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The Impact of Training on Organisational Performance: Empirical Evidence from Savings and Credit Co-operative Societies (SACCOS) in Tanzania

Kelvin M Mwita
Department of Public Services & Human Resource Management
Mzumbe University
kmwita@mzumbe.ac.tz

Abstract
Organizations strive to achieve superior performance in the competitive business environment they operate in. Savings and Credit Co-operative Societies (SACCOS), like many other organisations, have been using various strategies and practices to make sure they meet their stakeholders' expectations by attaining desirable performance. Unexpectedly, there are SACCOS in Tanzania have not been well performing despite various inputs invested in these organizations. Empirical evidence shows that training is one of human resource management functions that influences organizational performance. However, there is no sufficient empirical evidence to validate this claim in SACCOS in the Tanzania's context. This study was conducted to fill this research gap. Three sub-variables of training namely training needs assessment, training methods and training content were examined to detect how they relate with SACCOS performance. Resource based theory was used to guide the study. The study adopted a quantitative approach through a simple random sampling technique. Self-administered questionnaires were used to collect data from 321 HR Managers (or their equivalent) in Tanzania SACCOS with specific focus in Dares Salaam region. Descriptive (mean, standard deviations and frequencies) and inferential statistics (correlation & regression) were used. The study found a significant positive relationship between training needs assessment and SACCOS performance. A positive and significant relationship between training methods and SACCOS performance was also detected. Moreover, the study found a positive significant relationship between training content and SACCOS performance (. It is thus generally concluded that training is an effective determinant of SACCOS performance in Tanzania. The study recommends provision of training among SACCOS employees that considers training needs assessment and uses appropriate training methods with relevant training content to be provided to enhance organizational performance.

Keywords: *Training, SACCOS, organizational performance, training needs assessment, training methods, training content, resource-based view*.

1.0 Introduction
Modern organizations continue to grapple with success in the midst of rapidly changing business environments and stiff competition. Previous scholars advanced that the success of any business highly depends on its organizational performance; the ability of a business to achieve its predetermined institutional goals (Almatrooshi, *et al*., 2017). Organizational performance has been drawing the attention of many scholars and practitioners who have been looking for best practices that enhance achievement of organizational goals (Demek& Tao, 2020). By definition, organisational performance implies the progress towards achieving organizational goals. Since organizational goals differ from one organization to another, how organizational performance is defined differs as well (Mwita & Mrema,

2023). Organisations tend to use various indicators to define performance that makes the word multifaceted. Arokodare & Asikhia (2020) linked organizational performance with the ability of a firm to generate profit. Different forms of organizations have varied practices that are relevant to particular forms of organizations while there are common practices for the same (Mabai& Hove, 2020). Moreover, organizations have been investing in various resources to ensure they effectively contribute towards achieving organizational goals. All resources from physical, financial to human resources are vital for superior organizational performance (Gitahi & K'Obonyo, 2018; Mwai et al., 2018). However, human resources have been considered to be the most important of all (Hamadamin & Atan, 2019; Halmaghi & Bacila, 2018).

Savings and credit Cooperative Societies (SACCOS) like other forms of organizations are striving to achieve superior performance to meet their stakeholders' expectations, more importantly their members (Shamsuddin et al., 2018). SACCOS in the developed world particularly across North America and European countries have been performing better in different dimensions compared to those located in developing countries particularly in Africa (Cuevas & Buchenau, 2018). SACCOS in Africa are characterized by inflexibility, failure to abide by professional principles and practices, less competent managers and insufficient resources, among others. These factors have been stagnating the performance of these firms and consequently have led to a failure to achieve their respective intended goals (Muithya & Ombati, 2019; Feather & Meme, 2018). SACCOS performance can be gauged by using different dimensions. As far as this study is concerned, SACCOS performance was measured by using three indicators. These indicators include number of members enrolled; credits issued as well as profit generation. The three indicators are among the SACCOS performance indicators that have been repeatedly recommended and used in various studies which include but not limited to Mmari and Thinyane (2019); Sangali (2013); and Malamsha (2016)

