



**Journal of Co-operative and Business Studies (JCBS)**  
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## **MOSHI CO-OPERATIVE UNIVERSITY (MoCU)** **CHUO KIKUU CHA USHIRIKA MOSHI**



**Journal of Co-operative and Business Studies (JCBS)**  
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CO-OPERATIVE ORGANISATIONS FOR RURAL DEVELOPMENT: ORGANISATIONAL AND MANAGEMENT ASPECTS; JOHANNES KUHN. MARBURG CONSULT FOR SELF-HELP PROMOTION, BAHNHOFSTR. 1, D-3550 MARBURG, 1990. ISBN 3-927489-04-2. 142 PP:  
**By Isaac Kazungu & Gervas M. Machimu**

MICROFINANCE BY MARIO LA TORRE AND GIANFRANCO A. VENTO PALGRAVE MACMILLAN PUBLISHER, NEW YORK, 2006. ISBN: 1-4039-4872-0. 196PP: **By Japhet Methusela Mgema**



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### **Description**

Journal of Co-operative and Business Studies (JCBS) is owned and published by the Moshi Co-operative University (MoCU). JCBS has been in existence for more than 40 years, mostly published through print media. Throughout this period, MoCU has continued to support JCBS by providing funds, personnel and other non-human resources. Currently, JCBS is published both online and through print media.

### **Aims and Scope**

JCBS is an international refereed journal and a forum for co-operators and co-operative scholars, to analyse concepts, ideas and develop new theories relevant for co-operative development. Our intention is to raise discussion so that we can create a new trend towards modern co-operative theory.

We welcome contributions on any aspect of co-operation and related subject areas: In particular on co-operative sectors (consumer, housing, worker, agricultural, credit, mining, fishing and other forms); co-operatives in different countries; and other sectors within the “social economy”, including mutual businesses, microfinancing and building societies, community businesses and member-based non-profit organisations.

The journal publishes high quality research-based articles, policy debates, review articles and book reviews. There are no fees payable to submit or publish in this journal. All submission must be done online using the following email: [JCBS@mocu.ac.tz](mailto:JCBS@mocu.ac.tz)

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## Editor's Note

The Editorial Team of JCBS appreciates the contributions of authors of articles, members of editorial advisory board and peer-reviewers. JCBS continues to publish up-to-date, high-quality and original research articles alongside relevant and insightful reviews in co-operative and business studies that extend knowledge to both the academician and practitioners. The journal publishes papers that enable the readers to have a thoughtful approach toward specific aspects of co-operation and business at large. This issue is unique because the readers are informed on co-operatives and business issues related to Tanzania, the ideas presented in this issue will contribute to the JCBS's visibility and accessibility to achieve its long-held dream of availing a prestigious, reputable and internationally recognised journal.



**Dr. Neema P. Kumburu**

The journal aspires for sustainable co-operatives that are member rooted designed and managed for the betterment of their members' livelihood and the larger community. The vision is to prepare enriched owners who are conscious about environment and prepare the people to take appropriate action to ensure current and future generations continue to benefit from their undertakings. The JCBS Volume 6 Issue 1 is composed with seventeen research-based journal articles and two book review as follows:

The first article is on, "*Promoting Micro, Small and Medium Business Enterprises by Integrating the Co-Operative and Cluster Development Models,*" by **Gratian Cronery Rwekaza & Paulo Anania**. In their article, the authors intends to bridge the gap by adding knowledge on the integration of the co-operative model in cluster development initiatives in Tanzania and contribute the same on policy reforms aiming at the cluster and co-operative development. Through exploratory review approach, the paper found that the cluster development approach has been implemented for years in Tanzania but put less emphasis on integrating the co-operative model. Further, the paper shares on the need for policy and strategic framework in promoting the clusters. The paper concludes that the cluster development approach is essential in promoting economic development in Tanzania but faces various challenges which in some ways hinder the creation of strong and sustainable MSMEs. Integrating the co-operative model can be among the options but such initiative must involve careful planning and stakeholder involvement.

