

Putting Cooperative Development in Urban Development Agenda: An Analysis and Lessons from Co-operative Reform and Modernization Program Implementation Intervention with Case Reality in Tanzania

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Cooperative development in Tanzania and elsewhere in the world has been a vehicle for improving livelihoods of the residents in both urban and rural settings. It has a historical movements trend from agriculture crop productivity, marketing and value additions needs and movements, which in most developing countries required joint efforts and partnership in its operations for member based benefits in sustainable urban development agenda. Management of these cooperative societies as a vehicle for poverty reduction has been facing various challenges including but not limited to corruption, policy and legal setting as well as institutional structure and systems in place, which among others necessitate many developing countries to have cooperative reform programme to redress the situation, Tanzania inclusive. This paper therefore is centered on documenting factors constraining co-operatives reform and modernization program implementation in Tanzania, which pave the way of putting cooperative development in urban development agenda in view to poverty reduction, institutional and systems development as well as empowerment needs. It examines the case of Kalali Women Dairy Co-operative Society Ltd in Hai District Council to evidence the need. It analyses the co-operative reform awareness among co-operative members. Similarly, highlights the type of services offered by the society as well as factors hindering the implementation of co-operative reform and modernization program. The paper wind up by establishing prospects for future implementation modalities and required capacity for improvement, thus contributing to poverty reduction and meeting the interest of co-operative movement, needs, principles and therefore becomes an integral part of urban development agenda in Tanzania.

Keywords: Tanzania, cooperative, cooperative development, co-operative reform, cooperative modernization, urban development

Background

Cooperative development and movements in Tanzania and other developing countries of the world is a vehicle for poverty reduction and empowerment instrument among residents in both urban and rural settings. It has its historical movements from agriculture crop production, marketing and value additions needs, which in most developing countries required joint efforts and partnership in its operations for member based benefits. Management of these cooperative societies as a vehicle for poverty reduction has been facing various challenges including but not limited to corruption, policy and legal setting as well as institutional structure and systems in place, which among others necessitate many developing countries to have cooperative reform programme to redress the situation, Tanzania inclusive in urban and rural development agenda (URT, 2003).

Cooperative in this context defines as an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically controlled enterprise

(International Co-operative Alliance, 1995). It is an association where people voluntarily joined together for the purpose of achieving a common need through the formation of democratically controlled organizations and who make contributions to the capital required for the formation of such organization and who accept the risk and the benefits contributed of undertaking in which they actively participate. Co-operatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity (URT, 2003). The operations of all types of co-operatives are based and influenced by seven co-operative principles which are; voluntary and open membership, democratic member control, member economic participation, autonomy and independence, education, training and information, co-operation among co-operatives and concern for community (ICA, 1995; URT 2003) In fact over the last two decades, Co-operative societies in East Africa have been performing negatively, particularly in Kenya, Uganda and Tanzania (Chambo, 2009). Poor performance of co-operative societies has negative implication to its members including insufficient services provision, policy contradictions, fragile structure and existence

of weak co-operative leadership and management. Following these global challenges, there was a new consensus emerging within the co-operative sector and among some policy makers that co-operative are globally entering a period of renewal and growth. According to ICA (2008), there was consensus in Tanzanian government and other co-operative stakeholders that the new policy and Act come at a point when the co-operative movement was still held back by old structure, leadership and an old culture of doing business. Likewise, the co-operative support institutions need their own reforms and new mind set to effectively facilitate changing the co-operative movement into a new context of competitive business.

The Cooperative Reform and Modernization Programme (CRMP) is an innovative strategy for introduction of major reforms in and legal framework. It was also an important guideline for designing different kinds of interventions on the basis of sub-projects for inducing the required reform in Africa, Tanzania inclusive. Proper implementation of co-operative reform in African countries including Tanzania has positive impact in co-operative movement including, increase member based income benefits, building its strong co-operative society, improved good governance and accountability and increasing competitiveness in urban sustainable development agenda. Thus, discussing cooperative reform programme and modernization in developing countries is a demand particularly when discussing people empowerment in both income and non-income poverty.

