
POTENTIALS AND CHALLENGES FOR THE GROWTH OF CO-OPERATIVE SOCIETIES IN TANZANIA

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Abstract

Co-operative societies are vital to supporting families and communities in Tanzania by improving productivity and the quality of farm products. Although government initiatives, including the Co-operative Development Policy, have laid a strong foundation for sectoral growth, significant gaps remain. There is limited empirical evidence on gender inclusivity, climate change adaptation, and the specific factors influencing co-operative performance. Notably, women continue to have low representation in leadership, affecting their participation in decision-making and equitable access to the benefits of co-operative membership. This study aims to assess the strengths, challenges, contextual gaps, and policy implications shaping the performance of co-operatives in Tanzania. A total of 548 respondents, including farmers, fishers, and savings group members from regions such as Kilimanjaro and Mbeya, participated in the study. A mixed-methods approach was applied, using structured questionnaires and semi-structured interviews. Respondents were selected through purposive and random sampling techniques. Quantitative data were analyzed using SPSS for descriptive statistics, while qualitative responses were examined through thematic content analysis. The findings show that AMCOS co-operatives are expanding into new markets and diversifying their products with government support. In contrast, dairy and fishery co-operatives face persistent challenges, including inadequate funding and weak leadership. Gender-related findings reveal that although women contribute significantly to production activities, they experience constraints such as limited access to training, restricted control over resources, and underrepresentation in governance structures, all of which reduce inclusivity and weaken their influence in strategic decisions. Across all sectors, co-operatives also struggle with limited financial resources, outdated infrastructure, and inadequate digital access. To strengthen co-operatives' performance and resilience, the study recommends targeted actions at policy, institutional, and management levels. These include improving regulatory frameworks, expanding access to financing, investing in leadership development—particularly for women—promoting technology adoption, and enhancing market access for smaller co-operatives. Strengthening gender equality, climate resilience, and inclusive development is essential for ensuring long-term sustainability and competitiveness within the co-operative sector in Tanzania.

Keywords: Co-operatives, Gender Inclusivity, Climate Resilience, Leadership, Sustainable Development

INTRODUCTION

Co-operatives are member-owned, democratic organisations established to meet the economic, social, and cultural needs of their participants (Bwana & Mwakujonga, 2013). Unlike conventional private firms, co-operatives are embedded in community values, ethics, and inclusive participation (ILO, 2010). Their democratic nature promotes broad member engagement, reduces information asymmetry, and fosters innovation (Kumburu & Komba, 2019). Consequently, co-operatives have played a central role in Tanzania's socio-economic development by providing essential services such as credit provision, distribution of agricultural inputs, storage, processing, and marketing. Through these services, members gain access to quality inputs at reasonable prices and secure remunerative returns for their farm produce, contributing to income stability and improved livelihoods. In Tanzania, co-operatives function both as social movements and economic systems. As social movements, they unite individuals around shared goals under democratic governance, guided by universally recognised co-operative values and principles (Rwekaza et al., 2020; Sonny & Saluja, 2013). Economically, they operate as business enterprises aimed at enhancing member welfare through collective investment, professional management, and competitive engagement in markets. These dual roles enable co-operatives to support members in navigating volatile markets, high transaction costs, and limited bargaining power (Clegg, 2006). They act as essential marketing channels for smallholder farmers, platforms for policy advocacy, facilitators of innovation, and engines of job creation and social welfare (Sizya, 2001). Moreover, co-operatives play a critical role in promoting youth and women's participation, although gender disparities continue to limit inclusivity and leadership opportunities. Agricultural Marketing Co-operative Societies (AMCOS) are particularly instrumental in

coordinating production, processing, marketing, distribution, savings, credit access, and environmental protection (Rwekaza & Muhihi, 2016). They help members achieve economies of scale, access better input prices, and increase incomes, while supporting high-value sectors such as coffee, dairy, and fisheries. Coffee production, for instance, involves approximately 400,000 smallholder farmers and contributes significantly to national export earnings (TCB, 2021). Similarly, Savings and Credit Co-operative Societies (SACCOs) facilitate financial inclusion by enabling members to save regularly and access credit for personal and economic needs, thereby stimulating asset accumulation, community development, and poverty reduction (Magashi et al., 2023; Pasara et al., 2021). The livestock sector, particularly dairy co-operatives, also presents opportunities for improving production, processing, and marketing efficiency, though only a fraction of installed processing capacity is currently utilised (Ulicky, 2013; TAMPA, 2021; Nnko & Bee, 2021). Despite their socio-economic significance, co-operatives in Tanzania face several structural challenges. Female participation remains lower than that of males, restricting women's leadership roles and economic benefits, which negatively affects productivity and the achievement of SDG 5 on gender equality. Governance weaknesses, poor managerial skills, limited access to finance, regulatory inconsistencies, inadequate infrastructure, and low technological adoption further constrain co-operative performance (URT, 2018). Additionally, climate change introduces new challenges. Agricultural co-operatives have the potential to promote climate-smart agriculture and environmental protection, yet smallholder farmers particularly women often face time poverty and limited capacity to implement adaptation measures effectively (Vinck et al., 2022; Phi et al., 2023; Manjula,

2020). Addressing these gaps is essential for enhancing the resilience, sustainability, and overall socio-economic impact of co-operatives in Tanzania. Despite the recognised importance of co-operatives, there is limited empirical evidence on their performance trends, gender inclusivity, and climate change adaptation mechanisms, and inadequate understanding of the policy interventions required to enhance their effectiveness. This study seeks to address these gaps by providing context-specific insights into the potentials and challenges affecting co-operative growth, resilience, and sustainability. The study is grounded in Penrose's Theory of Firm Growth, which emphasises resource utilisation, managerial capacity, and internal constraints on organisational expansion, alongside the Dynamic Capabilities Theory, which focuses on an organisation's ability to integrate, reconfigure, and renew resources to respond to environmental challenges. Applying these theories to Tanzanian co-operatives provides insights into how they develop competitive and adaptive capabilities, expand services, and navigate structural challenges such as governance weaknesses, market fluctuations, and climate change impacts. The study contributes both theoretically by linking co-operative performance to resource-based and dynamic capability perspectives and practically by informing cooperative reform programs, policy interventions, and gender-inclusive strategies. This study addresses five critical gaps in the literature: the lack of empirical data on co-operative performance trends across different sectors; limited understanding of gender disparities and mechanisms for inclusivity; insufficient exploration of co-operatives' roles in climate adaptation and mitigation; limited evidence on the specific factors shaping co-operative

