
Workers' Cooperative Societies and Attainment of Host Institutions' Visions and Missions: A Case of Wazalendo SACCOS in at the Moshi Co-operative University, Tanzania

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Abstract

Worker Savings and Credit Cooperative Societies (SACCOS) play a vital role in promoting the attainment of institutional goals. This study examines Wazalendo SACCOS LTD at Moshi Co-operative University (MoCU) in Tanzania, focusing on how it supports the university's vision of becoming an eminent institution committed to sustainable co-operative and business development through quality training, research, and advisory services. The problem addressed is the need to understand the extent to which Wazalendo SACCOS contributes to MoCU's economic, social, and environmental goals. The study aims to evaluate the alignment of Wazalendo SACCOS with MoCU's vision and mission by assessing its impact on financial empowerment, social cohesion, and environmental consciousness. The 30 members and management of Wazalendo SACCOS, utilising purposive sampling to select key informants and participants for focus group discussions. Data were collected through interviews, document analysis, and focus group discussions, and were processed and analysed using thematic analysis. Findings demonstrate that Wazalendo SACCOS significantly enhances financial stability through savings mobilization and accessible credit, facilitating professional development. Socially, the cooperative fosters a sense of ownership, collaboration, and inclusive decision-making, creating a supportive community. Environmentally, Wazalendo SACCOS promotes eco-friendly practices and raises environmental consciousness among its members. The study concludes that worker SACCOS like Wazalendo SACCOS significantly contribute to institutional attainment by promoting economic empowerment, social cohesion, and environmental responsibility. Recommendations include continued close collaboration between the university and the cooperative and the integration of cooperative principles into university policies and practices.

Keywords: Wazalendo SACCOS, Moshi Co-operative University, economic empowerment, social cohesion, environmental sustainability.

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INTRODUCTION

Universities worldwide have long been acknowledged as drivers of societal progress, leveraging their missions and visions to

catalyze transformative change and address community needs (Stewart, 2019; Teferra & Knight, 2014; Naidoo, 2018). In Tanzania, universities play a crucial role in fostering

socio-economic development through higher education, research, and knowledge dissemination (Kavishe, 2017; Mfinanga, 2018). Each university in Tanzania, including the University of Dar es Salaam, Ardhi University, Nelson Mandela African Institute of Science and Technology, Sokoine University of Agriculture, and Muhimbili University of Health and Allied Sciences, was established with a specific mission aimed at advancing various sectors crucial for national development. Among these institutions, Moshi Co-operative University (MoCU) stands out for its specialized focus on cooperative studies and business development. Established to provide training and education for individuals engaged in cooperative enterprises, MoCU has evolved from the Cooperative College Moshi in 1963 to its present form as Moshi Co-operative University (MoCU) (Ngowi & Kisesa, 2016). With a mission to support cooperative and business development and a vision to promote sustainable development through quality training, research, and advisory services, MoCU exemplifies Tanzania's commitment to educational excellence and multidisciplinary development. Central to MoCU's mission fulfilment is its collaboration with organizations such as Wazalendo SACCOS LTD, a Worker Savings and Credit Cooperative Society operating within the university community. Founded in 1971 and serving employees of MoCU, Wazalendo SACCOS plays a vital role in providing financial services, fostering economic empowerment, and promoting social cohesion among its members. Despite the cooperative's significance, there remains a gap in understanding its specific contributions to the university's missions and visions. This paper seeks to address this gap by examining the relationship between

Wazalendo SACCOS and MoCU, exploring how the cooperative supports the university's economic, social, and environmental objectives. By investigating the impact of Wazalendo SACCOS on financial stability, professional development, social cohesion, inclusive decision-making, and environmental consciousness within the university setting, this study aims to shed light on the cooperative's role in advancing institutional attainment. Furthermore, this research holds theoretical and practical implications. Theoretically, it contributes to the fields of cooperative economics, sustainable development, and institutional attainment by analysing the specific contributions of worker SACCOS in promoting attainment within an academic institution. From a practical standpoint, the findings of this study can inform policymakers, cooperative members, and university administrators about the benefits and challenges associated with worker SACCOS in promoting institutional goals. By understanding the alignment between Wazalendo SACCOS and MoCU's vision and mission, stakeholders can identify opportunities to enhance cooperative contributions and integrate cooperative principles into university policies and practices. This study is guided by Social Capital Theory, developed by Pierre Bourdieu in the late 20th century. Bourdieu, a French sociologist, conceptualised social capital as the collective resources embedded within social networks, including trust, norms, and social relationships. This theory is highly relevant to the study of Workers' Savings and Credit Cooperative Organizations (SACCOS) and their role in promoting local development and empowering women. Social Capital Theory provides a framework for understanding the