Methodology to Assess the Evidence

The study area

Kalali Women Dairy Co-operative Society Ltd is a primary Agricultural Marketing Co-operative Society (AMCOS) found in Hai District Council in Kilimanjaro region. Kalali is a human settlement where this organization established in the region. The society was established in 1980 by the local women from Kalali community. The society was supported in terms of finance and technical expertise from Germany and until, August 2013, had 263 members.

The major functions carried out by Kalali co-operative society are collecting milk from their member and process them until final products. The by product obtained from Milk includes butter, cheese, and yogurt and selling fresh milk and processed milk, which found sold to both members and non-members in the region. The market for Kalali dairy society product is Moshi and Hai town councils but members and leaders during the interview shows a great interest to find more market outside the region. This is due to increasing milk production from members which require expanded market to meet the challenges. The reason for increasing the level of member productivity include agriculture training provided to members from Cooperative regional office, use of medics to cure cattle as well as use of extension officers, who helps to train on good breeds of animal husbandry.



Plate 1: Kalali Women Dairy Co-Operative Society Ltd Office in Hai (May 2013)

The management structure of Kalali co-operative comprises of; co-operative manager, co-operative employees including accountant (treasure), operational persons, sales and marketing persons.

These instrument are key for daily operation of the cooperatives to meet member interest and requirements and therefore outcrop them out of poverty in the region.

Choices of the study area and its rationale

Kalali Women Dairy Co-operative Society Ltd was chosen due to various reasons. These include its accessibility to Moshi urban centre where transport facilities are available all the time. The long history and movements of the society to serve members in poverty reduction and easy accessibility of information from the members and employees are other criteria set. Likely, it is a women association initiative without men assistance where testing capacity of women was potential in reducing poverty in their family as well as awareness of the Cooperative reform programme and modernization,

which cause need to test if real the programme is implemented accordingly and if not why? This was also to test whether women can do with or without men towards understanding gender profile, resource ownership and institutionalization of women in development programmes. These criteria set were used to test other 4 cooperative societies in Moshi and Hai as the results Kalali scored 85% marks of the total and therefore was selected. Others societies of the same nature tested before decision to be made for study include, Nronga, Walimu, Mwamsera and Rombo Cooperative societies. A total of 90 respondents involved in this study (Table 1):

Table 1: Number of respondents during the fieldwork

S/N	Respondents	Total No. of Respondents	Male	Female	Percentage (%)
1	Manager	1	0	1	1.1
2	Employees	7	3	4	7.7
3	Members	47	5	42	52.2
4	District and Regional Official working in Cooperative department and policy section	20	10	10	22.4
5	Tanzania Federation of Cooperatives (TFC)	3	2	1	3.3
6	Higher Learning Institution (MUCCoBS)	12	7	5	13.3
5	TOTAL	90	27	63	100

Tools and methods for data collection and analysis

Both primary and secondary source of data were considered in the process of data collection in order to make the research meaningful with reflection to policy and sustainable urban development agenda. Interview administered through questionnaire and observation were tools and methods employed. The secondary data employed including publication, articles and co-operative policies as well as books and other materials related to the study phenomena. Key question asked centred on understanding the historical development of the society, its functions towards improving livelihoods of members, awareness of the Cooperative reform and modernization and its implementation status. The later enable the researcher to draw factors constraining the effective implementation of the reform by examining what is happening as well as what is presented in the programme document. Likely, how far areas specified in the programme document touches the real practical aspects which members thinks can outcrop them out of poverty. Interview, observations as well as focus group discussion were held to different groups particularly members of the society where different perceptions notice and documented for learning (Table 1).

The data collected had both numeral and narratives nature, which necessitates the use of qualitative and quantitative data analysis method as

facilitated with the use of Statistical Package for Social Science (SPSS). In this context data were coded and analyzed in the form of table, percentage, graphs and figures, which enabled the process of sorting, forecasting, abstracting and transforming the raw data collected to provide information that permitted the action to be taken. However, the data collected provides quantifiable data and hence quantifiable technique of data analysis was used. quantitative data collected though the questionnaires were assigned in numbers and coded, data were classified into string and multiple (open-ended questions) and numeric (closed-ended questions), then data were entered in computer and analyzed using SPSS. Finally data interpretation was done according to the nature and appearance of tables, charts and figures to anticipate the range of the results and showing the relevance of the study.