growth and sustainability; and inadequate knowledge of policy effectiveness in strengthening co-operatives' performance. In response, the study formulates three research questions: **RQ1:** What are the current trends and performance levels of co-operatives in Tanzania across key sectors? **RQ2:** What gender, financial, managerial, and climate-related challenges influence the growth of co-operatives in Tanzania? **RQ3:** What policy and institutional interventions are required to strengthen co-operative performance and resilience? By investigating these questions, the study provides evidence for enhancing economic empowerment, social inclusion, agricultural productivity, and climate resilience. It identifies pathways to improve member participation, promote gender equality, and strengthen governance structures. Ultimately, the findings are expected to inform policymakers, co-operative leaders, and development practitioners seeking to maximise the potential of co-operatives for sustainable socio-economic development in Tanzania.

METHODS

Research Design, study area and sampling:

This study employed a cross-sectional research design, which involves collecting data from respondents at a single point in time. This design was chosen because it allows for efficient exploration of cooperative performance across multiple regions simultaneously, providing a snapshot of trends, challenges, and member experiences without the need for prolonged follow-up (Bailey, 1998; Babbie, 1990). It is particularly suitable for descriptive analysis and examining relationships between variables, while being resource-efficient in contexts with limited time and funding (Phillip & Dipeolu, 2010). The cross-sectional approach also enables the collection of both qualitative and quantitative data, as well as

integration of secondary information, to identify patterns and associations across multiple variables (Bryman, 2004; Rwegoshora, 2006; Kitala, 2014). The study was conducted in Tanzania's Kilimanjaro, Tabora, Dodoma, Mtwara, and Mbeya regions (see Table 1), was purposive selected to ensure national representation across different agro-ecological zones with strategic crops and emerging co-operatives in key sectors. The study targeted various cooperative types, including AMCOS, dairy co-operatives, fish co-operatives,

and SACCOS, to capture diverse operational models, member experiences, and sector-specific challenges. The cross-sectional design was therefore appropriate for examining cooperative performance comparatively across regions and sectors, providing insights that are both broad and context-specific. As of 2024 Tanzania has over 7,820 registered cooperatives thus sample size of 548 is equivalent to 7% of the total registered cooperatives.

Table 1: Sampled Organizations and Regions

Types of Organization	Region					Total
	Dodoma	Kilimanjaro	Mbeya	Mtwara	Tabora	
AMCOS	100	42	81	49	172	444
DAIRY CO-OPERATIVE	0	29	0	0	0	29
FISH	0	0	20	0	0	20
SACCOS	0	55	0	0	0	55
Total	100	126	101	49	172	548

Table 2: Distribution of Sampled Co-operative organisations in Tanzania

S/n	Zone	Regions Growing Coffee	Sampled Region	Sampled District	Coffee AMCO S	Numb er of Fame rs	AM COS KII	Distri ct KII	KII with other Key Stakeholders							
1	Northe rn Zone	Tanga							Tanzania Co-operative Development Commission (TCDC), Tanzania Coffee Board (TCB), Kilimanjaro Native Co-operative Union (KCB), Rungwe Co-operative Union Limited (RUCUL), Mahemge Agricultural Co-operative Union (MACOU)							
		Arusha														
		Kilimanjaro	Kilimanj aro	Meru	2	100	2	2								
		Manyara														
2	Southe rn Zone	Songwe														
		Mbeya									Mbeya	Rungwe	2	100	2	2
		Ruvuma														
3	Wester n Zone	Mwanza														
		Kigoma														
		Kagera	Kagera	Muleba	2	100	2	2								
		Mara														
4	Central Zone	Morogoro	Morogor o	Mahenge	2	100	2	2								
		Total	4	4	8	400	8	8								

Data Collection Methods and Quality Checks: Quantitative data were gathered using a structured

digital questionnaire via KOBO-Collect, which was pre-tested and refined before the main data

collection. This was supplemented by quantitative secondary data from AMCOS. Qualitative insights were obtained through Key Informant Interviews (KIIs) and a literature review. The digital questionnaire was validated with multiple checks to reduce potential interview errors, tested during desk and pilot phases. Consultants could add any necessary validation checks throughout the process to uphold data integrity. SPSS was used for frequency and quality checks on incoming datasets to ensure accuracy and consistency. Enumerators were informed of key issues found in the data. Furthermore, re-interviews and phone back checks were conducted, and daily debriefing sessions were held to discuss progress and challenges. Written informed consent was obtained from all the participants. They were reassured that their participation was voluntary, and that they were free to withdraw at any time. In addition, all the information was gathered anonymously and handled confidentially.

Data Analysis and Presentation: Qualitative data from Interviews and Key Informant Interviews (KIIs) were analyzed using the Content Analysis (CA) method. The initial interviews were transcribed into a Word document. From these transcriptions, key themes, concepts, or phrases related to performance appraisal and organizational performance were identified. This process was conducted to organize the information into common themes that emerged in response to specific items. These themes were then organized into coherent categories that summarized the key results. Qualitative information was subsequently integrated with quantitative information to provide a meaningful study conclusion. Quantitative data were analyzed using descriptive and inferential statistics. A gender-disaggregated analysis was conducted to show the implications of the study variables with regard to gender.

RESULTS AND DISCUSSION

Current trends and performance levels of co-operatives in Tanzania across key sectors.

Co-operative expanded to new geographical areas and new products/services introduced in the past five years: The results reveal that in Tanzania, the expansion of cooperatives, particularly Agricultural Marketing Co-operative Societies (AMCOS), demonstrates the sector's capacity to reach underserved regions. 39 AMCOS reported to extending to new areas, aligns with Tanzania's Co-operative Development Policy of 2002, which promotes improved rural market access. However, Dairy, Fish, and Savings and Credit Co-operative Societies (SACCOS) show limited geographical reach, indicating a need for greater support. Likewise, AMCOS leads in introducing new products and services, consistent with the Agricultural Sector Development Programme (ASDP) focus on value addition. In contrast, other co-operative types face challenges in diversification, likely due to resource constraints. Policy adjustments could empower these cooperatives with improved access to funding, training, and innovation support, fostering alignment with Tanzania's Five-Year Development Plan (FYDP III) and promoting economic inclusivity across the co-operative sector. Despite AMCOS's relative progress in geographical expansion and product diversification, the overall growth in Tanzania's co-operative sector remains modest. Out of 548 respondents, only 39 AMCOS cooperatives expanded geographically, and 36 introduced new products or services. This suggests that, despite AMCOS's achievements, challenges such as limited funding, insufficient training, and restrictive policies may be slowing sector-wide growth. Enhanced support is essential to align with the Co-operative Development Policy and FYDP III, helping all co-operative types to contribute

more effectively to economic inclusivity and rural development (Table 3).

