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EXTENSION IN RURAL COMMUNITIES BY SAVILE, A.H. (1978). A MANUAL FOR AGRICULTURE AND HOME EXTENSION WORKERS-OXFORD UNIVERSITY PRESS, 1978. ISBN 019-8594-062: 148PP: **Prosper John Kimaro**

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BANKING AND FINANCE: THEORY, LAW AND PRACTICE BY CLIFFORD GOMEZ. PHI LEARNING PRIVATE LIMITED, NEW DELHI, 2011. ISBN: 978-81-203-4237-8. 344PP: **Lucas Mataba**

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

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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 East Africa and West Africa in particular, 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 journal aspires to be vibrant, engaging accessible, and at the same time integrative and addressing challenges. The JCBS Volume 6 Issue 2 is composed with nineteen research-based journal articles and three book review as follows:

The first article is on, "*Supportive Environment for Housing Co-Operatives in The Context of The "Current Housing Affordability" in Nairobi County, Kenya,*" by **Enock M. Onduko, Jones Kaleshu, and Benson Ndiege**. In their article, the authors intend to bridge the gap by adding knowledge on the supportive environment for housing co-operatives in provision of affordable housing. Through cross sectional research design, a multistage sampling technique was used to select the 387 members from the 35 housing co-operatives. Both inferential and descriptive statistics were employed to analyse data. The paper found that the policy and legislative, collaboration and partnerships had a significant effect on housing affordability with P-value of 0.016 and 0.010 respectively. On the other hand support services had insignificant effect on housing affordability with P-value of 0.637 which is greater than 0.05. The study concludes that it's ultimately the sole responsibility of government to create conducive environment for housing co-operatives to thrive, however not to the extent of interfering with its independence. The study recommends that the state department of co-operatives should organise workshop for stakeholders to participate in reformulating and restructuring of the current legislative and policy framework.

The second paper is authored by **Audax Peter Rutabanzibwa**, it is on, "*Resilience of Traditional African Co-operatives Amidst Foreign Co-operatives: A Reflection on Traditional Co-operative Organisations in the Sukuma Communities of Tanzania.*" The author hypothesises that the resilience of traditional cooperatives in most African communities, even after introduction of foreign pattern of cooperatives, is an indication that some members of the respective communities still value them and that if promoted according to universally acceptable cooperative values and principles, would develop into more sustainable cooperatives than foreign cooperatives. The colonial pattern of cooperatives enforced in Africa was introduced to aid European settlers or to drag local people into externally controlled monetised economy, where they could easily be taxed and produce for the export markets. The pattern discourages traditional cooperatives while emphasising on government-controlled cooperatives. Amidst hostile environment, African traditional cooperatives continue to attract more rural youths as they continue to withstand measures aiming at stifling their development. This study analyses values in the Sukuma youth traditional cooperatives of Tanzania in relation with the ICA cooperative values and finds out that they are generally matching. Lastly, it recommends that African governments should formalise and promote indigenous traditional cooperatives because they are youths inclusive, are based on universally acceptable cooperative values and may reflect the true African cooperative society.

The third paper by **Victor Shirima** titled Performance of Primary Agricultural Marketing Co-operatives in Rombo District Tanzania: Application of Financial and Non-Financial Measures. The paper evaluated the performance of the primary Agricultural Marketing Co-operative Societies (AMCOS) using Balanced Scorecard approach.

Questionnaire was distributed to 334 respondents who are the owners and decision makers of the primary AMCOS. Key Informants Interview was conducted to collect the qualitative data. Both descriptive and inferential statistics were employed to analyse data. The results show that financial performance in primary AMCOS was found to be average ($M = 3.3$) while non-financial was above average ($M = 3.9$). Indicating that primary AMCOS are doing better in the non-financial aspect than in the financial aspect. The results showed that there was a statistical mean difference in performance scores between the perception on financial and non-financial performance. The study concludes that it is perceived that, primary AMCOS are doing better in nonfinancial performance than in the financial performance. It is however, concludes that, both financial and non-financial performance is of the same importance. The study recommends that much effort should be directed to the financial aspect, without impairing the non-financial aspect, so as to balance the situation. Both economic and social performance should not be separated in decision making as emphasised by the Dual Motive theory. The Modified Balanced Scorecard is appropriate for assessing the performance of primary AMCOS.