Results and Discussions

Cooperative policy and legislative framework in Tanzania: An explanation

Tanzania, since independence, has formulated its cooperative policy which becomes a foundation for cooperative development and movement in the year 1997. Under section 1.2 of the Policy, explains clear goals, objectives and strategies to allow maximum deployment of Co-operative principles and practices for social and economic emancipation of the

majority of citizen and thus achieve social benefits from this joint voluntary organizations. In the year 2002, a new second policy was formulated. Under paragraph 1.2 of the policy define roles and responsibilities of the Government and other stakeholders in the promotion and support for co-operative development. Generally, the policy objectives aim at encouraging the establishment and continuous operation of member-owned and member controlled co-operatives, establishment of economically strong co-operatives and to foster an efficient and effective movement of co-operative structure. In the 2003, Cooperative Society Act of Tanzania was formulated towards directing the cooperative functions, principles and modes of operations in improving lives of the members. In practice, it seem that have been difficult to implement and enforce what presented in the policy document to achieve sustainable benefits to members. Therefore the existence of co-operatives' shareholders and support from the government implementation of the CRMP.

Cooperative reform and modernization Programme: Essence and needs in Tanzania

In the year 2000 a turning point came at putting in place foundation for rebirth of Co-operative sector in Tanzania and other East African countries. Among important initiatives that took place include establishment of special Presidential committee by then Tanzanian President Benjamin William Mkapa to investigate on what could be done to revive Co-operatives. The new National Co-operative Policy was also put in place in 2002 and new Co-operative legislation aiming at strengthening member participation and democracy was passed in 2003 by the parliament as previously explained. These and other efforts have culminated into the emergence of a key strategic document, namely the Co-operative Reform and Modernization Programme (CRMP, 2005-2015). The CRMP was a ten years programme from 2005-2015. The programme is targeting addressing the problems identified above where it was now eight years of its implementation since its commencement on January 2005.

The document was developed with direct involvement of Tanzania Co-operative Movements and alliances. It identifies problems of poor management of co-operatives, inability to cope and compete in the liberalized market economy, improper co-operatives structures that are too expensive and inflexible and lack of working capital, lack of co-operative education, weakness in supporting institutions and limited spread of co-operatives. It also set out detailed strategies for overcoming this problematic inheritance. The goals of the CRMP are; Economically strong co-operatives societies which are capable of facing competitive challenges, Strong savings and credit

co-operative societies which were provide better services to their members and be a source of capital for other types of co-operative, An empowered membership through acquisition of education, knowledge and knew skills, Good governance and accountability in co-operative societies. This expeted to minimize the problem of theft, misappropriation and corruption in co-operatives and ensure efficient and cost effectiveness structures which can easily respond to the needs of their members. The main purpose centred on interpreting the co-operative development policy and supporting laws into workable strategies and plans. It translates in practical terms how the overall vision can be achieved, the desired from which the present co-operative movement has to take, the role of various stakeholders in the implementation and linkages which need to be established or strengthened to kick-off the co-operatives' transformation process (URT 2005). In supporting these argumentations, the cooperative reform programme in Tanzania therefore spin on four aims that together comprise the 'destination' of co-operative reform: These includes

- An autonomous co-operative sector, self-regulating and free to go in whatever direction the members choose, subject to the co-operative Principles.
- Light regulation of the process by government, which registers and (in cases where co-operatives are corrupted) deregisters them just as it would another form of limited liability company or association.
- An enabling environment for co-operatives that provides equal treatment with other types of business.
- A partnership between government and co-operative sectors in which supports are given so that the full potential of the form is realised.

The potential of co-operatives to reduce poverty for kalali cooperative society has been realised and members have fully in control – of their societies (See also Table 2). The case below manifests the operation of various activities carried out by the organization to meet the programme implementation as described in this context.