Regionally, the performance of SACCOS in East Africa has been a matter of concern. While the role of these institutions is generally highly appreciated, stakeholders believe that there is more to be done to improve their performance (Towo, 2022; Nyumoo et al., 2020; Ngui, 2018; Omeke et al., 2019). Although the issue of performance in Kenyan SACCOS is of concern, the country is doing well regionally with fast growing and vibrant SACCOS across East Africa (Ngui, 2018; SASRA, 2014). With specific reference to Tanzania, SACCOS are said to perform poorly in various dimensions. Numerous efforts such as formulating policies to guide their operations and providing subsidies have been implemented to boost their performance but the results have not been satisfactory (TCDC, 2019). As far as employees are concerned, training has been said to be a remedy for poor performance. However, training has not been well conducted in Tanzania SACCOS hence leaving some employees in these organizations with limited skills and competencies (Mwita, 2019). Training can be defined as a systematic process of imparting knowledge and skills to employees to enhance their capabilities in executing their work-related tasks. Sult et al. (2023) defined training as an instrument to improve employees' knowledge and capabilities that help increase motivation, commitment, and performance regarding specific tasks.

While the issue of training has been recommended and emphasized as a means to enhance organizational performance, there is no sufficient empirical evidence in the reviewed literature which shows a direct link between training and performance of SACCOS in Tanzania. A few studies in the literature such as Danga et al (2018); Mapunda (2019) and Magashi et al (2023) indicate that insufficient training in SACCOS is among the causes of SACCOS failure and stagnant performance without verifying these affirmations using empirical data testing the relationship between training and performance of SACCOS. This study was undertaken to bridge this gap of insufficiency of empirical evidence to link training and SACCOS performance.

2.0 Literature Review

2.1 Theories Underpinning the Study

This study was underpinned by the resource-based theory (RBT) and the human capital theory. The resource-based view theory was propounded by Penrose (1959). Penrose argued that growth of a firm depends on the realization and utilization of the organizational resources (Baumane-Vitolina & Cals, 2013). The work of Hansen and Wernerfelt (1989), Barney (1991), Teece, Pisano and Shuen (1997) and others have shaped the theory through their theoretical and empirical work (Božič & Cvelbar, 2016). The theory attempts to explain that the foundation of firm sustainable competitive advantage is built from its resources that are rare, valuable, hard or impossible to imitate or duplicate, and hard to substitute (Bromely & Rau, 2016). A problem that can be seen from this theory is its focus on the internal resources or strengths within an organization to manage uncertainty, rather than capitalizing on the opportunities presented by the changing external environment (Burton & Rycroft-Malone, 2014). However, Enríquez and Fransisco (2015) insist that focusing on internal resources and capabilities does not necessarily mean that external environment and assumptions of industrial organization are not important, rather are complemented. Firms can easily imitate each other in terms of tangible assets such as equipment, machinery, facilities, and even technology, but they cannot do the same with human resources (Almutaw et al., 2015). Knowledge and skills among human resources are crucial for an organization to attain a competitive advantage and improve organizational performance. This makes training one of the important human resource functions and practices in an organization. Through training, an organisation's human resources can be rare since skilled and competent employees cannot be found everywhere unlike unskilled employees. Moreover, through training employees become valuable assets simply because the more skilled a person becomes the higher the cost of hiring and retaining him/her. Further, training plays a big role in making employees non-substitutable. It is difficult to replace a skilled and competent employee with an average person in the labour market nor technologies related to artificial intelligence and robotics. This makes training one of important practices in making employees strategic resources. Resource Based Theory offers a profound explanation of how firms performance depends on human resources; however, the theory ignores the costs that firms have to incur to make the human resources capable of enhancing performance of firms. This necessitated the use of human capital theory to supplement the RBT since human capital theory adds the investing in a human resource in the equation.

Human capital theory comes from insights of Schultz (1963), Becker (1964), and Mincer (1958, 1962. Theory argues that investment that people put in education should provide better results as return for the investment (Islam & Amin, 2022). As per the theory, productivity of people can be increased as the result of education and skills they acquire by using various ways. Organisations invest in training their employees with expectations that skills and knowledge gained through training would enhance both employee and organizational performance, among others Wuttaphan (2017).