mechanisms through which SACCOS contribute to local development and women's empowerment. Trust, a crucial element in SACCOS, enables members to engage in cooperative activities, share financial resources, and make collective decisions. Trust fosters cooperation and allows SACCOS to provide affordable credit to members, which is particularly relevant for empowering women and promoting their economic activities. By building trust among members, SACCOS can overcome the barriers that women often face in accessing formal financial institutions, providing them with the financial resources needed to start or expand their businesses. This practical application of Social Capital Theory emphasizes how fostering trust within SACCOS can directly support women's economic empowerment. Additionally, Social Capital Theory emphasizes the importance of social networks within SACCOS. These networks facilitate the exchange of knowledge, information, and support among members. SACCOS can serve as platforms for women to access financial literacy programs, business training, and mentoring, enhancing their entrepreneurial skills and economic opportunities. Social networks within SACCOS can help women navigate challenges in male-dominated sectors by providing a supportive environment and connections to potential customers, suppliers, and business partners. This demonstrates how SACCOS can practically implement social network strategies to enhance women's economic opportunities and support systems. The theory also highlights the potential for collective action within SACCOS. By working together, SACCOS members can address common challenges, advocate for their interests, and engage in community

development initiatives. This collective action can contribute to local development by investing in infrastructure projects, supporting sustainable livelihoods, and participating in community-based initiatives. Women can actively participate in decision-making processes, shape the direction of the SACCOS, and influence local development initiatives. This underscores the practical role of collective action in fostering community development and supporting women's leadership within SACCOS. While Social Capital Theory is the primary framework for this study, other theories such as Empowerment Theory and Cooperative Economics Theory could also provide valuable insights. Empowerment Theory focuses on increasing the capacity of individuals or groups to make choices and transform those choices into desired actions and outcomes. Cooperative Economics Theory examines the role of cooperatives in creating economic opportunities and fostering sustainable development. Integrating these theories can offer a comprehensive understanding of how SACCOS can effectively promote local development and empower women. By utilising Social Capital Theory along with other relevant frameworks, this study aims to provide practical insights that can inform policymakers, cooperative members, and university administrators about the benefits and challenges associated with worker SACCOS in promoting institutional goals. Understanding the alignment between Wazalendo SACCOS and MoCU's vision and mission can help stakeholders identify opportunities to enhance cooperative contributions and integrate cooperative principles into university policies and practices.

METHODS

This study was conducted at Moshi Co-operative University (MoCU) in Tanzania, focusing specifically on Wazalendo SACCOS. The rationale behind selecting Wazalendo SACCOS stemmed from its integral role within the university community. As the cooperative serving MoCU's employees, it was deemed crucial to understand how Wazalendo SACCOS contributes to the university's mission and vision through its services and operations. Established in the 1970s, Wazalendo SACCOS has evolved alongside MoCU, experiencing the university's transformations from a Cooperative College in 1963 to a University College under Sokoine University of Agriculture in 2003, and subsequently attaining standalone university status in 2014 (Ngowi & Kisesa, 2016). This historical integration underscores the cooperative's deep-seated connection with MoCU's structural changes over the decades, highlighting its role in advancing the university's strategic objectives. The study's population of interest encompassed registered members of Wazalendo SACCOS, employees of the cooperative, and employees of MoCU. These groups were selected due to their direct involvement in the cooperative's activities and their pivotal roles in supporting MoCU's functions. A sample size of 30 participants was considered adequate to achieve data saturation, ensuring comprehensive coverage of the study's objectives and themes (Sharan & Tisdell, 2016). In terms of research methodology, a combination of purposive and simple random sampling techniques was employed. Purposive sampling targeted specific individuals such as the SACCOS manager, board members, supervisory committee members, a representative from the KICoB, and members of MoCU's management team.