Kalali women dairy co-operative society: A case in perspectives

One of the main goals of the CRMP was to empower the co-operative members by providing them entrepreneurial education and necessary skill for them to modernize their co-operative societies as a wheel in reducing poverty to members (URT 2006). Functional Linkages and autonomy observed to be important ingredient as previously stated. However, the term empowerment is difficult term to define. Rapapport (1986) defines empowerment like obscenity, you cannot define it but you know it when

you see it. When we see the changes in economic and social lives of the people that are what was determine how they have been empowered through CRMP. In essence, empowerment is something to do with giving people control over their own lives politically, socially or economically. Understanding the service offered by the organization, awareness on the program as well as how far the programme meets members interests constitutes understanding on how far the society members have been empowered in the context of CRMP or not as discussed in this context.

Standard of services provided by the co-operative society

The study shows that large numbers of people in Machame area are aware of services provided by the Kalali Co-operative society. This was revealed by (93.5%) of the respondents while the rest (6.5%) are not aware of the services provided by the Kalali society (figure 1), and this implies that citizens access the services like buying and supply of milk to Kalali, buying well-made butter and cheese as some of the services provided by Kalali co-operative as well as SACCOS services are great important in efforts to outcrop residents out of poverty (Figure 1).

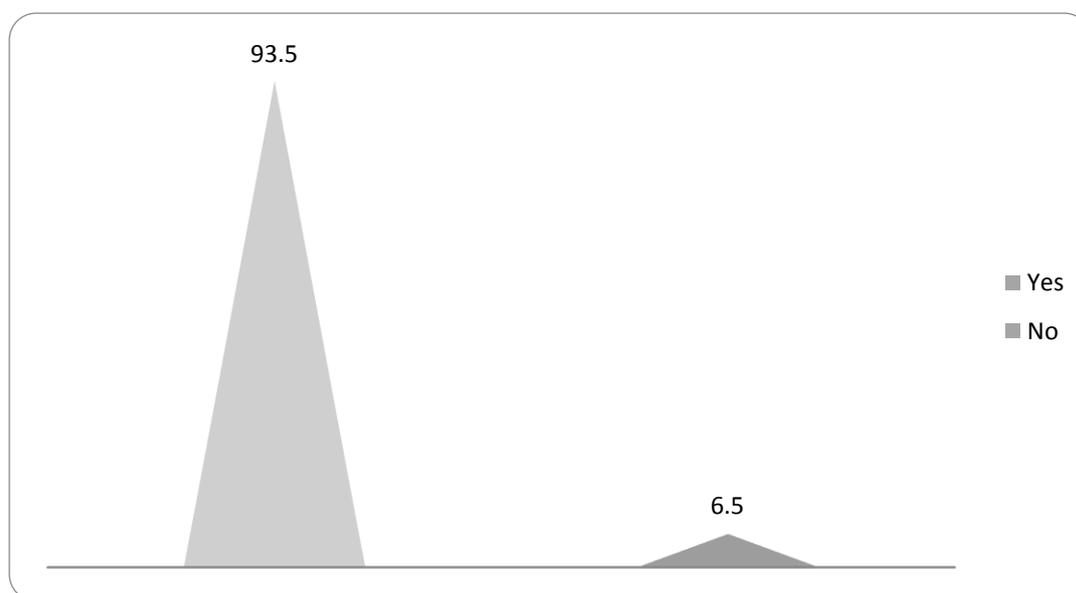


Figure 1: Awareness of services provided by co-operative society

Despite of awareness of services provided by Kalali co-operative and timely accessibility of those services, the study shows that there are some of the citizen who cannot afford to access the services from Kalali co-operative. The study revealed different factors hindering effective accessibility of services to citizen. These include inadequate fund (33.3%) particularly to non-members within the neighborhood who in most cases fails to pay for the services.

The study shows different perception members and residents have on cooperative service and therefore a society. It has revealed that (16.7%) of respondents have negative perceptions toward co-operative society. This minority see the society as extravagant in member resources, with poor education background of members. Likely, it was noticed that (22.2%) of responses comes from non involvement in cooperative society activities and therefore don't know what is going on. Other factors are as presented in Figure 2.