Although training is important, for it to be effective it has to be provided in a proper way (Hajjar & Alkhanaizi, 2018). Training needs assessment is the first stage in a systematic process of training. It involves assessing whether a skill and knowledge gap that can be filled by training exists (Puspita & Nurhalim, 2021). It is normally done in three levels which are individual, group (departmental) and organizational level (Mazhishamet al., 2018). Since training programs are used to impart knowledge and skills that ultimately lead to improved individual and organizational performance, it is important to conduct training needs assessment (TNA) to find out whether unsatisfactory employee and organizational performance is caused by inadequate skills of employees as the result of lack of inadequate training or otherwise (Othayman et al., 2022). This means organizational performance problems may be caused by factors other than training; what TNA does is helping to find out whether

poor or unsatisfactory level of performance is associated with training. Training programs that are not preceded by an effective TNA may lead to an unnecessary loss of resources including time and money (Mazhisham, 2018). The question on whether training can affect organizational performance has been empirically proven by different authors. The study of Laban et al. (2017) found that training needs assessment at individual, group and organizational levels have a positive significant influence on organizational performance. Moreover, individual TNA was found to be the most influential element on organizational performance. The significance of training on organizational performance has been found in other studies such as Rezza (2018); Samwel, (2018); Al-Sakafi et al., (2019), among others. As far as SACCOS are concerned, the study of Motari (2018) gives empirical evidence that shows a positive relationship between training needs assessment and SACCOS performance in Kenya. Literature that shows a link between TNA and SACCOS performance in Tanzania is scarce. This is a justification for conducting this study to fill the existing empirical gap.

H_1 *There is no significant positive relationship between training needs assessment and performance of SACCOS in Tanzania.*

Another important aspect of training is training methods. Training can either be done by using on-the job or off-the job methods. On the job training is done within working premises while off-the-job training takes place outside the working settings. It is commonly done in a classroom environment (Samwel, 2018). Training methods have been found to have significant impact on organizational performance in some studies. Das and Buba (2019) found that training methods may determine the effectiveness of a training programme and consequently organizational performance. The study further noted that less emphasis has been given to off-the-job training. Although some organisations prefer off-the-job training, this does not make on-the-job training less important. Abdiwali et al., (2019) found on-the-job-training a significant predictor of organizational performance. The question on what method is more effective than the other is a difficult one. Each method has its own strengths and weaknesses and therefore there is not a clear front-runner, rather they complement one another. There are determining circumstances of what method to use. In Tanzania SACCOS, the study of Anania and Rwekaza (2018) admitted that training influences SACCOS performance and explained that one of the challenges that training programmes organized for SACCOS face is where they are provided. The distance from where the SACCOs are and where training programmes take place is discouraging. The study gives an impression that SACCOS training is generally offered off-the job and the distance discourages employees of these firms to take part due to different inconveniences including traveling costs and limited time to leave their work places.

H_2: *There is no significant positive relationship between training methods and performance of SACCOS in Tanzania*

It is an accepted practice that training has to be tailored for a specific audience (Rahimaly et al., 2019). This takes us to an important element of training which is training content. Training content has to be specifically designed for a particular person or group of people (Tim, 2018). SACCOS are unique entities when compared to other types of organizations. How they are formed and operate give them a distinct nature (Gikuri&Sanka, 2018). Within SACCOS, issues pertaining skills and knowledge are also different, something that makes training content a critical element in training programmes. The study of Ateye, et al. (2018) which was done in Kenya emphasizes the use of training content specifically designed for a particular purpose after detecting a positive relationship between training content and performance. Similarly, Kuruppu et al., (2021) and Jackonia (2018) found training content to be one of the determining factors of an effective training programme which consequently impacts organizational performance.

Empirical evidence from a study of Pasara et al. (2021) which was conducted in Zimbabwe shows that insufficient training among SACCOS is among major challenges these organizations face and as the result their performance is largely affected. The study further noted that the content of the training in some cases did not reflect SACCOS' needs hence affecting achievement of training objectives and consequently putting SACCOS performance at risk. The issue of content of training was also reported in the study of Danga et al. (2019) which was done in Tanzania from 10 SACCOS in the Singida region. The findings showed that training content used by some employees of SACCOS in their training programmes was not relevant and its impact on SACCOS performance was negative.