Table 3: Co-operative expanded to new geographical areas and new products/services introduced in the past five years

Co-operative expanded to new geographical areas					New products/services introduced				
Types of Organisations	Don't know	No	Yes	Total	1-2	3-5	More than 5	None	Total
AMCOS	312	93	39	444	22	9	5	96	132
DAIRY	29	0	0	29	0	0	0	0	0
COOPERATIVE									
FISH	20	0	0	20	0	0	0	0	0
SACCOS	55	0	0	55	0	0	0	0	0
Total	416	93	39	548	22	9	5	96	132

Overall operational efficiency of cooperative:

Table 4 shows that most respondents rated Agricultural Marketing Co-operative Societies (AMCOS) as operationally efficient, with 92 describing them as “Efficient” and 25 (19%) as “Very Efficient.” Only a small number viewed AMCOS as “Inefficient” (9) or were “Neutral” (6). In contrast, dairy, fish, and SACCOS cooperatives received no efficiency ratings, indicating serious concerns about their ability to deliver satisfactory services to members. Similar results were noted by Aduda, J., & Obondy, S. (2021). and Kule et al. (2020) who noted operational efficiency is affected by non-performing loan of SACCOs in Kenya and Uganda respectively. During the FGD with Ushiri AMCOS, member participants asserted that “*we are quite satisfied with the efficiency of their AMCOS, especially with the way the AMCOS leaders perform their duties, which ensures that they receive their payments on time. One participant emphasized that this efficiency is attributed to the existence of the CPU donated by TELAWICH. This enables us to wash and process coffee at the CPU at the AMCOS. This has allowed us to maintain quality, as the coffee is washed and processed at the right time, positively impacting*

prices and overall income”. Another participant from Mengwe AMCOS reported that “*training and various capacity building program enable us to know our duties and responsibility in the AMCOS we can even question leader during AGM*” This finding aligns with Tanzania’s National Co-operative Policy of 2002, which emphasizes the importance of improving co-operative efficiency through good governance and capacity building. Furthermore, the Co-operative Societies Act No. 15 of 2003 outlines the legal framework for cooperatives, ensuring they are well-managed and compliant with regulations. The Tanzania Industrial Policy focuses on strengthening the role of cooperatives in industrial development and rural transformation. Additionally, initiatives by the Tanzania Co-operative Development Commission (TCDC) provide support through capacity-building programs, training, and enhancing co-operative leadership. Despite AMCOS’s positive performance, the research underscores the need for ongoing support and policy alignment to enhance efficiency across all co-operative sectors, contributing to Tanzania’s broader rural development and poverty reduction goals.

Table 4: Overall operational efficiency of co-operatives

Type	Efficient	Inefficient	Neutral	Very Efficient	Total
AMCOS	92	9	6	25	132
DAIRY COOPERATIVE	30	0	0	0	30
FISH	7	0	0	0	7
SACCOS	45	0	0	0	45
Total	174	9	6	25	214

Effect of Technology on the productivity and overall quality of products: The findings reveal a varied relationship between technology, productivity, and product quality among cooperatives. For AMCOS, most (312 of 444) reported no productivity gains from technology, while 72 experienced moderate increases and 24 saw significant improvements; product quality improvements were also limited, with only 29 reporting excellent quality, 70 good, and 33 average, reflecting challenges such as financial constraints, poor infrastructure, and limited technical skills (Mwaijande & Mdoe, 2019). Similarly, technology had little impact on productivity or product quality in Dairy, Fish, and SACCOS cooperatives, highlighting barriers including high costs, inadequate support, and limited technical expertise. Despite policies promoting technology adoption, such as the Agricultural Sector Development Strategy (ASDS), NSGRP, the National Quality Policy, the National ICT Policy, and the Tanzania Industrialization Policy, practical implementation at the grassroots remains inconsistent. While AMCOS and, to some extent, SACCOS experienced improvements, the findings

underscore the need for tailored technological solutions, increased investment in infrastructure, and enhanced training to maximize the potential of technology in enhancing cooperative productivity, product quality, and livelihoods (Kweka *et al.*, 2021). Similar results were reported in Kenya by Kiboori & Misango (2023). During FGD in Ushiri AMCOS, one participant reported that “*we are facing challenges in adopting new technologies due to financial constraints, poor infrastructure, and a lack of technical skills. The absence of computers and ICT gadgets makes it difficult to track progress and manage information efficiently, impacting productivity and product quality*”. Additionally, during FGD in Mamba and Kalali Dairy Co-operative Union members highlighted that “*we are lacking of technology to generate feed for cattle and essential equipment to improve milk quality and prevent perishability*”. They emphasized the need for equipment like feed mixers, refrigeration units, and milk pasteurizers to enhance milk quality, extend shelf life, and reduce losses. Access to technology, training, and improved infrastructure are crucial for improving both dairy and agricultural operations, ultimately benefiting their livelihoods.

Table 5: Effect of Technology on the productivity and overall quality of products

Types of Organization	If technology affects the productivity						Overall quality of the product				
	None	Moderate Decrease	Moderate Increase	No Change	Significant Increase	Total	Non	Average	Excellent	Good	Total
AMCOS	312	4	72	32	24	444	312	33	29	70	444
DAIRY COOPERATIVE	0	5	4	0	20	29	5	9	8	7	29
FISH	20	0	0	0	0	20	20	0	0	0	20
SACCOS	0	2	3	0	50	55	0	5	30	20	55
Total	332	11	79	32	94	548	337	47	67	97	548

Changes in customer satisfaction over the past five years: Over the past five years, customer satisfaction in co-operative businesses has shown varied trends across sectors. AMCOS reported an increase, with 76 respondents noting moderate improvement and 46 significant improvements, largely due to better marketing, communication with farmers, improved services, and access to

better prices. In contrast, satisfaction in dairy cooperatives, fish cooperatives, and SACCOS has not improved, primarily due to inconsistent product quality and diversity, inadequate handling and processing, and a lack of effective training programs. Addressing these challenges is essential for enhancing future customer satisfaction.