The fourth paper titled *Youth Engagement in Leadership for Agricultural Marketing Co-operative Societies Sustainability in Karagwe and Kyerwa Districts, Tanzania* by **Angelina Lucas Nkilijiwa & Richard A. Msuya**. Specifically, the study sought to evaluate youth leadership participation for long-term cooperative success.. 252 board members selected to participate in the study. Both descriptive and narrative analysis tools for data analysis were employed. The findings revealed weak institutional strategies are designed to engage youth in co-operative activities, also there are weak financial and non-financial resources to support youth participation. There are also weak youth forums to address their needs as managers and leaders. It was further revealed that youth-adult relationships do exist, but only in the sense that youth are considered as co-operative participants. Furthermore, in the two districts, the role of youth leaders in maintaining AMCOS is rarely in supporting and defending policies, attaining goals, or building interpersonal skills. It was concluded that, youth engagement agenda in co-operative leadership can only be archived if institutional procedures and strategies for including youth in leadership roles are in place and this needs agriculture and marketing co-operatives (AMCOS) making conscious efforts to design appropriate strategies to engage youth to occupy leadership positions and to encourage more youth to join co-operatives as active members. It was recommended that District Co-operative Officers educate the elderly about the importance of youth as leaders in sustaining cooperatives and provide training on how to engage them in AMCOS..

The fifth paper titled *Non-Financial Information Disclosure and Performance of Firms Listed at Dar Es Salaam Stock Exchange, Tanzania: Is There A Link?* By **Beny Mwenda¹, Benson Otieno Ndiege, and Dickson Pastory**. The study thought to establish the link existing between NFI disclosure and firm performance of firms listed at Dar es Salaam Stock Exchange (DSE). The mixed methods approach with an explanatory sequential design was used in the study while employing a sample of 21 local listed firms ranging from 2006 to 2019. Data for all the variables were obtained from DSE. Semi structured interviews were used to obtain qualitative data. Random Effect model with three estimations (1, 2 and 3) and thematic analysis were used to analyse quantitative and qualitative data respectively. NFI categories used in this study exhibited a positive link to ROA. It is concluded that disclosure of NFI leads to increasing firms' visibility and image which attracts more investors and this leads to increased firm performance. The findings imply that proper treatment and disclosure of NFI to intended stakeholders contributes to rational decision making which results into increased firm performance. Therefore, it is recommended that firm managers should disclose all important NFI by using different media. This will help them comply with regulatory frameworks as given by both local and international organs. Disclosing the information as required attracts more investors and boosts their capital which at the end improves firm performance.

The sixth paper by **Mohamed Buzohera¹ and Salum Matotola** is titled *Internal Drivers of E-copreneurship Among Food and Beverage Industries in Tanzania*. The authors have examine the influence of internal drivers on the implementation of ecopreneurship headed for addressing sustainability challenges. A sample incorporated (102) small scale ecopreneurs operating in the Tanzania food and beverage industries. The study was directed to test five hypotheses of internal drivers namely; finance knowledge, internal stakeholders, motivation and researches on influencing ecopreneurship implementation. The results of the study found that, four among the five tested drivers had significant and positive influence on ecopreneurship implementation; the significant drivers consist of finance, knowledge, internal stakeholders and researches. Thus, ecopreneurship implementation can be enhanced through financing ecopreneurship activities, increasing employee knowledge on environment, upholding stakeholders concern on sustainable industrial practices and researching information regarding environmental-friendly products, along with eco-technology. Conversely, motivation had insignificant influence on ecopreneurship implementation.