H_3: There is no significant positive relationship between training content and performance of SACCOS in Tanzania.

3.0 Research Methodology

This study adopted positivist research philosophy. Positivist research philosophy claims that the social world can be understood in an objective way. In this research philosophy, the scientist is an objective analyst and, on the basis of it, dissociates himself/herself from personal values and works independently (Vveinhardt, 2018). It is derived from natural science and is characterized by the testing of hypotheses developed from existing theory through the measurement of observable social realities (Saunders, Lewis &Thornhill, 2015; Mwita, 2022). This made the use of a quantitative approach important in this study. A quantitative approach involves testing objective theories by examining the relationship among variables; these variables, in turn, can be measured. The use of quantitative approach is recommended for studies examining relationships (Mwita, 2022b). The study population included in this study is 1505 HR managers (or their equivalent) from SACCOS in mainland Tanzania. It is worth noting that some SACCOS were found not to have HR managers. HR functions were executed by SACCOS managers. In situations like this SACCOS managers were used in the study. A sampling frame of 432 HR managers located in Dar es Salaam city was used to obtain a sample of 317 which was computed using Yamane's formula. A sample size was obtained using a simple random sampling technique. Data collection was done using a standardized questionnaire. The use of questionnaires was necessary to reach the expected sample size of 317 which was relatively big. The actual study was preceded by a pilot study done with 30 respondents. The study used descriptive and inferential statistics (correlation and regression analysis) for data analysis. The use of descriptive analysis was important to describe characteristics of the sample. On the other hand, inferential statistics was important to measure the relationship between the variables and test the hypotheses of this study.

The study tested for reliability of the instrument used for data collection. Lee Cronbach in 1951 developed the Cronbach Alpha to offer a measure of the internal consistency of a scale or test, expressed as a number between 0 and 1 which is used for items whose responses are on a scale (Quansah, 2017). Higher values of alpha are more desirable. Some professionals as a rule of thumb require a reliability of 0.70 or higher before they use an instrument (Manerikar & Manerikar, 2015). This study used this rule of thumb to determine the reliability of the research instrument. Reliability findings are presented in table 1. Training needs assessment was found to have a value of 0.920, training methods had a value of 0.925, training content had a value of 0.939, and SACCOS performance had a value of 0.958. The fact that all four variables had Cronbach's alpha of above 0.70 proves that the instrument was reliable for data analysis.

Table 1: Cronbach alpha values for training

Variable	Cronbach's Alpha	No. of items
Training needs assessment	.920	3

Training methods	.925	3
Training content	.939	3
SACCOS performance	.958	15

Source: Survey data (2024)

4.0 Study Findings

4.1 Response rate

A total of 317 questionnaires were given to the respondents. Out of 317 questionnaires, 231 were properly filled and included in the study for data analysis which accounts for the 73.0% response rate. Mugenda and Mugenda (2012) assert that a response rate of 50% is adequate for analysis and reporting, a rate of 60% is generally good while a response rate of above 70% is excellent. According to Kothari (2011) a response rate of above 70% is deemed to be very good. From the foregoing, the response rate of 73.1% which this study attained was sufficient for data analysis and reporting.

4.2 Demographic characteristics of the respondents

Data used in the study was from 231 respondents from which 151 (65.4%) are male and 80 (34.6%) are female. The respondents belonged to various age brackets, 13 respondents (5.6%) were below 30 years, 40 (17.3%) had an age of between 30 and 39 years, 73(31.6%) between 40 and 49 years, 94 (40.7%) were between 50 and 60 years and 11(4.8%) were above 60 years age.

Concerning the education level of the respondents and it was found that 39 (16.9%) had a diploma, 128 (55.4%) had a bachelor degree qualification and 64 (27.7%) had a postgraduate education. Furthermore, on the aspect of respondents' experience, it was found that 6 (2.6%) had an experience ranging between 0 and 2 years, 21 (9.1%) had an experience ranging between 3 and 5 years, 47 (20.3%) had a working experience ranging between 6 and 8 years, another 81 (35.1%) had a working experience ranging from 9 to 11 years and 76 (32.9%) had a working experience of above 11 years. These findings are summarized in table 2.