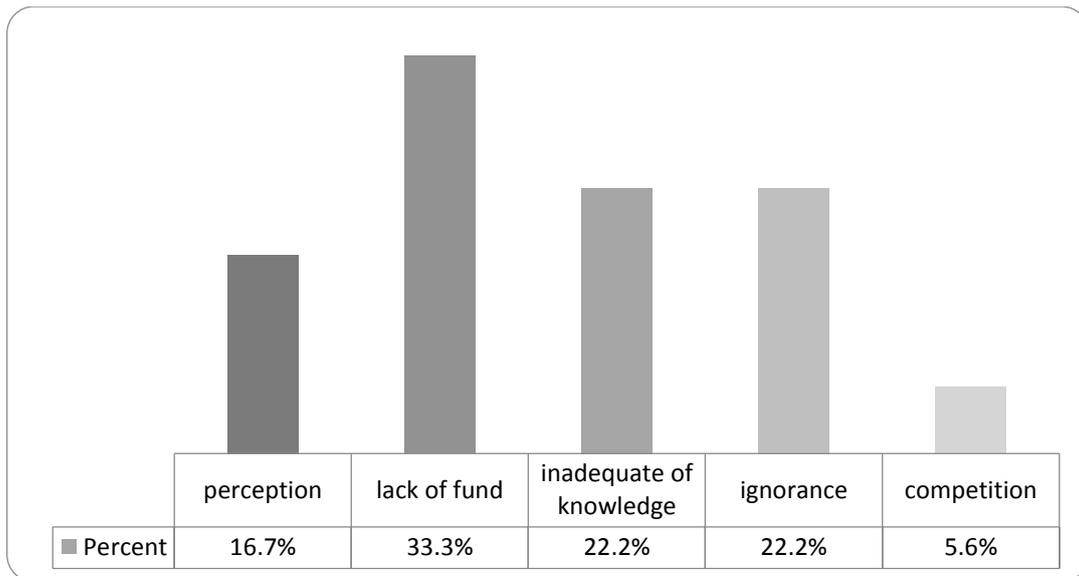


Figure 2: Factors Hindering Effectiveness Accessibility of Services

The study indicates that only 83.9% of members interviewed perceive the services provided by the society is at standard and sustainable for the development of co-operative members between good and very good (Figure 3). These services provided by Kalali co-operative society including receiving milk and processing them, selling of

cheese, butter and packed milk. Likely, a total of (45.2%) respondent revealed that the standard of services offered by Kalali co-operative society is very good, while other respondents have said the standard of services offered by Kalali are good including (38.7%) and (16.1%) of respondents said the services are moderate

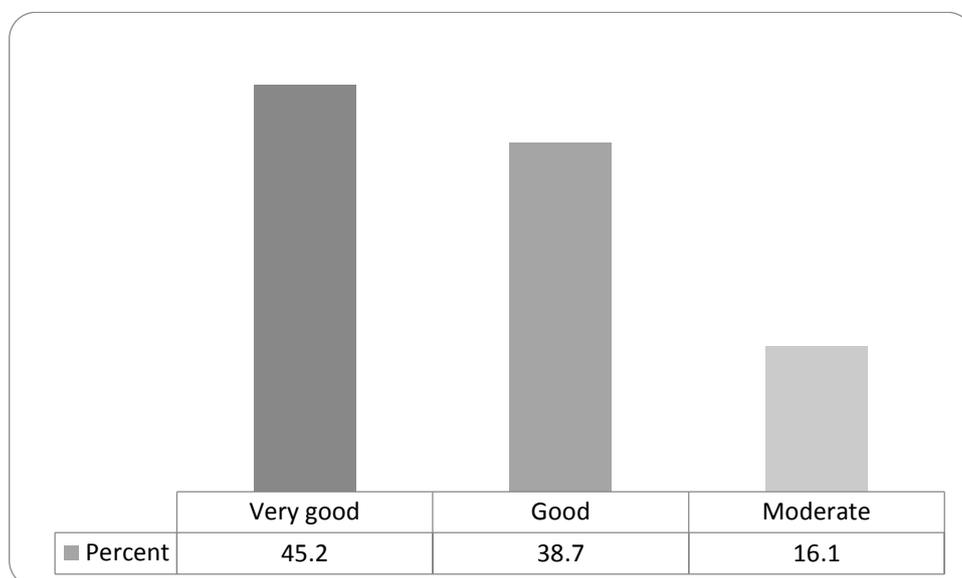


Figure 3: Level of services provided by the society

The study shows that standard of services provided by Kalali co-operative are affected by number of factors, these include Inadequate of capital which can be revealed by (33.3%) of respondents, this capital can be used to purchase new and modernized machine to facilitate production process, as the

result standard products and services can be guarantee. The study shows the uses of traditional means of production (plate 2), this implies that poor market competition and production of shapeless product such as cheese and butter because of using traditional means of production.