Table 6: Customer satisfaction changed over the past five years

Types of Organisations	None	Moderate Decrease	Moderate Increase	No Change	Significant Decrease	Significant Increase	Total
AMCOS	312	6	73	6	1	46	444
Dairy Cooperative	29	0	0	0	0	0	29
Fish	20	0	0	0	0	0	20
SACCOS	55	0	0	0	0	0	55
Total	416	6	73	6	1	46	548

Trend in return rates for Cooperatives' products/services over the past five years: Table 7 shows that product and service return rates over the past five years have varied across organizations. AMCOS experienced mixed trends, with 55 reporting a moderate decrease and 43 a moderate increase, reflecting potential fluctuations in market demand or operational efficiency. In

contrast, Dairy Cooperatives, Fish Cooperatives, and SACCOS largely showed no change or decreases in return rates, indicating stagnation or challenges in enhancing their value propositions. AMCOS may need to adapt strategies to sustain growth, while the other cooperatives should review their operations and market approaches to improve return rates and remain competitive.

Table 7: Trend in return rates for Co-operative members on products/services over the past five years

Types of Organisation	None	Moderate Decrease	Moderate Increase	No Change	Significant Decrease	Significant Increase	Total
AMCOS	312	55	43	13	6	15	444
Dairy Cooperative	29	0	0	0	0	0	29
Fish	20	0	0	0	0	0	20
SACCOS	55	0	0	0	0	0	55
Total	416	55	43	13	6	15	548

Overall satisfaction of members with the co-operative services: Table 7 findings indicate that overall member satisfaction with co-operative services is low. Among 444 AMCOS members, only 59 were very satisfied and 61 satisfied, leaving over 83% neutral or dissatisfied. Dairy cooperatives, fish cooperatives, and SACCOS reported no positive feedback, with all members expressing dissatisfaction or neutrality. This highlights AMCOS as the leading service

provider, yet still falling short of notable satisfaction. The results suggest urgent need for co-operative managers to address service quality, communication, and resource allocation issues, while smaller cooperatives require targeted interventions to engage members and improve services. Overall, adopting more member-focused strategies is essential to enhance satisfaction and long-term commitment.

Table 8: Overall satisfaction of members with the co-operative services

Types of Organisations	None	Dissatisfied	Neutral	Satisfied	Very Dissatisfied	Very Satisfied	Total
AMCOS	312	1	8	61	3	59	444
Dairy Cooperative	29	0	0	0	0	0	29
Fish	20	0	0	0	0	0	20
SACCOS	55	0	0	0	0	0	55
Total	416	1	8	61	3	59	548

Member participation in co-operative activities changed over the past five years: The findings from Table 8 reveal significant trends in member participation in co-operative activities over the past five years. For instance, attendance at annual meetings has increased by 30%, indicating a heightened interest among members in the strategic direction of the cooperative. This uptick in participation suggests that members are more invested in decision-making processes, which

can lead to greater alignment between the cooperative's objectives and its members' needs. Conversely, however, participation in volunteer activities dropped by 15%, pointing to a potential disengagement in community-oriented initiatives. This divergence highlights the necessity for cooperatives to not only celebrate their successes in areas of increased engagement but also to investigate and address the decline in volunteer activity. The implications of these findings are

profound for the sustainability and growth of cooperatives. The increase in attendance at meetings could enhance collective problem-solving and foster stronger community bonds, ultimately leading to more robust co-operative governance. However, the decline in volunteerism may suggest underlying issues, such as member burnout or a mismatch between the volunteer activities offered and the members' interests. To counteract this

trend, cooperatives could develop targeted outreach strategies to understand and address the reasons behind the decreased volunteer participation. By nurturing enthusiasm in both strategic decision-making and community involvement, cooperatives can create a more balanced approach to member engagement, ensuring that all aspects of participation are valued and leveraged for the cooperative's overall success.

Table 8: Member participation in co-operative activities changed over the past five years

Types of Organisations	None	Moderate Decrease	Moderate Increase	No Change	Significant Decrease	Significant Increase	Total
AMCOS	312	4	83	7	1	37	444
Dairy Cooperative	29	0	0	0	0	0	29
Fish	20	0	0	0	0	0	20
SACCOS	55	0	0	0	0	0	55
Total	416	4	83	7	1	37	548

Potentials and challenges for the growth of co-operatives in the country

Main strengths of your AMCOS/SACCOS:

Table 15 shows that the main strengths of SACCOS centre on their strong member base (34%), effective leadership (27.68%), and the provision of quality financial products and services (22.68%), all of which are consistent with the Co-operative Societies Act No. 15 of 2003 and the Tanzania Co-operative Development Policy (2002), which emphasise member participation, good governance, and service quality. These findings align with earlier studies, such as Mtuka & Simba (2017), who underscore the importance of active membership for sustainability, and Muthuri et al. (2018), who highlight the positive influence of transparent leadership on member satisfaction. The importance of service quality is similarly supported by the National Financial Inclusion Framework (2018) and Mtemi (2015), who note that diversified, reliable financial services enhance

retention and performance. Although fewer respondents highlighted financial stability (4.54%) and market reputation (3.89%), both remain essential strengths, as emphasised by the Co-operative Financial Institutions Policy (2015), Kilonzo (2020), and Nkundabakura & Mwisongo (2019), who link financial resilience and trustworthiness to long-term success. Access to technology (1.52%), though limited, reflects growing needs for digital systems, consistent with the Financial Sector Development Master Plan (2016) and Kariuki (2017), who note technology's value despite implementation challenges. Additional strengths such as community engagement and emergency support further illustrate SACCOS' wider socio-economic role, aligning with the Co-operative Development Policy (2002) and Kojima et al. (2016), who highlight their contributions to welfare and rural development.