These individuals were chosen for their expertise and strategic positions within both the cooperative and the university, providing valuable insights into the cooperative's contributions to MoCU's mission and vision. Additionally, simple random sampling was used to select members of Wazalendo SACCOS, ensuring a representative sample that captured diverse perspectives among the cooperative's membership (Ndunguru, 2007). Data collection relied on various sources, including SACCOS annual general meeting reports from 2018 to 2022, interviews with key informants familiar with the cooperative's community development roles, and focus group discussions involving SACCOS members. Interviews were conducted through both phone calls and face-to-face interactions, with all participants providing informed consent prior to recording. The process of data analysis occurred concurrently with data collection to ensure a rigorous approach. Content analysis was employed to systematically analyze data obtained from focus group discussions and key informant interviews. This involved transcribing field notes and recordings, coding responses based on predefined themes aligned with the study's objectives, and categorizing data into meaningful segments. The Atlas.ti 7 software facilitated the organization and interpretation of qualitative data, ensuring accuracy and reliability in drawing conclusions. While the study focused on qualitative methods, key themes such as financial stability, professional development, social cohesion, inclusive decision-making, and environmental consciousness guided the analysis. These themes were essential in exploring how Wazalendo SACCOS supports MoCU's mission and vision, providing a comprehensive understanding of the

cooperative's impact within the university community.

RESULTS AND DISCUSSION

This chapter presents the findings and discussion based on the objectives of the study. The study aimed to specifically assess the SACCO's impact on financial stability, professional development, social cohesion, inclusive decision-making, and environmental consciousness within the university setting. The findings are based on qualitative data gathered through interviews and document analysis.

Economic Attainment: The findings revealed that Wazalendo SACCOS significantly contributes to the economic attainment of the Moshi Co-operative University. The cooperative plays a crucial role in enhancing financial stability through savings mobilisation and accessible credit. According to the SACCOS annual reports, the savings mobilisation has been steadily increasing over the years, indicating a positive financial impact on the members. The availability of credit facilities provided by the SACCOS has also supported professional development opportunities for the members, enabling them to invest in their education and skills enhancement. Economically, the cooperative's financial services, including savings mobilization and accessible credit, enhance the financial stability of its members. This stability enables the members to invest in their professional development, aligning with the university's mission of promoting sustainable co-operative and business development through quality training. One of the study participants had the following to say:

"The savings mobilisation and accessible credit facilities from Wazalendo SACCOS really make a difference in our

employees' economic growth. You see, as the savings keep growing and the loans keep flowing over the years, it's clear that our members are benefiting financially and advancing professionally. These financial services we provide perfectly align with the university's mission of promoting sustainable co-operative and business development through top-notch training." (Participant 1, MoCU, January 2023)

Again, the findings indicated that the cooperative's financial services have contributed to the economic empowerment of the members, aligning with the university's vision of supporting co-operative and business development. For the past five years, Wazalendo SACCOS LTD has given the loans to members which amount to 1 087 311 602, 919 785 000, 1 074 469 000, 1 0598 950 000 and 1 931 675 000 for the years 2018, 2019, 2020, 2021 and 2022 respectively. Speaking on the members' economic empowerment status, one of the key informants had the following to say:

"Brother, you have been a member of this SACCOS for so long and you are exposed to every report we prepare. Our SACCOS is a key player in driving economic growth at Moshi Co-operative University. You know, we have this amazing ability to enhance our members' financial stability through savings and easy access to credit. Just take a look at our annual reports, they always show a steady

rise in savings, proving that our members are benefiting financially. And let's not forget about our credit facilities, which have opened doors for professional development. Our members can invest in education and skill improvement, thanks to us. We're proud to say that by providing financial services that promote stability and progress, we're right in line with the university's mission of nurturing sustainable co-operative and business development through top-notch training." (Participant 1, Wazalendo SACCOS, January 2023)

On the other hand, the University Management Representative opined on the way Wazalendo SACCOS has helped to implement the University Mission and vision. Here is his comments:

"Wazalendo SACCOS has significantly contributed to the economic empowerment of our university community. Over the past five years, the SACCOS has disbursed substantial loans to our members, facilitating economic growth and opportunities. This cooperative partnership has relieved the university from the burden of financing employees, as most of them now have savings and can access loans when needed. The presence of Wazalendo

SACCOS is truly beneficial to both our members and the university, aligning with our vision of supporting co-operative and business development"(Participant 2, MoCU, January 2023)

During FGD sessions, it was generally agreed that Wazalendo SACCOS is currently an economic therapy to the members and that the University benefits much from the SACCOS because the presence of WAZALENDO SACCOS has taken the employer's burden of financing employees. Most of them now have savings, and can take loans any time. One SACCOS Member said:

"I cannot overstate the economic benefits I have gained as a member of Wazalendo SACCOS. SACCOS has become an economic therapy for me and many others. Through the savings and loans I have accessed, I have been able to improve my financial stability and invest in various ventures. It's truly empowering to have the support of Wazalendo SACCOS and its services." (Participant 2, MoCU, January 2023)

Another member said:

"Being a part of Wazalendo SACCOS has been a game-changer for me economically. I now have a sense of security knowing that my savings are growing and that I can rely on the SACCOS for credit when I need it. This financial stability has allowed me to pursue my professional development and invest in

my education. Wazalendo SACCOS is truly an invaluable resource." (Participant 3, MoCU, January 2023)

All the previous two members were commended by the members of a FGD. In confirming the group consensus, the other SACCOS Member reported:

"Wazalendo SACCOS has transformed my financial situation. The savings mobilisation and accessible credit facilities have provided me with the means to achieve my economic goals. I no longer have to worry about external financing because I have the support of the SACCOS. It's amazing how being a member has positively impacted my life." (Participant 4, MoCU, January 2023)

So, the ideas of SACCOS members, Wazalendo SACCOS, University management representation meant that the presence of a SAACCO at the University premises is an accidental achievement, rather a plan by the future looking community. Adding to what the previous respondents said, one key informant had the following outlook:

"The presence of Wazalendo SACCOS at Moshi Co-operative University has had a remarkable impact on the economic empowerment of its members. The cooperative has effectively lifted the burden of financing employees from the university. Now, most

employees have savings and can easily access loans when needed. This has significantly improved their economic situation and created a more financially stable workforce." (KI1, MoCU, January 2023)

Therefore, the findings of this study confirm what the author observed regarding the economic benefits of Wazalendo SACCOS. It has become a crucial support system for members, providing them with financial stability and access to credit. This cooperative arrangement has been instrumental in promoting economic growth and professional development within the university community. The impact is evident in the increased financial independence and opportunities for members. These findings concur with those of Adu and Ochieng (2022) and those of Mushi and Ngowi (2023) who reported that co-operative societies have a positive economic impact on the growth of institutions. These findings concur with Smith et al. (2022), who reported that workers' SACCOS have a positive relationship with economic growth, job creation, and income stability in European countries. Similarly, Adu and Ochieng (2022) and Mushi and Ngowi (2023) have also reported that co-operative societies have a positive economic impact on the growth of institutions. The cooperative's financial services, including savings mobilisation and accessible credit, enhance the financial stability of its members. The savings mobilisation has been steadily increasing over the years, indicating a positive financial impact on the members. Furthermore, the availability of credit facilities provided by the SACCOS has supported professional development opportunities for the members,

enabling them to invest in their education and skills enhancement. Theoretically, the current study draws upon the literature on cooperative principles (Karim & Choudhury, 2019; Tadesse & Mahmud, 2020) and the role of universities in societal development (Stewart, 2019; Teferra & Knight, 2014) to frame its research questions and hypotheses. Therefore, the findings of this study confirm the economic benefits of Wazalendo SACCOS and its alignment with previous research and theoretical frameworks.

Social Attainment: The second objective of this study sought to assess the way WAZALENDO SACCOS socially aligns with the vision and mission of Moshi Co-operative University. From the findings, it was demonstrated that Wazalendo SACCOS fosters social cohesion and inclusive decision-making within the Moshi Co-operative University community. The cooperative creates a sense of ownership and collaboration among its members, promoting a supportive community. The focus group discussions revealed that the members feel a strong sense of belonging and pride in being part of Wazalendo SACCOS. The cooperative's inclusive decision-making processes ensure that all members have a voice and influence in shaping the cooperative's activities. This sense of community and inclusive decision-making aligns with the university's mission of promoting sustainable co-operative and business development through quality training, research, and advisory services. Socially, Wazalendo SACCOS fosters a sense of ownership, collaboration, and inclusive decision-making within the university community. The cooperative creates a supportive environment where members feel valued and have a voice in shaping the cooperative's activities. This

sense of community aligns with the university's vision of being an eminent academic institution committed to supporting co-operative and business development. When asked to opine on this fact, the University Management Representative had the following to say:

"One of the significant contributions of Wazalendo SACCOS to Moshi Co-operative University is its promotion of social cohesion and inclusive decision-making. This is done through what happens in such a SACCO. As such, the SACCO cultivates a sense of ownership and collaboration among its members, creating a supportive community. Through inclusive decision-making processes, all members have a voice and influence in shaping the cooperative's activities. This sense of community aligns perfectly with our university's mission of fostering sustainable co-operative and business development through quality training, research, and advisory services"(KI2, MoCU, January 2023)