The second paper by **Alfred Sife and Lucas Mataba** titled *Web Visibility of Co-operative Research in Tanzania: A Case of Moshi Co-Operative University*. The paper mapped the web visibility of co-operative research in Tanzania for the period between 2004 and 2020. Data were compiled, sorted and analysed using MS Excel. A total of 438 publications were recorded with 74% of these being journal articles. The study found nearly similar distribution of publications on socio-economic impact of co-operatives (9.13%), agricultural co-operatives (8.68%), gender and co-operatives (7.99%) as well as agricultural production (7.99%). Generally, there was a gradual growth of publications in the field of co-operative. The level of collaboration among scholars was generally low with most publications shared by two or three authors. Although scholars showed variation in their productivity and impact, the average performance metrics were generally low. Similarly, citation counts for individual publications were generally minimal. Recommendations are made based on the study findings.

The third paper titled *Factors Influencing Youth's Participation in Agricultural Marketing Co-operative Societies in Ruangwa District, Tanzania* by **Fadhili Damas & Rashidi**. Specifically, the study sought to examine youth perception in Agricultural Marketing Co-operative Societies as an organisation for poverty reduction. Data were collected through individual surveys. 184 youths were selected randomly from two AMCOS and Likert scale was



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employed to measure youth's perception in Agricultural Marketing Co-operative Societies. Perception among respondents was measured by developing perception Index (PI). The findings confirm that youth had positive perception on AMCOS toward poverty reduction. This implies that, youth agreed that AMCOS is the best strategy for them to develop and improve their productivity due to market accessibility and stable price as a result of AMCOS interventions. The study recommends that the government should assist in creating ready markets and facilitate linkages to other markets for agricultural produce. This will encourage the youths to participate in farming activities since they are assured of making sales and increasing their profits which will contribute to improved income to youth and join AMCOS.

The fourth paper is authored by **Scholastika Albert Ngowi**, it is on, "*Contribution of SACCOS In The Growth of Small Enterprises: Evidence From Tujikomboe SACCOS in Moshi District, Kilimanjaro TANZANIA.*" The author investigated the extent to which SACCOS have contributed to the growth of small businesses in Tanzania, particularly in Mbokomu Ward, a case of Tujikomboe SACCOS in Moshi district. Using a cross-section research design The author noted adequate number of loans from Tujikomboe SACCOS. The paper, therefore, conclude that SACCOS had made significant contributions to the growth of small enterprises through the provision of small loans. The paper recommends that the government, through its co-operative officers, expertise, and stakeholders should provide sensitisation, education, and training on leadership and governance of co-operatives, strengthening the performance of SACCOS to save more small enterprises.

The fifth paper titled *Economic Implication of Crop Loss Due to Low Topping Among Tobacco Farmers in Tanzania* by **Zungo and Mbwana** addresses the problem of low topping practice (LTP) among tobacco farmers. The paper estimates the practical significance of the observed difference in terms of unrealised volume of tobacco/Ha by farmers, unrealised ISC/Ha and unrealised district cess/Ha to the government. The authors used secondary data on crop survey for 2017/2018, 2018/2019 and 2019/2020 seasons sourced from TTB while data on topping height were sourced from TLTC and AOTTL. The findings in this paper suggest that the observed median topping height of 14.9≈15 is statistically different from the recommended topping heights with p-values of 0.000. The implication is that a substantial volume of tobacco is not realised due to LTP which affects adversely the income of the farmers, financial stability of primary societies and revenue that could be collected by the government.

The sixth paper titled *Social Media Usage and Behavioural Support Towards Destination Branding: The Mediating Role of Destination Identification: The Study of Tanzania Tourist Destination* by **David Amani & Emmanuel Chao**. It involved 302 respondents who are owners-managers of selected business firms that operate in Tanzania's tourism sector. Structural Equation Modelling (SEM) was used for inferential statistical analysis and the findings show that social media usage influences behavioural support towards destination branding when mediated with destination identification. Thus, social media should be considered as a tool for influencing stakeholders' attitudes towards the tourism sector and tourists' destination.

The seventh paper **By Justinian M Bamanyisa, Pantaleo Munishi, Willy Makundi & Deo Shirima** is titled as *Land Use and Land-Use Change Drivers and Their Influence on Carbon Sinks in Agroforestry and Miombo Woodland Agro-Ecosystems In Tanzania*. The authors have examined the drivers of land use and land-use changes (LULUC) that reduce emission and enhance carbon sinks in Moshi and Urambo Districts. A sample of 297 households was systematically selected from 16 villages. Binary logistic regression and interpretation of satellite images was used to analyse data. Change Detection Matrix showed a replacement of tree crops by herbaceous crops (1995-2005) and an expansion of cultivation of tree crops at the expense of herbaceous crops (2005-2015) for Moshi District and an increase of land under closed vegetation in Urambo District (2010 – 2015). Intensive farming, establishment of woodlots, use of energy efficient stoves, agroforestry practices, population growth and tree planting



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were among the important drivers of land use and land-use change. The study concludes that drivers of land use and land use change in Moshi and Urambo districts are strongly related to GHG emissions and carbon sinks. Rigorous knowledge on agricultural practices that reduce emissions and enhance carbon stock should be encouraged.