Therefore, the study recommends on initiatives to enhance ecopreneurship implementation through significant drivers and so addresses the sustainability challenges sourced from unsustainable industrial practices.

The seventh paper titled *Factors Influencing Self-Employment Among Vocational and Non-Vocational Graduates in Arusha and Dar Es Salaam Cities, Tanzania*, by **Nicodemus S. Mwakilema**, the author have determine factors influencing on self-employment among vocational and non-vocational graduates. a cross-sectional survey design with a sample of 384 respondents was adopted. Quantitative data were analysed using factor analysis and binary logistic regression while qualitative data were analysed through content analysis. Results indicated that 11 out of 30 factors influenced on self-employment among both graduates' categories. Further analysis on factors indicated that age, experience in business, entrepreneurship training and access to capital significantly influenced on self-employment ($p < 0.05$) for both categories of graduates. Moreover, marital status, easy business start-up procedures and availability of facilities significantly influenced self-employment ($p < 0.05$) among non-vocational graduates. It is concluded that age, experience in business, entrepreneurship training and access to capital are the main factors influencing self-employment among Vocational and Non-Vocational Graduates in Tanzania, while marital status, easy business start-up procedures, and availability of facilities are additional factors that influence self-employment among non-vocational graduates alone. As some of the self-employment determining factors cannot be altered, policy interventions should be directed at strengthening factors which can be improved such as entrepreneurship training and access to capital for both vocational and non-vocational graduates while start-up procedures and availability of facilities should be given importance by non-vocational graduates, local authorities and regional authorities in areas, where the businesses operate.

The eighth paper by **Adebanjo, Adedoyin Adewale and Rasheed, Simideleola Tolulope** is titled *Usage of Information and Communication Technology in Early Childhood Education in Ijebu North, Ogun State, Nigeria*. The study investigated the use of ICT in Early Childhood Education (ECE) in Ijebu North Local Government of Ogun State, Nigeria. Expost-facto research design was employed. The population consisted of all registered private nursery schools in the Local Government Area. Fifty (50) nursery schools were selected in the study area using purposive sampling technique. Five teachers were randomly selected from each school for sampling, making a total of 250 respondents. The instrument employed to gather data was Extent of ICT usage in Early Childhood Questionnaire (EICTEQ) was constructed by the researchers and validated appropriately with the reliability of 0.70. The result indicated that usage of ICT in ECE classroom is low and few ICT tools were available while few were being utilised by the teachers. It is concluded that teachers do not engage in activities that promotes usage of ICT devices in ECE classroom because of non-availability of internet facilities as well technological gadgets in the school. As a result of the findings of this study some recommendations were made such as training and re-training of Early Childhood Education teachers periodically to familiarise them with the usage of recent ICT gadgets and also curriculum planners/policy makers should procure more ICT devices and also integrate these devices into early childhood curriculum among others.

The ninth paper by **Isaria P. Kisoli and Henry A. Mollel** titled *The Selection Criteria of Competent Solid Waste Collection Service Providers Through Outsourcing: The Experiences of Local Government Authorities In Tanzania*. The author analysed the role of the outsourcing criteria in the acquisition of a competent solid waste management service provider. A cross sectional exploratory case study was conducted to examine the implementation of the selection criteria for Solid Waste Collection service providers. The purposive selection of the 21 council members and staff, who participated in the semi structured interviews, was informed by their direct involvement in the solid waste collection service provider selection process in the four purposively selected LGAs. Documentary review was also conducted to support empirical data, which was thematically analysed using the framework approach. Mixed findings were revealed in regard to LGAs adherence to the solid waste service provider standard selection criteria stipulated in the Public Procurement Act of 2011, since level of adherence varied across LGAs. Two out of the four LGAs, adhered to the eight selection criteria guidelines had secured service providers with the capacity of collecting more than 80% of solid waste generated. The other two LGAs (Moshi Municipality and Dodoma City Council) which disregarded stipulated standard service provider selection criteria had the capacity to collect 76% and 43% of generated solid waste respectively. The level of adherence to standard selection criteria guidelines is a major determinant of successful outsourcing of solid waste collection in Tanzania's LGAs. Stringent application of the stipulated selection criteria for successful solid waste collection outsourcing process is thus strongly recommended..