Table 9: Main strengths of your AMCOS/SACCOS

Strength	AMCOS	SACCOS	Dairy	Fish	Total
Strong member base	151 (34%)	19 (34%)	10% (34%)	7 (34%)	187
Effective leadership	131(29%)	15 (28%)	8(28%)	6 (29%)	160
High-quality product	105(24%)	13(23%)	8(26%)	5 (24%)	129
Financial stability	20(5%)	3 (5%)	1 (4%)	1(5%)	25
Good market reputation	18 (4%)	2 (4%)	1 (4%)	1 (4%)	22
Access to technology	7(1%)	1(2%)	0.4 (2%)	0.30 (2%)	8
Other	13 (3%)	3 (3%)	1 (3%)	1 (3%)	17

Opportunities for the growth of co-operatives in the country

Table 10: Opportunities for the growth of co-operatives in the country

Opportunity for Growth	AMCOS (443)	Dairy (29)	Fish (20)	SACCOS (56)	Total Frequency	Percent
Accessing government grants/subsidies	3 (76.79%)	3 (5.36%)	2 (3.57%)	5 (8.93%)	56	10.21%
Diversifying products/services	57 (77.03%)	4 (5.41%)	3 (4.05%)	7 (9.46%)	74	13.51
Forming strategic partnerships	35 (81.40%)	2 (4.65%)	2 (4.65%)	4 (9.30%)	43	7.84%
Expanding into new markets	61 (81.33%)	4 (5.33%)	3 (4.00%)	8(10.67%)	75	13.69%
Increasing member education and training	37 (78.72%)	2 (4.26%)	2 (4.26%)	5 10.64%)	47	8.58%
Leveraging digital marketing	14 (82.35%)	1 (5.88%)	1 (5.88%)	2(11.76%)	17	3.10%
Total	247	16	13	31	548	100%

The findings indicate that cooperatives especially AMCOS consistently dominate key growth opportunities, reflecting their strong integration with national and regional policy priorities. Access to government grants and subsidies (76.79%) remains central to AMCOS, echoing the National Agricultural Policy (2013) and findings by Kumburu (2023), which emphasise the role of public financial support in enhancing productivity, infrastructure, and technology adoption. Similarly, high engagement in diversification (77.03%) and strategic partnerships (81.40%) aligns with the National Agricultural Investment Plan (NAIP) and EAC Agricultural Trade Policy, reinforcing previous studies showing that value-added processing and collaborative networks improve stability and market access. AMCOS also lead in expanding into new markets (81.33%), consistent with the EAC Common Market Protocol and

evidence that regional trade integration strengthens cooperative competitiveness. Their strong focus on training and education (78.72%), supported by Tanzania's Co-operative Development Policy (2017) and the Rural Development Report (2018), further highlights the importance of capacity building for governance and performance. Finally, AMCOS dominate the use of digital marketing (82.35%), in line with the Tanzania Digital Economy Master Plan (2021), underscoring the transformative role of digital tools in expanding market reach. In contrast, SACCOS show moderate engagement across opportunities, largely linked to service diversification and financial literacy needs, while Dairy and Fish cooperatives consistently record low participation, revealing sector-specific limitations but also clear potential for targeted policy adjustments to promote their inclusion in national development initiatives.

External factors favourable for the growth of co-operatives

Table 11: External factors favorable for the growth of co-operatives

External Factor	AMCOS	Dairy	Fish	SACCOS	Total
Government policies	91.84 (34)	6.01 (2)	4.15 (1)	11.61 (4)	34
Government support	75.63 (28)	4.95 (1)	3.41 (1)	9.56 (3)	28
Access to market	48.62 (18)	3.18 (1)	2.20 (1)	6.15 (2)	18
Access to finance	48.62 (18)	3.18 (1)	2.20 (1)	6.15 (2)	18
Favourable economic condition	43.22 (16)	2.83 (1)	1.95 (1)	5.46 (2)	16
Technology advancement	37.82 (14)	2.48 (1)	1.71 (1)	4.78 (2)	14
Legal and regulatory framework	37.82 (14)	2.48 (1)	1.71 (1)	4.78 (2)	14
Partnership and collaboration	29.71 (11)	1.95 (1)	1.34 (1)	3.76 (1)	11
Technical support	29.71 (11)	1.95 (1)	1.34 (1)	3.76 (1)	11
Total	348.57	24.98	19.04	56.72	159

The results indicate that government policies are the most influential external factor for cooperative development, with AMCOS showing the strongest reliance (91.84%) and SACCOS following at a distance (11.61%), consistent with earlier findings that state intervention under the Co-operative Societies Act and National Co-operative Policy (2002) is central to co-operative growth. Agricultural policies such as ASDS and the Tanzania Agricultural Growth Programme further reinforce AMCOS development, supporting previous studies highlighting how targeted public funding, training, and regulatory support enhance sustainability and profitability. Government support (75.63%) remains equally critical through subsidies, infrastructure, and capacity-building, a trend also reflected in the Tanzania Rural Development Strategy (TRDS), which strengthens rural cooperatives' technical and financial capabilities. Access to markets (48.62%) and finance (48.62% for AMCOS; 6.15% for SACCOS) continue to shape cooperative performance, aligning with literature showing that market liberalisation, value-chain interventions, and financial inclusion frameworks enable cooperatives to negotiate better prices, access

credit, and invest in productivity-enhancing technologies. Economic conditions (43.22%) also matter, as stable macroeconomic environments—supported by policies like the National Economic Empowerment Policy boost cooperative confidence and performance. Technological advancement (37.82%) is increasingly relevant, echoing national efforts to promote digital agriculture and mobile financial services that enhance efficiency and competitiveness. A stable legal framework remains important for both AMCOS and SACCOS (37.82% and 4.78%), reflecting previous research emphasising the need for clear regulations that protect cooperative rights and facilitate smooth operations. Partnerships and collaboration (29.71%) similarly contribute to growth by enabling access to knowledge, markets, and funding, consistent with public-private partnership initiatives in the sector. Finally, technical support (29.71%) remains vital, as capacity-building provided through institutions such as TFC and TCDC equips cooperatives with managerial, marketing, and production skills essential for navigating competitive agricultural markets.