The eighth paper titled *Climate Change Effects Adaptation Strategies of The Female Headed Households: A Case Of Kahe Ward in Moshi District, Tanzania* by **Yohani E. Simlagase & Ernest Lucas Hizza**, the authors have examined strategies used by female headed households in west Kahe to adapt with climate change effects. The study employed cross-sectional research designs. Data and information were obtained through administration of questionnaires to 94 female headed households in Oria, Mawala, Ngasini and Kisangesangeni villages. Interviews, observations and documentary review were used in data collection. The findings revealed that, climate change effects have been observed and proven to affect different livelihood activities including agriculture activities in the study area. Change in rainfall patterns, drought and temperature increase are attributed to climate change effects in West Kahe. The study recommends that female headed households should be empowered to increase resilience capacity to climate change effects and hence improved wellbeing of the most marginalised communities.

The ninth paper by **Angela M. Jesse** is titled *The Role of Parents in Child Protection in Nyamagana Municipality, Mwanza, Tanzania*. The author has determined the role of parents in child protection in the study area. The study was conducted in Nyamagana Municipality in Mwanza and was guided by the Psychosocial Child Development Theory. The study employed Cross-sectional research design. The study found that most of the respondents are less aware about children's rights. Furthermore, women in the study area are more obliged to raise their children but they fail to provide the required protection to them due to multiple responsibilities. The study also found excessive beating of children by their parents/guardian, denial to education and sexual abuse as the most reported child violations in the study area. Economic hardship, family separation and parents' misunderstandings were reported as challenges hindering roles of parents in protecting children in the study area. The study recommends that the public and private sectors as well as civil society's organisations should provide education to the community on the importance of protecting children.

The tenth paper by **Mshingo & Muhanga** titled *Socialisation And Health Literacy: Theories, Agents and The Influence*. The author reviews theories, debates and realities on the influence of socialisation agents on HL. A systematic literature review was conducted using a documentary research method. In conducting systematic literature review, aspects of the protocols by Cochrane Methods and the criteria articulated by PRISMA for reporting in the field of health were employed. The articles which met those criteria were selected and underwent the quality assessment and data extraction. The search identified 1692 publications, abstract screening was done from 1021 qualified publications and 340 full-texts were screened for eligibility. Only 77 articles reflected the theme of this review. The review revealed that literature indicated the existence of influence of socialisation on HL through socialisation agents. This indicates that efforts to enhance HL should significantly focus on these agents. It is recommended that various stakeholders should devise interventions which will enhance health knowledge beginning at socialisation agents.

The Eleventh paper titled *Influence of Social Competence on Performance Of Small and Medium Enterprises (SMES): Empirical Evidence From Tanzania's Manufacturing SMES* by **Elia John, Adam B.S Mwakalobo & Kenneth M.K. Bengesi** examine the influence of dimensions of social competence namely; social perception, social adaptability, social expressiveness, impression management and persuasiveness on SME performance. The study employed a cross-sectional research design where by data were collected from manufacturing SMEs in Tanzania. Data were collected using survey method thereafter, data were analysed using factor analysis and multiple linear



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regression model. Results indicate that social competence as composite variable has a significant influence on SME performance. More specifically, the findings show that persuasiveness, social perception, social expressiveness, and impression management have a significant influence on sales; persuasiveness, social adaptability, and social expressiveness have a significant effect on profit; persuasiveness, social perception, social expressiveness, and impression management have a significant positive influence on ROA and finally persuasiveness, social perception, and social expressiveness have a significant effect on ROI. These findings imply that, socially competent entrepreneurs are more likely to experience higher firm performance than less socially effective owners. This research contributes to the literature regarding the role and impact of social competence on business performance, particularly, in the context of SMEs in developing countries.