The tenth paper by **Honest F. Kimario, Leonada R. Mwangike, Alex R. Kira** titled *Buyer-Supplier Relationships and Its Influence on The Procurement Performance: Insights From Empirical Analysis*. A systematic qualitative synthesis utilising homothetic content analysis WAS utilised to examine data. According to the findings of the study, trust serves as a motivator for buyers and suppliers to focus on the long-term advantages of relationships, therefore improving performance outcomes. Commitment is recognised as a major motivator in long-term relationships; hence, buyers and suppliers should prioritise the virtue in order to obtain long-term competitive advantage and, as a result, procurement performance. Moreover, communication is useful in establishing trust and commitment in buyer-supplier relationships in order to ensure procurement performance.

The Eleventh paper titled *Impact of Informal Technical Training on Enterprising Behaviour Among Youth: Case of Garage And Welding Workshops in Moshi Municipality* by **Sikawa Gideon Yona** examine the examine the impact of Informal Technical Training on Enterprising Behaviour among Youth in Garage and Welding Workshops in Moshi Municipality. The need to offer more and better training at all levels, to a growing number of people, particularly in developing countries and, the scant success of current formal training systems to meet all such demands, has shown to a growing number of researchers the urgent need to provide alternatives that escape from the formal standards, in order to solve these problems. The study comprised of three objectives and hypotheses. A survey research design was employed along with stratified random sampling procedure for selecting the participants. An interview schedule was employed as a major means of data collection. The instrument was structured in the modified Likert fashion, on a 4 – point scale. The data collected from the field were analysed using SPSS version 23. Findings indicated that, Sex of a person is a critical decisive factor on whether or not to engage in garage/welding undertakings. It was further found that, informal technical trainings significantly contribute to knowledge transfer, income generation and self-employment among youth in Moshi Municipality.

The twelfth paper by **Richard J. Matolo1 and Paul J. Salia** is titled as *International Tourists' Satisfaction with Service Quality At Serengeti National Park In Tanzania*. this article assessed tourists' satisfaction with service quality at Serengeti National Park (SENAPA) located in the northern part of Tanzania. The study adopted a cross-sectional research design and it involved a total of 1148 respondents who were international tourists. Data were collected by using structured questionnaire adapted from SERVQUAL tool. The findings revealed that tourists were satisfied with quality of tangibles found at SENAPA, reliability of service providers, responsiveness as well as empathy of service providers. Findings also showed that tourists were not satisfied with the assurance dimension of service quality which was concerned with service providers' knowledge, courtesy and ability to inspire trust and confidence to visitors. The study concluded that customer care services among services providers in SENAPA were poor. The study recommends service providers at SENAPA to use modern and relevant facilities and improve customer care services through training their employees.

The thirteenth titled *Rural Customer Electronic Banking Services Adoption: Experiences From NMB Bank Plc Customers in Rombo District, Tanzania* by **Edgar Raphael Ninga and Gervas M. Machimu** determined the proportion of customers' adoption on electronic banking services; established factors that determine adoption of electronic banking services among NMB Bank Plc customers in Rombo District as well as the reasons for usage. A cross-sectional research design was employed and 282 respondents were reached through a survey questionnaire using convenience sampling technique. The qualitative data were analysed through content analysis while binary logistic regression was employed to establish the determinants of customers' e-banking adoption. The study revealed that, among other things, that automatic teller machine cards were the most commonly used e-banking platform (91.8%) and credit cards were the least commonly used (1.2%) e-banking service. In general, e-banking was used moderately (49.7%) in the study area. The regression results confirmed that age, education level, ethnicity, occupation and level of income were the strongest predictors of e-banking adoption. Moreover, the multiple response results indicated that convenience (26.4%), time savings (26.1%), and cost effectiveness (20.7%) were all likely factors in customers' decision to use e-banking services. Given the findings, it is suggested that banks, in partnership with the Government, take the lead role in promoting e-banking, safeguarding consumers' personal data, and charging appropriate costs to clients.