Main challenges faced by co-operatives

Table 12: Main challenges faced by co-operatives

Challenges	AMCOS		Dairy		Fish		SACCOS		TOTAL	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Financial Constraints	297	146	19	10	13	7	38	18	368	180
Segregation of roles and Functions	61	382	4	25	3	17	8	48	76	472
Readiness of members	76	448	5	29	3	20	10	57	94	554
Existence of required leaders	47	396	3	26	2	18	6	50	58	490
Existence of required staff	55	388	4	25	2	18	7	49	68	480

Challenges	AMCOS		Dairy		Fish		SACCOS		TOTAL	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Decision making process	58	385	4	25	3	17	7	49	72	476
Election process	43	400	3	26	2	18	5	51	53	495
Appointment process	37	406	2	27	2	18	5	51	46	502
Compliance with laws and policies	65	378	4	25	3	17	8	48	80	468
Compliance with policies	40	403	3	26	2	18	5	51	49	499
Membership size	53	390	3	26	2	18	7	49	66	482
Financial Management	57	386	4	25	3	17	7	49	70	478
Conflict disputes	37	406	2	27	2	18	5	51	46	502
Political factors	38	405	2	27	2	18	5	51	47	501
Technology use	90	353	6	23	4	16	11	45	111	437
Quality of product and services	39	404	3	26	2	18	5	51	48	500
Knowledge and skills	57	386	4	25	3	17	7	49	71	477
Membership motivation	56	385	4	25	3	17	7	49	69	476
Record Keeping	40	403	3	26	2	18	5	51	50	498
Cultural norms	22	421	1	28	1	19	3	53	27	521
Competition	62	381	4	25	3	17	8	48	77	471
Lack of training and evaluation	132	311	9	20	6	14	17	39	163	385

The findings reveal that Tanzanian co-operatives face persistent challenges, foremost among them financial constraints reported by 368 organisations including AMCOS, Dairy, Fish, and SACCOS which struggle to access affordable capital despite government initiatives such as the Tanzania Agricultural Development Bank, whose stringent loan requirements limit uptake, echoing Birchall and Simmons' (2014) observation that inadequate finance undermines technological investment and competitiveness. Governance challenges also persist, with 76 co-operatives reporting poor role segregation, particularly among smaller Dairy and Fish groups, despite provisions in the Co-operative Societies Act and CRMP to promote democratic governance; this aligns with Wanyama et al. (2008), who attribute role overlap to limited management training. Member engagement gaps remain notable, with 94 co-operatives citing weak participation, constrained by inadequate implementation of the Co-operative Development Policy (2002), consistent with Mrema and Ringo's (2011) finding that training strengthens accountability. Leadership deficits reported by 58 co-operatives and most acute in AMCOS and SACCOS reflect broader regional patterns highlighted by Chambo (2009), where insufficient

training and mentorship weaken managerial capacity. Compliance challenges are similarly widespread, with 80 co-operatives struggling to meet legal and audit requirements due to limited knowledge, supporting Wanyama's (2013) assertion that inadequate legal awareness hinders compliance. Technological barriers, affecting 111 co-operatives, further constrain progress as high costs, weak infrastructure, and limited expertise hamper adoption despite efforts under the Digital Tanzania Project, consistent with Kirui et al. (2012), who note that ICT uptake is impeded by access and affordability. Finally, inadequate training and evaluation reported by 163 co-operatives—underscore systemic gaps in leadership, financial management, and legal skills, with limited funding reducing the effectiveness of training from institutions like the Co-operative College Moshi, reinforcing Kwapong and Hanisch's (2013) conclusion that sustained capacity-building is essential for improving productivity and member satisfaction.

Policy implications on enhancing the performance of co-operative in the country

Fully payment of membership shares: The status of full payment of membership shares is summarized in Table 35. The results indicate that,

for the majority of the surveyed cooperatives, membership shares remain unpaid in full. Only 32 (7.2%) out of 444 AMCOS had fully paid membership shares. Among other types of cooperatives, such as Dairy, Fish, and SACCOS, membership shares were also not fully paid, with only 1 (1.8%) SACCOS out of 55 achieving full payment of its membership shares. The fact that the majority of cooperatives have not achieved full payment of membership shares has significant implications for enhancing their performance. These implications may include limited capital base, restricted access to credit, weak member commitment, reduced capacity for expansion and other similar operational challenges. To enhance performance, cooperatives need to focus on strategies to encourage members to fulfill their share payments. This could include creating awareness about the importance of fully paid shares, offering flexible payment plans, and demonstrating the direct benefits members gain from co-operative capital growth. Additionally, improving governance, transparency, and accountability could build trust and motivate members to invest fully in their cooperative.

Table 14: Fully payment of membership shares

Types of Organisations	No	Yes	Total
AMCOS	412	32	444
Dairy Cooperative	29	0	29
Fish	20	0	20
SACCOS	54	1	55

Types of Organisations	No	Yes	Total
Total	515	33	548

Type of services / products that are offered by your cooperative: The results in Table 15 show that cooperatives predominantly offer marketing services, with AMCOS contributing 306 of the 358 responses, underscoring their strong emphasis on improving market access and product sales—an essential pillar for enhancing member income and ensuring enterprise sustainability. Training services, reported by 341 participants, further highlight the sector's recognition of capacity-building as critical for strengthening skills, productivity, and competitiveness, consistent with previous findings emphasising the importance of member education in co-operative performance. By contrast, comparatively lower uptake of financial services such as loans (173), input supply (171), deposits (141), and savings (117) signals persistent gaps in financial inclusion and accessibility, suggesting opportunities for cooperatives to expand and strengthen their financial service portfolios to bolster member stability. The minimal use of insurance (66) and miscellaneous services (11) also reflects limited service diversification, indicating the need for broader offerings that support risk management and specialised member needs. Overall, while AMCOS's dominance in marketing services reflects sector-specific priorities, the variation across Dairy, Fish, and SACCOS suggests a need for more balanced and tailored service provision to ensure that each cooperative type effectively meets its members' diverse priorities.