The twelfth paper by **Ismail J. Ismail & Francis Lwesya** is titled as *The Influence of Foreign Direct Investment (FDI) Inflows on Manufactured Exports in Tanzania: An Autoregressive Distributed Lag (ARDL)*. This article uses an Autoregressive Distributed Lag (ARDL) technique to explore the association between FDI inflows and real manufactured exports for a period between 1980-2018. The findings show a significant association between FDI inflows and manufactured exports in both periods in Tanzania. Similarly, the estimated error correction coefficient is negative and significant at a one percent level. This suggests that all the variables are co-integrated in the long run. However, variables such as trade openness and real effective exchange rate recorded insignificant association with real manufactured exports in the short run. The findings highlight the need to attract more export-oriented FDIs to spur competitiveness and increase exports of manufactured products. This will be possible by increasing trade openness, revisiting investment policies and instituting macroeconomic stability policies.

The thirteenth titled *Relationship Strength, Gender and Customers' Switching Intentions After Online Purchase Service Failures Among International Students in India* by **Hamza Hussein Malombe & Isaac Kazungu** investigates the joint effect of relationship strength and gender on customer switching intentions after a service failure among international students in North East India universities. Two-way ANOVA was used to determine the existence of an interaction between relationship strength and gender on intentions to switch. Results from quasi-experiment research among 104 international students suggest that male customers in both relationships strength were more likely to switch than female customers after a service failure. This suggests that male customers are supporting "love become hate" effect, whereas female customers support the "love is blind effect". Practitioners might want to consider each gender characteristics in relation to customer relationship when handling customers complains after service failure and therefore providing relevant service recovery solutions basing on the relationship strength and gender. Based on the study's key findings, valuable theoretical and managerial implications are given for academics and practitioners on the subject.

The fourteenth paper by **Meshack Siwandeti, Camilius Sanga & Faustine Panga** is titled *Perceived Benefits of Participation in Public Electronic Procurement: A Comparative Analysis of Vendors in Ilala District, Tanzania*. The paper comparatively analyse perceived benefits contributions for participants and non-participants vendors' participation in PEPS. The study adopted a cross-sectional research design and Ilala District was a study area. Simple random sampling technique was used to select 300 respondents with 73 participants and 227 non-participants vendors. A purposive sampling technique used to select three key informants, each one from Public Procurement Regulatory Authority (PPRA), Government Procurement Service Agency (GPSA) and Medical Stores Department (MSD). The structured questionnaire and Key informant Interview guide were used for collecting quantitative and qualitative data respectively. Quantitative data used multiple response analysis and independent samples t-test for analysis while content analysis technique analysed qualitative data. The Findings have revealed a significant difference ( $p < 0.05$ ) between participants and non-participants on perceived benefits (transparent, paper reduction, cost control and corruption control). The study therefore concludes that, perceived benefits have contribution for





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vendors' participation in PEPS. The study recommends to non-participants vendors to consider participating in PEPS in order to gain significant perceived benefits. The study also recommend to PPRA to make sure the PEPS offer the perceived benefits for vendors' participation. This can be done once the system stakeholders improve impacting benefits knowledge to vendors, hence attracts more vendors to participate in PEPS.

The fifteenth paper titled *Impact of Buyer-Supplier Relationships on Organisational Performance: Experience From Grapes Processing Industries In Dodoma Region, Tanzania* by **Gift O. Mushi, Shadrack S. Mwaiseje & Ismail A.** This study analysed the impact of the buyer-supplier relationships on organisational performance among grapes processing industries in Dodoma, Tanzania. A cross-sectional research design was adopted, and data from 100 participants were collected through a questionnaire. A multiple regression analysis was used to analyse the relationship between information sharing, knowledge sharing, supplier base reduction and joint problem solving on organisational performance. Results indicated that information sharing ( $p=0.004$ ), knowledge sharing ( $p=0.000$ ), and joint problem solving ( $p=0.000$ ) were positively and significantly related to organisational performance. However, supplier base reduction ( $p=0.392$ ) was positive but not statistically significant related to the organisational performance. Hence, the study concludes that buyer-supplier relationships determined the organisational performance of surveyed wine manufacturers in the Dodoma region. It was recommended that wine manufacturing firms to develop strong mechanisms that may control buyer-supplier relationships. These may be done by strengthening contracts used to engage grapes suppliers within the region and frequent training to enable farmers to produce high-quality grapes for wine production.