The fourteenth paper by **Francis Muya and Hawa Tundui** is titled *Challenges of Marketing Orientation in Tanzania Higher Learning Institutions Revisited: A Qualitative Study*. The paper unpack facing various challenges and asserted that the challenges cannot be generalised due to variation in education, economic and political systems among countries. The purpose of this paper is to identify the marketing orientation challenges in Tanzania HLIs,

believing that this can be a stepping stone for those HLIs that want to adapt the marketing orientation strategy. Interviews were used to collect data from 31 respondents comprised of employers' representatives, HLIs staff in the quality assurance bureaus/centres and students' leaders. The respondents and institutions were obtained by using both convenient and purposive sampling and data were analysed by using thematic analysis with the use of MAXQDA software. The study revealed that Tanzania HLIs are also facing marketing orientation challenges experienced by education institutions in different parts of the world. The challenges identified in this study were on the nature of HLIs, high cost and technology limitations, attitude and limited availability of marketing personnel in HLIs and the nature of Tanzania environment. This study recommends that any heartfelt effort to adopt marketing orientation as a strategic weapon for HLIs that want to succeed in the current era, must be accompanied by pre-measures to make sure that the stated challenges are eradicated

The fifteenth paper titled *Competitiveness in Procurement Cycle and Value For Money in Local Government Projects in Tanzania: The Quest For Good Governance* by **Faustine Peter Panga**. This study determined the influence of competitiveness on value for money in LGA procurement cycle in Tanzania. The study adopted cross-sectional research design with the sample size of 280 respondents from Local Government Authorities (LGA). The data were analysed using structural equation modelling (SEM). The results revealed that the stakeholders perceived moderately the level of competition in LGA procurement cycle in Tanzania. The descriptive analysis of the competition variables were also rated as good by stakeholders where all competition indicators included in the study have shown the perception above average score. The hypothesis was tested by using the structural equation model by measuring the influence of competition in LGA procurement cycles on value for money adherence in LGA using confirmatory factor analysis (CFA). It was revealed that competition had a significance and positive influence with a higher cut-off Goodness-of-Fit Index (GFI) >.90 and RMSEA (spec. < 0.08). Thus, the results rejects the null hypothesis (H₀) that, the competition in LGAs procurement cycle has no positive and significant influence on value for money adherence and accept the alternative hypothesis (H_a) that, the competition in LGAs procurement cycle has positive and significant influence on value for money adherence. The study concludes that competition in LGA procurement cycle has significant and positive influence on value for money adherence. The paper recommends the LGA to opt for more competitive procurement methods and automate the procurement process to reduce face to face contacts with suppliers to reduce potentials for corruptions for procurement projects to get better value for money and hence achieve good governance in public procurement.

The sixteenth paper titled *Determinants of Performance Among Small and Medium Tourism Enterprises in Tanzania* by **Mary David and Albogast K. Musabila**. The authors examine the influence of determinants on the performance of SMTEs. A total of 325 questionnaires were collected through a cross-sectional survey. A positivists' philosophy underpins this research, and the research hypotheses were tested using Structural Equation Modelling. The findings indicate that the market share of SMTEs is influenced by service quality, business networks, and government intervention. Also, service quality, business network and government intervention are important factors in improving market share among SMTEs in Tanzania. However, the determinants do not influence the sales volume and number of tourists served yearly. Therefore, for performance improvement, SMTEs are recommended to formulate and implement strategies to improve a strong business network. Furthermore, the governments should review SMEs and tourism policies to ensure that optimal taxes, levies and licenses are charged to tourism firms.