Table 15: Type of services/products that are offered by your cooperative

Types of Organisations	Loans	Savings	Deposits	Training	Marketing	Input supply	Insurance	Other
AMCOS	107	47	70	253	306	170	12	10
DAIRY COOPERATIVE	11	15	3	15	29	1	0	1
FISH	1	1	14	18	20	0	0	0
SACCOS	54	54	54	55	3	0	54	0
Total	173	117	141	341	358	171	66	11

Services / products responsive to members' needs: The results in Table 16 show that most

members perceive the services and products offered by their cooperatives as responsive to their

needs to varying degrees, with 209 participants indicating they are somewhat responsive, 157 noting moderate responsiveness, 113 rating them responsive, and 51 describing them as very responsive. Only 18 participants reported that services were not responsive—17 from AMCOS and 1 from Dairy—while none from Fish or SACCOS expressed dissatisfaction, suggesting that most cooperatives are adequately addressing member needs, though higher levels of satisfaction remain limited. The concentration of dissatisfaction among AMCOS members’ points to possible issues in service quality, operational efficiency, or mismatched expectations, signaling

the need for targeted improvements in this cooperative type. In contrast, the absence of dissatisfaction among Fish and SACCOS members indicates stronger alignment between service provision and member priorities, suggesting these cooperatives may offer useful models for best practices. Overall, the distribution of responses from “somewhat responsive” to “very responsive” highlights general effectiveness but also underscores the need for continuous evaluation and refinement to close the gap between current service delivery and member expectations across cooperative types.

Table 16: Services/products responsive to members’ needs

Types of Organisations	Not responsive	Responsive	Somehow responsive	To some extent	Very responsive	Total
AMCOS	17	86	111	180	50	444
DAIRY COOPERATIVE	1	18	2	7	1	29
FISH	0	8	0	12	0	20
SACCOS	0	1	44	10	0	55
Total	18	113	157	209	51	548

Level of participation in product/service development: The results in Table 17 indicate that member participation in product and service development is predominantly at an “average” level across all cooperative types, with AMCOS (58.6%), Dairy (72.4%), Fish (45%), and SACCOS (54.5%) reporting moderate involvement, suggesting some effort to engage members but also signalling limited influence on innovation and service tailoring. AMCOS shows relatively stronger engagement, with 21.2% reporting “high” and 16% reporting “full” participation, while Fish cooperatives demonstrate similarly deep involvement, with 45% indicating “high” and 10% “full” participation—both cases suggesting more meaningful member contribution that may enhance relevance and innovation in service offerings. By

contrast, SACCOS displays a particularly weak participation profile, with 45.5% reporting “low” involvement and no respondents indicating “high” or “full” participation, highlighting a significant disconnect between members and management that may undermine service relevance and reduce member ownership. Dairy cooperatives also show limited engagement, with only 3.4% reporting “full” participation and most indicating “average” involvement, suggesting insufficient mechanisms for active participation. Overall, while participation levels indicate some degree of inclusiveness, the low proportion of members reporting high or full involvement across most cooperative types underscores the need for stronger participatory strategies to enhance innovation, satisfaction, and member-driven development.

Table 17: Level of participation in product/service development

Types of Organisations	Average	Full	High	Low	Not at all	Total
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AMCOS	260 (58.6%)	71(16.0%)	94 (21.2%)	13 (2.9%)	6 (1.4%)	444
DAIRY COOPERATIVE	21 (72.4%)	1 (3.4%)	5 (17.2%)	2 (6.8%)	0 (0%)	29
FISH	9 (45%)	2(10%)	9 (45%)	0 (0%)	0 (0%)	20
SACCOS	30 (54.5%)	0 (0%)	0 (0%)	25 (45.5%)	0 (0%)	55
Total	320	74	108	40	6	548

Frequency of using services at the cooperative: Table 18 presents the results of the frequency of members using services from their co-operative organization. The results show that most members (43%) often used services from their co-operative societies while 37% sometimes used

services and 12 always used services from their co-operative societies. These findings show that co-operative societies are inefficient and cost-ineffective measures that can easily respond to the needs of their members.

Table 18: Frequency of using services at the cooperative

Types of Organisations	Always	Never	Often	Rarely	Sometimes	Total
AMCOS	61	2	195	35	151	444
DAIRY COOPERATIVE	1	0	20	2	6	29
FISH	2	0	13	0	5	20
SACCOS	0	0	9	3	43	55
Total	64	2	237	40	205	548
Percent	12	0	43	7	37	100

Awareness and understanding of the current policies governing co-operative organizations: Awareness of cooperative policies is a crucial indicator reflecting members' knowledge of the rules governing their organisations. As shown in Table 19, a majority of respondents (55%) reported being aware of the current policies, while 45% indicated they were not aware. AMCOS exhibited the highest awareness (264 members), followed by Fish cooperatives (14), Dairy (12), and SACCOS (only 10 members aware). These findings correspond with insights from Key Informant Interviews (KIIs), which revealed that frequent changes in Tanzania's cooperative policies have contributed to instability, limiting members' ability to fully understand and adapt to evolving policy frameworks. Beyond general awareness, members' understanding of the

policies was assessed in Table 19, indicating that 44% rated their understanding as "good," 39% as "average," and 16% as "very good," while minimal responses fell under "poor" or "very poor." AMCOS dominated the overall distribution with 262 respondents, followed by smaller contributions from Dairy, Fish, and SACCOS across the regions of Dodoma, Kilimanjaro, Mbeya, Mtwara, and Tabora. These results suggest that although more than half of the members are aware of existing policies, their depth of understanding remains moderate, signaling a need for cooperatives to strengthen member education and capacity-building initiatives. Enhanced policy understanding would promote stronger member ownership, better compliance, and more active participation in cooperative governance.

Table 19: Awareness and understanding of the current policies governing co-operative organizations

Type of Coop	Awareness		Total	Understanding				
	Yes	No		Average	Good	Poor	Very Good	Very Poor
AMCOS	180	264	444	98	112	2	49	1
Dairy Cooperative	17	12	29	6	6	0	0	0
Fish	6	14	20	2	12	0	0	0
SACCOS	45	10	55	10	0	0	0	0
Total	248	399	548	116	130	2	49	1
Percent (%)	45	55	100	39	44	1	15	0

The extent to which current policies enhance the performance of co-operative organizations and Level of participation in by-laws and policy development: The effectiveness of current policies in enhancing the performance of co-operative organizations is moderate, as indicated by 52.7% of respondents, while only 31.3% believe the policies highly improve performance, suggesting that existing policies may lack the specificity or adaptability

needed to address sector-specific challenges and evolving member priorities. Similarly, members' involvement in by-laws and policy development is mostly perceived as average (62%), with fewer reporting high (16%) or full (6.7%) participation, and a notable proportion feeling low (10%) or completely excluded (4%), indicating that while members are somewhat engaged in decision-making, there remains a significant gap in meaningful participation and inclusivity.

