations

It is recommended as follows, firstly, trainers involved in providing CE should leverage their expertise to thoroughly understand the specific needs of AMCOS in the districts. By doing so, they can tailor education programs to address the unique challenges and requirements of each co-operative. Additionally, trainers should adopt suitable strategies and methodologies to effectively deliver the educational content and ensure its relevance to the members' practical needs. Conducting follow-up evaluations after education sessions will enable trainers to assess the impact of the programs and make necessary adjustments for continuous improvement. Secondly, it is recommended that AMCOS with low membership and limited financial resources should collaborate with other co-operatives in the area through a shared resources spirit. Shared resources approach is a practical implementation of the cooperation among co-operatives. Furthermore, AMCOS should set aside funds for education purposes to comply with the

International Cooperative Alliance (ICA) requirements. Allocating a specific portion of their resources to education demonstrates a commitment to investing in the knowledge and skills development of their members, which ultimately contributes to the long-term growth and sustainability of the co-operatives. The Tanzania Co-operative Development Commission (TCDC) and the responsible Ministry as well as other co-operative stakeholders are asked to facilitate member education and training.

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