On the other hand, findings from the FGDs aligned with what was reported by the University management by stating that Wazalendo SACCOS goes beyond just financial benefits. Being part of this cooperative has brought members into a supportive and inclusive community. It was reported during FGD that belonging to Wazalendo SACCOS has brought a strong sense of belonging and pride in being a member. The cooperative's emphasis on inclusive decision-making ensures that everyone's opinions matter. As such, Wazalendo SACCOS aligns with the university's vision of fostering a supportive and collaborative environment. Representing the general consensus of the group, one of the FGD members had the following to say:

"Wazalendo SACCOS has provided me with more than just financial stability. It has created a

community where we support and uplift each other. I feel a sense of ownership and belonging that goes beyond the cooperative's services. Our voices are heard, and we actively participate in decision-making processes. This cooperative environment aligns perfectly with the university's mission and vision of fostering social cohesion and inclusive development"(Participant 4, MoCU, January 2023)

Another SACCOS Member expressed their perspective on the social benefits of being part of Wazalendo SACCOS. They stated, "I cannot emphasise enough the social benefits I have gained from being part of Wazalendo SACCOS. The cooperative has created a sense of community where members support each other's growth and well-being. It's inspiring to see how inclusive decision-making ensures that everyone's perspectives are considered. This cooperative culture perfectly aligns with the university's vision of fostering social cohesion and inclusive development." Key Informant 1, reflecting on the findings of the study, highlighted the positive impact of Wazalendo SACCOS in fostering social cohesion and inclusive decision-making within the university community. The findings of this study highlight the positive impact of Wazalendo SACCOS in fostering social cohesion and inclusive decision-making within the university community. By creating a sense of ownership and collaboration, the cooperative has developed a supportive environment where members feel valued and have a say in shaping its activities. This cooperative culture perfectly aligns with the university's mission

of promoting sustainable co-operative and business development.

Key Informant 2 further reinforced the social benefits brought about by Wazalendo SACCOS. They emphasised the strong sense of community among its members and the inclusive decision-making processes that ensure everyone's voices are heard and respected. They commented:

"The social benefits brought about by Wazalendo SACCOS are evident in the strong sense of community among its members. The inclusive decision-making processes ensure that everyone's voices are heard and respected. This cooperative environment not only supports the economic well-being of members but also fosters social cohesion within the university community" (Participant 5, MoCU, January 2023)

The findings of this study reinforce the cooperative's alignment with the university's vision of fostering social inclusivity and development. These perspectives from the SACCOS members and the key informants collectively highlight the social benefits of being part of Wazalendo SACCOS. The cooperative's culture of inclusivity and community support creates an environment where members feel valued and empowered. This cooperative spirit aligns with the university's vision of fostering social cohesion and inclusive development, as noted in the study's findings. The cooperative's emphasis on inclusive decision-making ensures that everyone's perspectives are considered, further strengthening the sense of community within the university. These social benefits contribute to the overall mission of promoting sustainable co-operative and business development within the university community.

Environmental Attainment: The qualitative findings shed light on the environmental

endeavours of Wazalendo SACCOS within the context of Moshi Co-operative University. It was evident that the cooperative places significant emphasis on promoting environmental consciousness among its members, recognizing the importance of sustainable practices. Through the exploration of focus group discussions, various eco-friendly initiatives emerged, such as waste management, energy conservation, and the cultivation of awareness regarding environmental concerns. These commendable efforts collectively contribute to the creation of an environmentally responsible community within the university setting. The cooperative's unwavering commitment to environmental consciousness aligns harmoniously with the overarching objective of sustainable development. By actively encouraging its members to adopt sustainable practices and maintain mindfulness of their ecological footprint, Wazalendo SACCOS assumes a prominent role in facilitating positive environmental outcomes. Notably, the promotion of renewable energy sources and the implementation of efficient waste management practices emerge as prime examples of the cooperative's dedication to environmental sustainability. In doing so, Wazalendo SACCOS effectively supports the university's vision of becoming an eminent academic institution dedicated to fostering co-operative and business development. Reflecting on the perspectives shared by the manager of Wazalendo SACCOS, it becomes evident that the promotion of environmental consciousness represents a pivotal focal point for the cooperative at Moshi Co-operative University. The manager highlights the active encouragement of eco-friendly practices among members, underscoring the intrinsic significance of environmental sustainability.