The sixteenth paper titled *User Characteristics and Effectiveness of Human Resource Information System (HRIS) In The Tanzanian Local Government Authorities* by **Hadija Matimbwa1, Venance Shilingi & Orest Sebastian Masue.** The authors examine the influence of user characteristics on HRIS effectiveness in the LGAs in Tanzania in terms of information timeliness, completeness and accuracy. About 37 LGAs in six regions were involved namely; Mwanza, Arusha, Dodoma, Morogoro, Iringa and Kagera. Primary data were collected through questionnaires administered to 201 Human Resource Officers and interviews conducted to eight key informants. Secondary data were mainly collected through documentary review. The study employed the ordered logistic regression model to analyse data. The findings show user characteristics namely; user level of IT skills, commitment and experience have a significant influence on HRIS effectiveness in terms of timeliness, completeness and accuracy of information. The findings imply that frequent training of employees on the relevant IT skills, nurturing commitment of HRIS staff and encouraging experience sharing among them should be considered adequately and sustainably for effective HRIS in the LGAs.

The seventeenth paper titled *Electricity for Information and Communication Technology Adoption in Rural Areas, Tanzania* by **Bikolimana G. Muhihil & Lusambo Leopold Pascal.** the study was conducted to assess ICT adoption status among rural households; determine the influence of electricity and allied factors on ICT adoption and finally examine the practical use of ICT gadgets in accessing plausible information. Using a cross sectional design with a sample size of 374 households. The Mann-Whitney, Kruskal- Wallis, Poisson regression and Chi-square ( $\chi^2$ ) test of independence were used in analyses. The result uncovered that adoption of ICT gadgets such as Television (TV) and mobile phone had encouraging records with electricity availability than to the contrary. In a similar vein, adoption was propelled, inter alia, electricity connection, information and communication need and affordability of electricity consumption. The paper argues that, with such adoption, the preference on ICT devices like TV and mobile phone did not differ by gender of the household head. The adopted ICT was used to access political, economic, weather and social information. Along the same line, gender of the household head correlated to information preference while across ages, differences on types of information accessed lacked evidence. The paper argues the state energy utility (TANESCO) to close electricity poverty gap through diverse approaches to harness ICT adverse growth in typical



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rural areas. The adopted ICT should be used by rural people to keep income and information poverty at bay for well-being improvement.

### **BOOK REVIEWS**

The book review by **Isaac Kazungu & Gervas Machimu** reviewed a book titled “Cooperative organisations for rural development: organisational and management aspects” by Johannes Kuhn. The text gives the developmental aspects of co-operative organisations and their implications in rural settings. The book is reviewed with the intention to address the linkage between co-operatives and rural development. While the two concepts have been widely studied as separate ideas, the nexus between them still needs a further examination. The review identified the main weaknesses, strengths, ideas, concepts, gaps and future research areas which might be of interest to policy makers, co-operators, researchers, university students and lecturers in the field of co-operative business management, rural development, rural financial inclusions, agricultural marketing co-operatives. Nonetheless, the inclusion of practical cases from rural settings makes this book an old wine which keeps on getting stronger as it continues to serve. It is one of the most useful resources to students, researchers and rural development experts in developing countries.

**Finally Japhet reviewed a book titled: “Microfinance” by Mario La Torre And Gianfranco A. Vento.** The book discusses microfinance in modern taxonomy by looking into the recent and future challenges and microfinance risk management. The book is divided into nine chapters presenting the contemporary conception of microfinance, products and services offered in modern microfinance, the key structures and features of microcredits. Other chapters discuss the sustainability and outreach, microfinance risk management, microfinance processes and performance monitoring. The discussions in these chapters are of greater value to students, instructors and all microfinance practitioners. Despite the meticulous discussion provided, the book has some flaws including broad and thorough discussion on the classified main three categories of microfinance namely; formal, semiformal and informal institutions, a discussion on the influence of technological innovations that provide digital transformation role in delivering financial, health and education services to the poor. Furthermore, a rigorous discussion of microfinance risk management is missing, no insights have been provided concerning gender issues and women participation in microfinance activities particularly in the rural communities. Based on the aforementioned critics, it is recommended that in the revised version the authors should take into account the flaws noticed to enrich the usability of the book. However, the review has established that the book is still an important resource for university instructors and students especially those pursuing microfinance disciplines and rural development practitioners.

Lastly may I say, any papers that you wish to submit, either individually or co-authored, are much appreciated and will make a substantial contribution to the journals ‘success and development. Best wishes and thank you in advance for your contribution to the Journal of Co-operative and Business Studies (JCBS).

We hope that our readers will enjoy this Edition.

**Chief Editor JCBS**



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