This Seventeenth paper by **Olugbenga Adeyanju Akintola¹ & Onyeka Magdalene Iyasele** assess the instructional facilities for training Office Technology and Management (OTM) students in universities for the digitalised office. Specifically, the study investigated the availability of instructional facilities such as classrooms, computer laboratories, e-libraries, model offices and seminar rooms for training OTM students in universities for digitalised office. To achieve these purposes, five research questions were raised. The study adopted an ex-post facto research design as the population of the study comprised the items of the instructional facilities, while a standard checklist was constructed to determine the availability of these instructional facilities. This checklist was validated by expert in office technology management and measurement. To further ensure that the checklist measures what it ought to, reliability was conducted using Spearman Brown Formula and reliability co-efficient of 0.97 was obtained. Simple percentage was used to analyse the data collected. The findings of the study revealed that 67% of classroom facilities, 64% of e-library facilities, 52% of model office facilities, 67% of seminar room facilities were not available. Based on these findings it was recommended among others that there should be adequate provision of classrooms and its

facilities, adequate establishment of e-library facilities.

The eighteenth paper titled *Revitalising the Relationship Between Non-Government Organisations (NGOs) and Local Government Authorities (LGAs) on Service Delivery in Tanzania*: by **Wilfred Lameck**. The author affirmed that although some of these organisational and institutional constraints have been disclosed by the literature, overall the research which studies the combination of these constraints and the way they influence collaboration between the government and NGOs is scarce. This paper explored the relationship between NGOs and LGAs on service delivery in Tanzania and the way these constraints influence their relationship. The findings of the study shows that both formal and informal institutions including the attitudes and perception of the officials from both sides severely constrain the relationship between the two actors in service delivery and recommend the use of seminars, meetings and workshop as an instrument to improve collaboration.

Nineteen paper by **Manjenje, M. and Muhanga, M.** identify the best practices in connection with these incentives. Using a documentary analysis research process. Information was collected from peer-reviewed journal articles, books, and conference proceedings, employing various search engines. Keywords including "motivation," "incentive," "financial rewards," "motivation," "incentive," "reward" "financial incentives," and "non-financial incentives" were used during the search. Publications in English language were the only ones reviewed. The search identified 1497 publications, abstract screening was done from 1091 qualified publications, and 440 full-texts were screened for eligibility. Only 85 articles reflected the theme of this review. Both financial and non-financial incentives have been found to be crucial in this review, despite the fact that most of people are working hard to retain their economic and social status. Numerous types of financial and non-financial incentives were identified through the review. Managers must ensure that their workers operate in friendly and attractive conditions, according to the findings. This study suggests that managers and other interested parties use the findings as a starting point for identifying and understanding factors motivating workers in their organisations in order to create an atmosphere that supports, promotes, and fosters such factors. It is recommended that the best ways to inspire employees are to build a supportive and exciting working atmosphere, effective communications and strong association, morale-boosting events and commitment to off-the-job life.

BOOK REVIEWS

Rashid Abdallah Chikoyo reviewed a book titled "Chinese Agriculture and Agro-Extension: A Reference Book For International Agro-Training in China, Edited By Nie Chuang. China Agricultural Science And Technology Press, Beijing - China, 2006. ISBN 7-80233-065-3. 411 Pp. The text analyse the presence of reliable agro-extension services. The authors highlight the achievement made by the country towards improving food security through adequate grain production; issues of agricultural bio-technology and its management and the analysis of agricultural related laws in China. Despite of the achievement in the agro-extension reforms, however, the reforms made were not immune to challenges which at some point limit the progress made though it provide more room for learning. The key challenges included budgetary constraints, lack of good facilities and equipment for agriculture, role conflicts, lack of staff career development opportunities and low profitability rate among smallholder farmers. To curb the stipulated challenges, the Chinese government made initiatives to improve food security by considering food security as the top priority in policy making, adjusting land management systems, market orientation reforms, emphasising diversified agriculture and promotion of self-reliance policy. Third world countries which rely on Agricultural countries should copy agro-extension approaches to ensure productivity and income for the households.