Table 2: Demographic data

Characteristic	Category	Frequency	Percentage (%)
Gender	Male	151	65.4
	Female	80	34.6
Age	Below 30 years	13	5.6
	30-39 years	40	17.3
	40-49 years	73	31.6
	50 – 60 years	94	40.7
	Above 60 years	11	4.8
Education level	Diploma	39	16.9
	Bachelor degree	128	55.4
	Post-graduate education	64	27.7
Working Experience	0 -2 years	6	2.6
	3 – 5 years	21	9.1
	6 – 8 years	47	20.3
	9 – 11 years	81	35.1
	Above 11 years	76	32.9

Source: Survey data (2024)

Demographic data shows the presence of more male respondents than female respondents by 30.8%. This could be caused by the fact that the sampling frame had more male HR managers than female HR managers. Further, cultural factors could be the reason as men are considered dominant leadership and management positions. As far as statistical power is concerned, having at least 30 participants in each

subgroup i.e., male or female group, is sufficient, something that makes sample distribution of this study unbiased (Frederick, 2021). The distribution of respondents across other demographic groups shows that the sample used in this study was representative across various categories, suggesting that data was collected from individuals with diverse characteristics within the SACCOS, with varying percentages of respondents in each category.

4.3 Descriptive Analysis of Study Variables

In order to describe the basic features of data used in this study, descriptive analysis was conducted. Data are hereby presented in terms of frequencies, percentages, mean and standard deviation for the variables involved in the study.

Respondents were asked to respond to a statement 'training needs assessment is usually done before implementation of any training programme'. It was found that 1.3% strongly disagreed, 17.3% disagreed, 12.6% were neutral, 53.7% agreed and 15.2% strongly agreed. Mean score for the statement was 3.64 and the standard deviation was 0.981. Another statement was 'training needs are always identified in all levels (individual, group and organizational level)'. On this statement, 3.9% strongly disagreed, 17.7% disagreed, 22.1% were neutral, 41.1% agreed and 15.2% strongly agreed. Mean score was 3.46 and standard deviation was 1.070. The respondents were also asked to respond to a statement 'training needs assessment is usually done by HR experts. It was found that 4.3% strongly disagreed, 17.3% disagreed, 26.8% were neutral, 33.8% agreed and 17.7% strongly agreed. Mean score was 3.43 and standard deviation was 1.101.

On a statement 'training methods used are always appropriate to meet our SACCOS demands' 1.3% strongly disagreed, 20.8% disagreed, 23.8% were neutral, 35.9% agreed and 18.2% strongly agreed. Mean score for the statement was 3.49 and standard deviation was 1.054. Respondents were asked to respond to a statement 'our employees are always happy with training methods used'. The study found that 3% strongly disagreed, 19.9% disagreed, 24.2% were neutral, 36.8% agreed and 16% strongly agreed. Mean score was 3.43 and standard deviation was 1.073. The respondents were also asked to respond to a statement 'both on-the-job and off-the-job training methods are regularly used in our SACCOS'. Out of the 321 respondents, 2.6% strongly disagreed, 20.8% disagreed, 22.9% were neutral, 36.4% agreed and 17.3% strongly agreed. Mean score was 3.45 and standard deviation was 1.82.

To the statement 'training content is always developed in line with training needs, 19.5% disagreed, 21.2% were neutral, 40.3% agreed and 15.6% strongly agreed. Mean score was 3.45 and standard deviation was 1.078. The study also sought the opinion of respondents on whether training content was always relevant to the SACCOS' needs. The study found that 3.9% strongly disagreed, 21.2% disagreed, 17.7% were neutral, 39% agreed and 18.2% strongly agreed. Mean score was 3.46 and standard deviation was found to be 1.130. The last statement on employee training was 'training content delivered meets employees' expectations. The study found that 3.9% strongly disagreed, 19.9% disagreed, 17.7% were neutral, 40.3% disagreed and 18.2% strongly agreed. Mean score was 3.48 a standard deviation was 1.118. A summary of the results is presented in table 3.