Core initiatives centred around waste management, energy conservation, and raising awareness of environmental issues embody the cooperative's foundational principles. By nurturing an environmentally responsible community, Wazalendo SACCOS effectively aligns its operations with the broader pursuit of sustainable development, a cornerstone of the university's institutional mission. In line with these insights, Key Informant 3 articulates the commendable nature of the environmental consciousness promoted by Wazalendo SACCOS. The cooperative actively fosters a culture of sustainable practices, motivating members to adopt environmentally friendly behaviours and remain conscientious of their ecological impact. Notably, initiatives targeting renewable energy promotion and waste management serve as tangible manifestations of Wazalendo SACCOS' commitment to supporting the university's efforts in cultivating an environmentally responsible community. The cooperative's harmonization with the university's commitment to sustainable development is evident, further reinforcing its significant role within the institution. Moreover, Key Informant 4 offers additional perspectives on Wazalendo SACCOS' dedication to environmental sustainability. By integrating environmental consciousness into its operations, the cooperative transcends the realms of economic and social aspects, assuming a leadership role in championing environmental stewardship within the university community. Noteworthy practices, including the encouragement of renewable energy adoption and waste reduction, exemplify Wazalendo SACCOS' exemplary conduct, setting a positive precedent for the entire university community. In its unwavering commitment to environmental

well-being, the cooperative aligns seamlessly with the university's vision of fostering sustainable co-operative and business development. These nuanced insights collectively illustrate that Wazalendo SACCOS not only places paramount importance on economic and social dimensions but also demonstrates a resolute dedication to environmental sustainability. The cooperative's unwavering commitment to promoting sustainable practices among its members, evident through initiatives like renewable energy promotion and waste management, substantiates its pivotal role in cultivating an environmentally responsible community within Moshi Co-operative University. By diligently aligning its operations with the broader vision of sustainable co-operative and business development, Wazalendo SACCOS signifies its commitment to the holistic betterment of the university community.

CONCLUSION

AND

RECOMMENDATIONS

The findings of this study indicate that Wazalendo SACCOS plays a crucial role in supporting the objectives of Moshi Co-operative University. The cooperative's contributions are evident in the areas of economic attainment, social attainment, and environmental attainment. Wazalendo SACCOS promotes financial stability and professional development through savings mobilization and accessible credit facilities, thereby enhancing the economic growth and development of its members. Additionally, the cooperative fosters social cohesion and inclusive decision-making within the university community, creating a sense of belonging and ownership. Moreover, Wazalendo SACCOS promotes environmental consciousness by encouraging eco-friendly practices and raising awareness

of environmental issues. These findings demonstrate a strong alignment between the cooperative's activities and the university's vision of supporting sustainable co-operative and business development. Based on the findings and implications of this study, the following recommendations are put forth: **Strengthen Financial Services:** Wazalendo SACCOS should continue to enhance its financial services, including savings mobilization and credit facilities, to further support the economic attainment of its members. Efforts should be made to expand the range of financial products and services offered, ensuring they address the diverse needs of the university community. **Foster Inclusivity and Participation:** The cooperative should maintain and strengthen its inclusive decision-making processes to ensure all members have a voice and influence in shaping cooperative activities. Regular feedback mechanisms, open forums, and training programs can be implemented to empower members and encourage their active participation in cooperative affairs. **Promote Sustainability Practices:** Wazalendo SACCOS should continue to promote and expand its environmental sustainability initiatives within the university community. This can include organizing awareness campaigns, implementing recycling programs, and advocating for energy-efficient practices. Collaborative efforts with relevant university departments and stakeholders can amplify the impact of these initiatives. **Collaborate with the University:** Closer collaboration between Wazalendo SACCOS and Moshi Co-operative University can enhance the mutual benefits and impact. Joint initiatives, research projects, and sharing of resources can strengthen the cooperative's role in supporting the university's objectives while providing

valuable learning and research opportunities for both parties. Continuous Monitoring and Evaluation: Regular monitoring and evaluation of the cooperative's activities, impact, and alignment with the university's objectives should be undertaken. This will enable the identification of areas for improvement and the measurement of progress over time. Feedback from members and stakeholders should be actively sought and incorporated into the cooperative's decision-making processes. By implementing these recommendations, Wazalendo SACCOS can further enhance its support for the objectives of Moshi Co-operative University, ensuring sustainable economic, social, and environmental development within the university community.

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