Plate 2: Traditional Means of Production (underdeveloped means of production)

Awareness of Co-operative Reform and Modernization Programme

The study shows that (61.3%) of respondents from Kalali co-operative members are not aware of 10 years government programme of Co-operative Reform and Modernization Programme (CRMP) and the rest (38.7%) are aware of it (figure 4). This implies that people in co-operative are not aware of

the services offered by the government towards the development of their co-operative including CRMP programme, but they fail to implement properly because of the challenges mentioned above. This makes them not to be able to be competitive in the business environment and also it implies that the government may increase their support towards proper implementation of this programme.

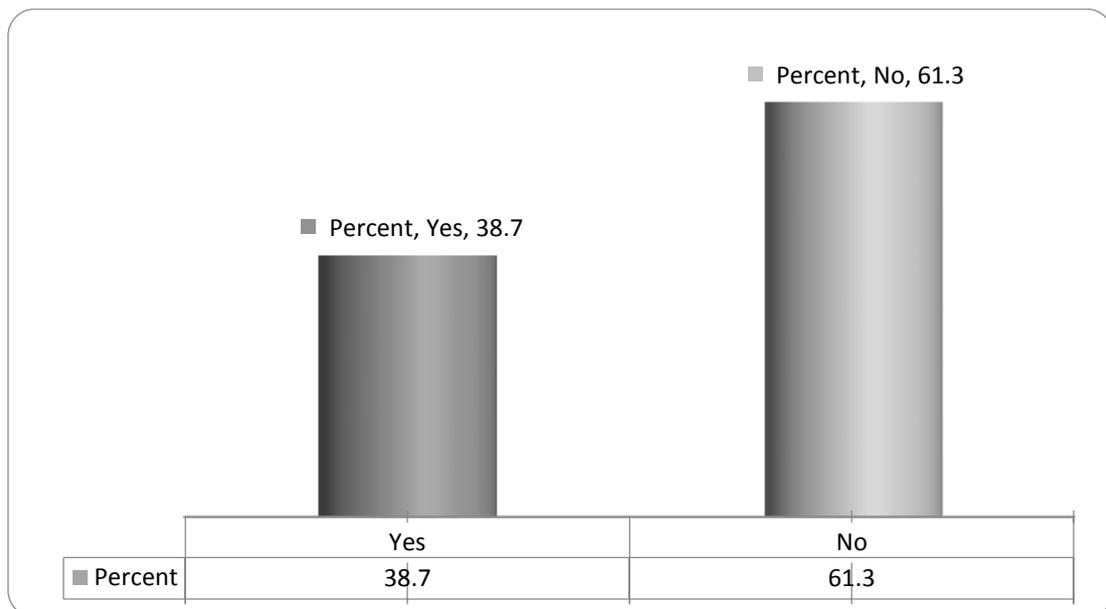


Figure 4: Awareness of Co-Operative Reform and Modernization Programme

Reform Programme Implementation intervention and case reflections in Reality

The Kalali cooperative members and management staff interviewees who were aware with cooperative reform programme as previously explained talked proudly about the reform process. They showed that the cooperative reforms process has left the co-operative sectors much more free than before.

However, they warn that the reform process is not yet complete, and that government interest in the SACCOS makes them vulnerable to being used once again as 'tools' of development. Likely, they observe that central Registrar of Co-operatives exercised strict regulation over co-operatives' functions, which prohibit their activities especially in case of diversification of cooperative activities. Table 2 below shows the areas examined and their status as per cooperative reform programme areas:

Table 2: Cooperative reform implementation intervention

S/No.	Reform area examined	Status of implementation
1	Reform champions emerge who are influential with government	It is members initiative in making follow-ups to understand the content but hardly supported at local level for its implementation by members
2	Coalition with political resources	No found independent and no political influence noted
3	Objective state of the movement report is made by experts	Yes in 2000, Presidential Commission leading to reform process nationally, but no members has been involved in such initiative nationally, thus hardly integrated to local development programmes and cooperative functions
4	New co-operative law is drawn up and enacted	Yes, this attempt was done nationally in 2003 and New Bill is in place by the year 2013
5	New byelaws are drawn up for co-operatives	Yes, and disseminated by Co-operative Registrar. Kalali cooperative society possess these documents and are instrumental to guide its modes of conduct
6	Changes made at regional, district levels	Integration to different levels still infant but initiative and linkage effort has started by the society members and leaders in various areas especially in Training section to members
7	Budget allocated by central government	No budget support as the government observes cooperative as self independent institutions which should operate using their source of funds. This is not enough, thus the government should do more to support the initiative and good work done by these cooperative
8	Education campaign among co-operative members	Members noticed that this had done since 1996 through Memcoop programme, but hardly know where the programme ended or will it continue?
9	New elections for the board	Yes, in staged progress within the society and through regions
10	Debts forgiven, new financial basis for co-operatives	They are not aware on the matter but members are aware with government promise to pay for the cooperative debts especially agricultural cooperatives.
11	Leadership, management training, access to finance	Yes, as part of reform process but most training are self sponsored to members
12	Business strengthening programmes are begun	No, but coffee co-operatives benefit from fair trade partnerships are the society is in effort to find markets for her products
13	Support is given for product development, opening up of markets	No support from the government part. They use to write project proposal for funding and send to different cooperative development partners for support. This has born fruitful results.
14	Primary co-operatives are encouraged to link up to form secondaries, business ventures	Yes, Kilimanjaro Bank, and primary export cooperatives are in place, which support their initiatives
15	Apex co-operatives are formed or reformed	Yes, but capacity of TFC is in question to meet the national cooperative interest and movements.
16	New national-level business arms are created to support Primary co-operatives	No, but feasibility of a Co-operative Bank is being studied by TFC and progress are in vain as reported by June 2013 by TFC member during the interview

The table 2 implementation result area shows that the government in collaboration with other cooperative development partners have to increase their effort in terms of capacity building of these

cooperative as engine of growth of residents, Otherwise it will be difficult to retrofit once some clever people and elite group own these society.

Factors hindering the implementation of CRMP programme

The study revealed different factors hindering implementation of cooperative reform programme as explained below and summarized in Table 2:

Lack of adequate capital and sustainable financing

The findings from the study showed that lack of adequate capital and sustainable financing was the major reason as to why the programme has not been effectively implemented and this can be revealed by (29.3%). The society fails to operate properly in production, processing and marketing due to lack of adequate capital and sustainable financing as a result low standard of services provided by the society. For proper implementation of CRMP programme the society should have enough capital for attainment of its goals.

Inflexible co-operative structure

For attainment of CRMP programme the society should highly be flexible to adapt the changes

brought by the programme including reform and modernize their society's structure from traditional means to modern ones in order to increase competition in the market place and this can be revealed by (13.3%) of the total respondents who have been interviewed. The coops management should also be highly flexible (Chambo 2006).

Weak economic base and lack of strategic planning

The findings from the study showed that weak economic base and lack of strategic planning being among the factors hindering effective implementation of CRMP programme and this can be revealed by (14.7%) of the total respondents being interviewed from Kalali co-operative. To improve the process of planning and budgeting in cooperative societies, Board members and staff should be introduced to Strategic Planning Techniques which will set options for progress and implementation of actions as a matter of rule for organization operation. The system of supervision and audit should undergo tremendous improvement to enable them contribute effectively to the transformation process as found to be weak and therefore affects programme implementation (Table 3).

Table3: Factors Hindering the Implementation of CRMP Programme

Factors	Frequency	Percent
-Lack of adequate capital and sustainable financing	22	29.3
-Inflexible Co-operative structure	10	11.1
-Weak economic base and lack of strategic planning	11	12.2
-Weakness in Co-operative support institutions	9	10
-Negative perception of Co-operative movement	10	11.1
-Insufficient Co-operative education and training	5	5.5
-Lack of commitment by the Government in allocating sufficient resources for the programme	23	50.1
-Total	90	100.0

In addition, Chambo (2009) pointed out that the co-operative education and training did not reward to the members the opportunity for them to develop action programme to bring about change they needed but rather just a general knowledge about cooperation. Inadequacy of capital to facilitate training process to all co-operative, Inadequacy materials to facilitate training process including books, Lack of motivation to the co-operative members, and presence of self-interest of co-operative members.