Table 3: Descriptive analysis of training

Statements	1(%)	2(%)	3(%)	4(%)	5(%)	Mean	Std deviation
Training needs assessment is usually	3(1.3)	40(17.3)	29(12.6)	124(53.7)	35(15.2)	3.64	.981

done before implementation of any training programme							
Training needs are always identified in all levels (individual, group and organizational level)	9(3.9)	41(17.7)	51(22.1)	95(41.1)	35(15.2)	3.46	1.070
Training needs assessment is usually done by HR experts	10(4.3)	42(17.3)	62(26.8)	78(33.8)	41(17.7)	3.43	1.101
Training methods used are always appropriate to meet our SACCOS demands	3(1.3)	48(20.8)	55(23.8)	83(35.9)	42(18.2)	3.49	1.054
Our employees are always happy with training methods used	7(3.0)	46(19.9)	56(24.2)	85(36.8)	37(16.0)	3.43	1.073
Both on-the-job and off-the-job training methods are regularly used in our SACCOS	6(2.6)	48(20.8)	53(22.9)	84(36.4)	40(17.3)	3.45	1.82
Training content is always developed in line with training needs	8(3.5)	45(19.5)	49(21.2)	93(40.3)	36(15.6)	3.45	1.078
Training content is always relevant to the SACCOS needs	9(3.9)	49(21.2)	41(17.7)	90(39.0)	42(18.2)	3.46	1.130
Training content delivered meets employees' expectations	9(3.9)	46(19.9)	41(17.7)	93(40.3)	42(18.2)	3.49	1.118
Weighted Mean & SD						**3.48**	**1.493**

Source: Survey data (2024)

4.4 Correlation Analysis

In order to determine the relationship between independent variables (Training needs assessment, training methods & training content) and the dependent variable (SACCOS performance), correlation analysis was conducted. The results of the analysis are hereunder provided;

The results in table 4 show that training needs assessment positively correlated with SACCOS performance ($r = 0.644$, $\rho<0.01$). This finding implies that training has a moderate positive effect on SACCOS performance. Further, training methods were found to positively correlate with SACCOS performance ($r = 0.624$, $\rho<0.01$) which also means training methods moderately affect SACCOS performance in a positive direction. Moreover, it was found that training content and SACCOS performance positively correlate ($r = 0.623$, $\rho<0.01$) which implies that training content has a positive moderate effect on SACCOS performance.

Table 4: Correlation matrix for training variables and SACCOS performance

Indicator		Training needs assessment	Training methods	Training content	SACCOS performance
Training needs assessment	Pearson Correlation	1			
	Sig. (2-tailed)				
Training methods	Pearson Correlation	.897**	1		
	Sig. (2-tailed)	.000			
Training content	Pearson Correlation	.853**	.857**	1	
	Sig. (2-tailed)	.000	.000		
	Sig. (2-tailed)	.000	.000	.000	
SACCOS performance	Pearson Correlation	.644**	.624**	.623**	1
	Sig. (2-tailed)	.000	.000	.000	

*Correlation is significant at the 0.01level (2 tailed)

4.5 Hypotheses Testing

The study tested three null hypotheses of this study. All hypotheses were tested at 5% level of significance. The following are the results;

4.5.1 Training needs assessment and SACCOS Performance

Table 5 shows that training needs assessment had significant explanatory power on SACCOS performance since it accounted for 41.5% with the coefficient of determination R2 = .415 and R = .644. The results imply that an increase in one unit of TNA tends to increase SACCOS performance by 41.5%. To examine the effect of training needs assessment on SACCOS performance the study had the following hypothesis; H_1: There is no significant positive relationship between training needs assessment and performance of SACCOS in Tanzania. The test of beta coefficient shows a statistically significant positive relationship between training needs assessment and SACCOS performance (β = 0.698, P-value = 0.000) as shown in the table. Hence, H_1 is rejected since there is a significant positive linear relationship between training needs assessment and performance of SACCOS.

