

**MOSHI CO-OPERATIVE UNIVERSITY (MoCU)
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AIM

The Journal of Co-operative and Business studies (JCBS) was established to provide a print and electronic forum for academic and practitioners to share knowledge through publications. JCBS publishes papers that range from co-operation, management, finance, accounting, microfinance, credit union/savings and credit co-operatives, financial co-operatives, networking, education, other scientific thoughts and findings that enrich readers understanding on co-operatives and business. Papers should as far possible be practical or based on one's thoughts/ideas that need to be shared to general community.

DISCLAIMER

Opinions expressed in this journal are those of the authors and not the publisher from Moshi Co-operative University.

EDITORIAL NOTE

Welcome to this edition of the Journal of Co-operative and Business Studies (JCBS). JCBS aims at offering an avenue for co-operative and business related papers that extend knowledge to both the academicians and practitioners. We publish papers that enable readers to have a thoughtful approach towards specific aspects of co-operation and business brought forward by authors. We continue to aspire for better managed co-operatives that are rooted and are designed and managed for the betterment of their members' livelihood and the community in which they are based. We have a vision of businesses that not only enrich owners and conscious of the environment and peoples affected by their operations, but also take appropriate action to ensure current and future generations continue to benefit from their undertakings.

Co-operatives concern with inclusiveness and networking thus JCBS foresees a better and inclusive future for all. Papers in the JCBS are expected to provide a clear direction and approaches to improve the cooperative movement globally. Co-operatives to remain people centered and instrumental in wealth creation they must operate in accordance with legal framework enriched by research and innovations. The papers in this issue received papers with findings from of Tanzanian communities. We therefore, present seven peer reviewed papers this issue.

Enjoy reading!

Dr. Gervas M. Machimu
Chief Editor

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