Conclusion

The study shows that, the reasons for co-operative society not to adhere to the 10 years government programme (CRMP), Inadequacy numbers of expertise from the government to provide entrepreneurial training to the co-operative societies

are some remarkable reasons. However, proper implementation of the co-operative reform and modernization programme (CRMP) will increase co-operative performance in production process and be competitiveness to the market. Generally the study found that, the services provided by Kalali was efficiency and sustainable, but the implementation of co-operative reform and modernization programme was very poor and not enough implemented. The program was now eight years of its implementation since its commencement on January 2005, but despite of its eight years stills its applicability and use is very minimal in co-operatives.

The study revealed that majority of co-operative members was not aware of the CRMP program while some of them are aware of it. This shows that there is a need for the government commitment to allocate sufficient funds for properly implementation of co-operative reform and

modernization. And also there should be routine training to leaders and co-operative members to make them more update on various matters important for the co-operative societies development including proper planning, proper record keeping, entrepreneurial skills and market and marketing information to ensure members involvement in the reform.

The Co-operative Reform and Modernization Programme (CRMP) goals sounds promising on paper in such a way that its success could have been highly contributed to rapid poverty reduction to majority of Tanzanians including co-operative members. However, its applicability and supportive mechanism to cooperative societies seems not well known by the co-operative society's members. The implementation of the program seem also to be affected by number of factors includes lack of adequate capital and sustainable financing, weak economic base and lack of strategic planning, inflexible co-operative structure, Weakness in Co-operative support institutions, Negative perception of Co-operative movement, Insufficient Co-operative education and training, and Lack of commitment by the Government in allocating sufficient resources for the programme.

Recommendation

Basing on the above conclusion, the study recommends the following in which the government in collaboration with other stakeholders may opt to take towards fast track the implementation of the programme and therefore have a great benefits to members: These include:

Capacity building of cooperative society in terms of training and financial support should be highly initiated towards effective programme implementation. Training should involve all groups of co-operative members and all other co-operative stakeholders for proper performance of CRMP. The need for continuous training should be understood. By structuring the training process for teams/groups, training can be specifically adapted to fit a particular group in co-operative society. In order not to interrupt daily work, sessions should not be longer than one hour in duration. Training should be open to everyone in the organization and whenever possible, the more experienced and expertise personnel should act as facilitators of the training programs. This will increase performance and coverage of CRMP programme to the co-operative societies.

It was notice weak cooperative expertise in Regional and District level in Kilimanjaro and elsewhere in Tanzania regions which deter the awareness of the programme to members and its requirements and assistance. Areas proposed seem to remain more on paper rather than being

implemented. Thus, the Government may employ more people who are expertise on co-operative issues in order to increase number of expertise dealing with co-operative development. This expertise will be responsible to make sure co-operative societies are well trained on co-operative aspect including CRMP programme. Employ More Expertise on Co-operative development is a demand within the cooperative society themselves as well as to the government authorities

Different co-operative stakeholders who engage in co-operative activities including community members, government, company and non-governmental organizations should facilitate training development on co-operative reform and modernization program by assisting co-operative members to be well aware of it, to increase their participation towards co-operative development. Also should create conducive environment for co-operative societies to operate competitively. In addition, Co-operative members should themselves be motivated toward co-operative development and be there when needed for different training for the development of their co-operative. They should also be flexible to adopt changes which might occur to the co-operative in urban and rural development needs. Reflection on the need and strengthening participation of members in planning, initiation, decision making, implementation and monitoring of cooperative activities, members will feel benefiting from the society as well as in sustainable urban development agenda. Thus putting cooperative in Urban development agenda is essential not only in Tanzania but also elsewhere where poverty persists as well as need for empowerment of local residents economically, socially, technologically in production are demands. Thus, different stakeholders nationally and internationally may opt to continue finding mechanism to integrate cooperative modernization programme in development agenda for the benefit of the society worldwide.

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