Table 5: Training needs assessment and SACCOS performance

Model	R	R Square	Adjusted R Square	β	Sig.
1	.644[a]	.415	.412	0.698	.000[b]

a. Predictors: (Constant), Training needs assessment

4.5.2 Training methods and SACCOS Performance

Table 6 shows that training methods had significant explanatory power on SACCOS performance since it accounted for 38.9% with the coefficient of determination R2 = .389 and R = .624 at significant level of 0.05. The results imply that an increase in one unit of training methods tends to increase SACCOS performance by 38.9%. To examine the effect of training methods on SACCOS performance the study had the following null hypothesis; H_1: There is no significant positive relationship between training methods and performance of SACCOS in Tanzania. The test of beta coefficient shows a statistically significant positive linear relationship between training methods and SACCOS performance (β = 0.663, P-value = 0.000) as shown in the table. Hence, H_1 is rejected since there is a significant positive relationship between training methods and SACCOS performance.

Table 6: Training methods and SACCOS performance

Model	R	R Square	Adjusted R Square	β	Sig.
1	.624[a]	.389	.387	0.663	0.000

a. Predictors: (Constant), training methods

4.5.3 Training content and SACCOS Performance

Table 7 shows that training content had significant explanatory power on SACCOS performance since it accounted for 38.8% with the coefficient of determination R2 = .388 and R = .623 at significant level of 0.05. The results imply that an increase in one unit of training methods tends to increase SACCOS performance by 38.8%. To examine the effect of training content on SACCOS performance the study had the following hypothesis; H_1: There is no significant positive relationship between training content and performance of SACCOS in Tanzania. The test of beta coefficient shows a statistically significant positive linear relationship between training content and SACCOS performance (β = 0.663, P-value = 0.000) as shown in the table. Hence, H_1 is rejected since there is a significant positive linear relationship training content and performance of SACCOS.

Table 7: Training content and SACCOS performance

Model	R	R Square	Adjusted R Square	β	Sig.
1	.623[a]	.388	.385	0.663	.000[b]

a. Predictors: (Constant), training content

4.5.4 Multiple linear regression

The model summary in table 8 shows that training (training needs assessment, training methods & training content) had significant explanatory power on SACCOS performance since it accounted for 43.7% with the coefficient of determination R2 = .43.7 and R = .661 at significant level of 0.05. The results imply that an increase in one unit of training tends to increase SACCOS performance by 43.7%.

Table 8: Model Summary for training and SACCOS performance

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.661[a]	.437	.430	.80017

a. Predictors: (Constant), Training needs assessment, training methods, training content

From table 9, at 5% level of significance training needs is a significant predictor of SACCOS performance (p=.006<0.05). Training methods is not a significant predictor of SACCOS performance (p=0.285>0.05). Training content was found to be a significant predictor of SACCOS performance (p=0.030<0.05).

Table 9: Coefficients for multiple linear regression

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.351	.199		1.761	.080
	Training needs assessment	.361	.131	.333	2.750	.006
	Training methods	.140	.130	.131	1.071	.285
	Training content	.098	.045	.227	2.179	.030

a. Dependent Variable: SACCOS Performance

From the results in table 9 the multiple regression model can be presented as;
SP = .351 + .361TNA + 0.40TM + 0.098TC + e ..... (i)

Where:
SP =SACCOS performance, TNA=Training needs assessment, TM = training methods, TC= Training content, and e = error term.

This model can be interpreted as an increase in one unit of training needs assessment will result in an increase of 0.361 units of SACCOS performance, one unit increase of training methods will result to an increase of 0.140 units of SACCOS performance and an increase in one unit of training content will result to an increase of 0.098 units of SACCOS performance.

5.0 Discussion of the Findings

The aggregate mean of 3.48 of training in descriptive results of this study give an impression that employee training is satisfactorily conducted in Tanzania SACCOS since the score is above the midpoint (2.5). However, given the importance of this HR practice, the score being below 4 is something to be concerned about because it shows that it is not practiced well (4 signifies "good'' on the scale of "very bad, bad, neutral, good and very good"). With regard to frequency of training in Tanzania SACCOS, a study by Buchafwe (2011) which was done in Tanzania showed that employee training in SACCOS is not done regularly due to various challenges including insufficiency of financial resources to facilitate training programmes. The findings are also supported by those of Sumelius et al. (2013) which found that SACCOS experience inadequate training, something that led to having unskilled employees in these institutions. Further, this study found a significant positive relationship between training needs assessment and SACCOS performance. These findings show that training needs assessment forms an important component of training and therefore it has to be taken seriously to enhance performance of SACCOS as recommended by Mazhisham, (2018). Moreover, these findings support those of Rezza (2018); Samwel, (2018) and Al-Sakafi et al. (2019). The danger of conducting training that is not preceded with training needs assessment has been previously identified in this study. One of the risks involved is implementing training programmes that are not relevant or do not solve the problem at hand. This is considered as misallocation of scarce resources that could be used elsewhere. This means training needs assessment is not only important in enhancing SACCOS performance but also in saving various resources from being unnecessarily used.