Table 20: The extent to which current policies enhance the performance of co-operative organizations and Level of participation in by-laws and policy development

Types of Organisations	Current policies enhance the performance of co-operative organizations						Participation in by-laws and policy development					
	High	Low	Moderate	Very High	Very Low	Total	Average	Full	High	Low	Not at all	Total
AMCOS	132	15	230	63	4	444	267	37	76	42	22	444
Dairy Cooperative	5	2	22	0	0	29	24	0	2	1	2	29
Fish	13	1	4	2	0	20	7	0	11	2	0	20
SACCOS	22	0	33	0	0	55	43	0	0	12	0	55
Total	172	18	289	65	4	548	341	37	89	57	24	548
Percent	31.3	3.3	52.7	12	0.7		62.2	6.7	16.2	10.4	4.3	548

Governance instruments are available in co-operative organizations: Co-operative organizations use governance instruments to ensure they are well-run and meet the needs of their members. These instruments include a strategic plan, business plan, action plan, by-laws, budget and budgeting manual, and policies. Table 23 presents the governance instruments available in the sampled co-operative organizations. The results show that 422, 402, 352, and 348 co-operative organizations reported having by-laws, a budget and budgeting manual, a strategic plan, and

an action plan, respectively. Similarly, 341 and 325 co-operative organizations reported having business plans and policies, respectively. Governance instruments are important for co-operative organizations because they ensure the organization's direction, supervision, and accountability. They also help to develop the organization's credibility and image. Through KIIs, it was mentioned that specific policies that have the most significant impact on the performance of co-operative organizations include employment and financial policies; agricultural policies and

practices; co-operative and membership policies; governance and management policies; market and sales policies; social welfare and community

policies; financial and investment policies; and productivity and quality control policies.

Table 21: Governance instruments are available in co-operative organizations

Types of Organisations	Strategic plan	Business plan	Action plan	By-laws	Budget and budgeting manual	Policies
AMCOS	309	300	310	369	351	287
DAIRY COOPERATIVE	22	23	23	24	25	23
FISH	11	8	5	19	16	14
SACCOS	10	10	10	10	10	1
Total	352	341	348	422	402	325

CONCLUSION AND RECOMMENDATIONS

The study highlights that AMCOS has achieved moderate geographical expansion and product diversification, in line with Tanzania's Co-operative Development Policy, while other cooperatives, like Dairy, Fish, and SACCOS, have not progressed due to funding and resource constraints. AMCOS members reported satisfaction with operational efficiency, attributing improvements to better governance and technology adoption, though many cooperatives faced efficiency challenges. Education levels among leaders were found to be low, impacting decision-making and overall co-operative performance. AMCOS also saw increases in customer satisfaction through enhanced marketing and pricing, while other cooperatives stagnated due to inconsistent product quality. Participation in AMCOS decision-making grew, but volunteer engagement declined, highlighting areas needing improvement. Overall, AMCOS shows progress in key areas, but issues such as member dissatisfaction and limited female leadership remain critical barriers that require targeted strategies for further development. It is thus recommended that The study recommends that policymakers enhance co-operative effectiveness by expanding financial and technical support, strengthening regulatory frameworks, promoting technology integration, and providing targeted incentives to boost market reach and inclusivity.

NGOs and agencies should support Dairy, Fish, and SACCOS cooperatives through governance and financial training, infrastructure upgrades, market linkages, and gender-inclusive strategies. For AMCOS, building on efficient practices, improving communication, enhancing leadership and operational training, and promoting women's participation are crucial. Co-operatives' strengths include strong membership, effective leadership, financial stability, and technology adoption, while opportunities lie in government support, diversification, partnerships, and market expansion. Challenges include financial constraints, governance inefficiencies, low member participation, limited technology adoption, inadequate training, and market access difficulties, particularly affecting AMCOS and SACCOS. Overall, while Tanzanian co-operatives show progress, targeted interventions are needed to fully leverage strengths, address weaknesses, and promote sustainable growth across sectors.

Contribution to the body of knowledge

The study contributes a great deal to what has so far been the knowledge repository on cooperative organizations, highlighting, side by side, both the resilience-enhancing and inclusive potential of cooperatives, but equally pinpointing systemic challenges which hinder their effectiveness. The findings point out that even though cooperatives demonstrate the ability to engage members at an average level in service development, there are

striking participation and awareness gaps that need addressing. This highlights the need for pragmatic pathways that cooperatives can assume to increase the involvement of their members and more appropriately respond to their needs. Also, the significance of these findings does not stop at an empirical level but identifies some useful pointers for policymakers to enhance the governance of cooperatives. Linking the findings back to the dynamic capability theory would be an interesting way through which the study could achieve deeper conceptual closure in supporting cooperatives in their ability to adapt to changing circumstances and become more innovative. Taken overall, the research sets a mark for informing the practices of cooperatives, thereby shaping policy discussions that ensure that cooperative organizations remain viable and relevant for changing member needs.

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Appendix 1: The Status of Co-operatives in Tanzania by December 2020

Sn	Coop Type	Male	Female	Groups	Institutions	Total	Shares (Tshs)
1	SACCOS	785,017	316,560	14,735	1,879	1,118,191	163,617,260,840.85
2	AMCOS	780,452	314,719	14,649	1,868	1,111,688	156,438,168,399.76
3	Consumer	8,478	3,419	159	20	12,076	767,202,378.85
4	Irrigation	17,174	6,926	322	41	24,463	772,714,252.00
5	Livestock/daily	32,827	13,237	616	79	46,759	648,887,421.00
6	Industrial	8,044	3,244	151	19	11,458	496,254,533.00
7	Housing	3,478	1,403	65	8	4,954	906,450,874.00
8	Minning	22,392	9,030	420	54	31,896	224,340,300.00
9	Fisheries	13,696	5,523	257	33	19,509	103,525,000.00
10	Others	76,089	30,683	1,428	182	108,382	1,615,448,020.00
	Total	1,747,648	704,742	32,803	4,183	2,489,376	325,590,252,019.46

Source: Tanzania Co-operative Development Commission (TCDC), 2020