Prosper John Kimaro reviewed a book titled: "Extension in Rural Communities By Savile, A.H. (1978).A Manual For Agriculture And Home Extension Workers-Oxford University Press, 1978. ISBN 019-8594-062: 148pp. The book gives theoretical and practical knowledge to community advisors and extension workers. The author has managed to share his practical and theoretical understandings on extension education for rural communities in order to create a global socio-economic transformation. Therefore, this book "Extension in Rural Communities" is an important source which highlights critical and current issues impinging community members in their development process. Apart from increasing the knowledge base, providing policy-relevant and pushing forward development efforts, "Extension in Rural Communities Book" serves as a solid reference point for current and future scholars, extension workers, researchers and policy makers interested in rural development across the globe. Despite the strengths of this book; it has the following shortcomings: The arrangement of the chapters and sub-chapters lacks a good chronological order. At the same time, the author has put too much emphasis on agriculture and very little one on non-agricultural related economic activities. Furthermore, the author has been discussing about community programs and remained silent on community development project and finally, the entire book has been discussing on

how to improve agricultural production and unfortunately nothing has been said on how to improve/secure markets for the agricultural produce.

Isaac Kazungu and William Barnos reviewed a book titled: “Proposal and Thesis Writing: An Introduction; Donald Kisulu Kombo and Delno L. A. Tromp. Paulines Publications Africa, Nairobi Kenya, ISBN 9966-08-133-X. 168 Pp. The book aims to address challenges related to students’ ability to identify, define the research problem and provide guidelines for the preparation of scholarly research works among undergraduate and postgraduate students. The book comprises eight chapters and a superfluous conclusion chapter. This book addresses different themes guiding the process of developing research proposals and reports. The text is distinguished by the inclusion of a good number of local examples, illustrations and cases to give a clear understanding of key issues in social research methods. This book is very important for students and researchers who are interested in social science research methods. This review consists of a summary of the eight chapters and a critical discussion of key issues in the book. The review also makes an overall assessment of the contributions the book has made to the field of social science research methods.

Finally, **Lucas Mataba** reviewed a book titled: “Banking and Finance: Theory, Law and Practice by Clifford Gomez. Phi Learning Private Limited, New Delhi, 2011. ISBN: 978-81-203-4237-8. 344PP. The book discusses significant developments in banking sector as well as gradual but consistent paradigm shift in banking lending from the traditional collateral driven policy to purpose oriented lending. Moreover, the consequences of the September 11 event in the US and its effects between banker and customer are presented. These developments in the financial sector call for new knowledge and practice that responds to a wide array of changes and increasing demand for financial inclusion in the rural areas. The mounting middle-class quest for efficient financial services in the urban areas continues to overwhelm the already overstretched financial system. The writer thus discusses and document these challenges and emerging banking opportunities in the wake of technological advancement in the financial sector. The author uses clear and precise language for communicate to allow readers grasp the banking concepts without much difficulties. Even though the main coverage is Indian banks for Indian B.com students, the materials are still relevant to undergraduate in other developing countries, Tanzania inclusive. Moreover, the inclusion of co-operative banking and microfinance themes seem to increase the value of the book to readers who have a special taste in those areas. Even though the major weakness of the book is disproportionate inclination to banking and financial services with little discussions on other finance topics, the book is still resourceful for lecturers and students who are majoring in financial institutions at undergraduate and postgraduate levels. It is also useful to researchers and consultants in the financial service sector.

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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