The findings of this study show that training methods positively influence SACCOS performance. These findings highlight the need to use appropriate training methods in organizations for effective training programmes and organizational performance. The relevance of training methods has been previously reported by Abdiwali et al., (2019); and Das and Buba (2019). It is proposed that the selection of training methods should be based on the purpose of the training, resources and manpower that an organization has. It should be noted that each training method has its own strengths and weaknesses. Moreover, this study found out that training content is an important factor that positively influences SACCOS performance. The findings are consistent with those of Kuruppu et al., (2021) and Jackonia (2018). Training content is what is taught to training participants and therefore forms the major and critical part of training. This calls for relevancy in preparation and delivery of training content. Evidence shows that there are some SACCOS whose performance has been negatively affected by lack of relevant training content (Pasara et al, 2021; Danga, Chongela & Kaudunde, 2019). Training content tends to be impactful when prepared and delivered by experts.

Generally, the findings of this study show that training is one of the important determinants of SACCOS performance. For training to be effective it has to be done in an appropriate way by starting with conducting an effective training needs assessment and using appropriate training methods to deliver relevant training content to the participants. When considering the primary goal of training, which is to equip employees with necessary skills for performing work related tasks, the findings of this study are therefore consistent with what the resource-based view postulates. The dependency of the organizations on the human resources will only be relevant and realized when these resources are capable of achieving organizational goals.

Performance of SACCOS in Tanzania is not satisfying and training seems to be one of the remedies towards this challenge yet some studies including this, empirically prove that training is not well done in these organizations. The question of why it is so might seem a difficult one but the literature shows that some of SACCOS do not regularly conduct training due to insufficient financial resources to facilitate the same (Anania & Rwekaza, 2018). Surprisingly, Danga et al. (2018) observed that some SACCOS members do not find training important and consider it a wastage of the organization's precious resources. This gives an implication that, although training is important and a driver of SACCOS performance it is considered by some stakeholders as less important and it should not be one of top priorities of these organizations. However, it is argued in the literature that training forms an important factor that positively impacts organizational performance (Kuruppu et al., 2021; Jackonia, 2018; Zikalala, 2016; Munyiva, 2015).

The fact that the findings of this study show that skills and knowledge of employees obtained from training predict SACCOS performance, they are in line with both the resource-based view and human capital theories. The resource-based view theory is reflected in how training is capable of making employees strategic and unique (rare, valuable and non-substitutable). These qualities are important in promoting employee and organizational performance. On the other hand, the findings offer empirical evidence that investing in training pays off as the human capital postulates.

6.0 Conclusion and Recommendations

Training plays a significant role in imparting employees in SACCOS with skills and knowledge that empower them to perform their roles efficiently and effectively. Training needs assessment which is one of the important elements of training has a significant positive relationship with SACCOS performance. The same applies to training methods and training content whose influence to SACCOS performance is positive and a significant one. In general, SACCOS that succeed in designing and executing training programmes well are more likely to have skilled human resources that are vital for organizational performance. As asserted by the resource-based view theory, through training, an organization's human resources contribute towards competitive advantage of organizations.

This study recommends SACCOS to formulate training programmes that are based on results of training needs assessment. Additionally, selection of appropriate training methods is encouraged for better results of the programmes. Training content should be tailored to suit the specific needs of the SACCOS. Training programmes will also be less effective in the absence of training policies and guidelines; SACCOS through their managers should design appropriate policies and guidelines to create a roadmap and institutionalize training programmes in their respective organizations.

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