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collective Power of Co-operatives in Africa”***

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ABSTRACTS

Cultural Heritage Preservation through Ushanga Initiative Cooperatives in Narok County, Kenya

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ABSTRACT: *Beadwork is still a potent way to preserve cultural identity while promoting and cultural heritage. Cooperatives have become essential avenues for group action and community empowerment. Ushanga cooperatives demonstrate an innate ability to recognize and capitalize on the inventive qualities of the cultural and creative industries. Despite all of this evidence, neither academics nor the cooperative movement itself have thoroughly examined the connection between CCS and cooperatives too far. Thus paper focuses on the contribution of cooperatives on cultural heritage preservation. The study adopted descriptive research design that combines both qualitative and quantitative approaches. The study was conducted in Narok county where Five Ushanga cooperatives operating both in Maasai Mara game reserve and Narok town with a membership of 1400 were purposively selected from the twenty (20) registered cooperatives due to their active participation and high membership. Simple random sampling procedure was used select 300 active members from the five (5) Ushanga initiative cooperatives. Key informants were purposively selected and comprised of five leaders of Ushanga initiative cooperatives and one chief executive cooperative officers. Data was collected using structured questionnaires and key informants' interview schedules. Data was analyzed using descriptive statistics for quantitative data and content analysis for qualitative data. From the study results females dominated in the Ushanga initiative cooperatives with a representation of (91.80%). This is an indication that beadwork enterprise is predominantly undertaken by females. Items such as leather bracelets (99.4%), beaded necklaces (99.2%), wristbands (99.2%), beaded rungas (98.1%) and woven garments (97.3%) were the most commonly produced items. Ushanga initiative cooperatives not only promote economic empowerment but also cultural resilience. The study comes to the conclusion that bolstering cooperative frameworks can be a successful cultural preservation tactic and suggest policy assistance to increase their influence among indigenous groups.*

Keywords: Cultural Heritage, Preservation, Ushanga Initiative & Cooperatives

Revolutionizing African Co-operatives through Inclusive Digital Transformation Beyond Hype: A Systematic Review

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ABSTRACT: *Digital technologies hold transformative potential for African co-operatives, yet their adoption remains uneven, often prioritizing hype over grassroots realities. This study critically examines how digital tools, ranging from blockchain to Short Message Services (SMS) platforms, can genuinely empower member-driven enterprises while preserving co-operative values of equity and democratic governance. Through a Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA)-guided systematic review of 537 peer-reviewed articles (2020–2024), including 15 Francophone African cases and bibliometric analysis (VOSviewer), we map trends, expose disparities, and analyze cases from Kenya, Ghana, and Senegal. Findings reveal three critical gaps: (1) Misaligned priorities, where 70% of studies focus on East Africa and advanced technologies like Artificial Intelligence (AI), despite low adoption rates in low-infrastructure contexts; (2) Exclusionary designs, with 60% of tech pilots neglecting gender, literacy, and rural-urban divides; and (3) Success stories, such as Kenya’s M-Farm SMS system, which outperforms complex tools by centring accessibility. Grounded in participatory development theory and de-colonial tech critiques, we argue that digital transformation must prioritize appropriateness over sophistication. Our member-centric framework proposes tiered solutions: voice-AI for illiterate members, co-operative-owned data governance, and youth-led digital literacy programmes. For policymakers, we recommend funding shared platforms, e.g., cross-border Fintech for Savings and Credit Co-operative Societies (SACCOs), and mandating gender-inclusive design. Researchers must shift from isolated pilots to longitudinal studies co-created with co-operatives, while Non-Governmental Organizations (NGOs) should establish rural tech hubs. This study reorients the digitalization debate towards inclusive innovation, offering actionable pathways to revolutionize Africa’s co-operative movement beyond hype, ensuring technology amplifies, rather than undermines, collective power.*

Keywords: Digital transformation, African co-operative, Inclusive innovation, Participatory design, Member-centric governance.

Determinants of Women's Willingness to Leverage Agricultural Cooperatives for Healthcare Financing in Kenya

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ABSTRACT: *COVID-19 exposed unaffordability of health insurance as a weakness in Kenya's health system that hampered the Country's response to the pandemic. To investigate the potential of leveraging on agricultural cooperatives to achieve gender-responsive healthcare financing in post-Covid-19 recovery in Kenya, we undertook a survey involving 509 women from households registered in agricultural cooperatives in three counties. We used Logit regression model to determine factors that determine willingness of women to leverage on agricultural cooperatives for healthcare financing if their agricultural cooperatives were to establish healthcare schemes. We found a high proportion of women (89.8%) willing to subscribe to agricultural cooperative-based healthcare schemes if established by their cooperatives. The study further revealed that women's county of residence, type of cooperative, highest level of education attained, and their main source of income were factors significantly associated with likelihood to subscribe to agricultural cooperative-based healthcare schemes if established by agricultural cooperatives. We concluded that the county of women's residence, type of cooperative, level of education, and the woman's main source of income would be key determinants in women's leveraging agricultural cooperatives for healthcare financing. In the aftermath of the COVID-19 pandemic, agricultural cooperatives will need to consider these factors when designing and delivering healthcare schemes if they are to serve as leverages for gender-responsive healthcare financing in post-COVID-19 recovery and building back better.*

Key words: Women, Cooperatives, COVID-19 Recovery, healthcare financing

The Historical Development of Co-operatives in Africa: Assessing the Socio-Economic Factors on Membership Growth and Sustainability

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ABSTRACT: *Across Africa, co-operatives have long stood as pillars of community resilience, helping people come together to tackle poverty, unemployment, and social exclusion. These grassroots organizations offer a way for individuals to pool resources, share risks, and collectively improve their livelihoods. Yet, despite their promise, many co-operatives face real struggles: declining membership, operational instability, and challenges in staying sustainable over time. This research takes a closer look at how co-operatives in Africa have developed over time, and more importantly, what social and economic factors are helping or hindering their ability to grow*

and last. With limited research focused specifically on these issues, there's a pressing need to better understand what makes co-operatives thrive, and what holds them back. The study draws on social capital theory and institutional theory to explore how trust and strong social community networks, and effective regulatory systems can shape the success of co-operatives. Using secondary data, census sampling and case study research design, it included a diverse range of co-operatives from different African countries on stages of development and sustainability. A mixed-methods approach guided the research whereby both qualitative and quantitative data were collected. The findings were analyzed through content and thematic analysis. The findings indicate that membership growth and sustainability were influenced by the income levels, education levels, employment, access to credit financial services, government support policies, location, inclusive participation, technological access, cultural attitudes toward collective action and historical policy interventions. The study offers practical recommendations to co-operative leaders, development agencies, and policy-makers. Ultimately, it hopes to strengthen co-operatives as tools for inclusive, community-led development across Africa.

Keywords: Historical Development, community resilience, social capital, membership growth.

Demutualization of Cooperative Bank for Sustainable Development: Strategies and Indicators

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ABSTRACT: *The revitalization and emerging of the National cooperative bank of Tanzania during the year 2025 in financing cooperative societies and members against various challenges is subject to sustainability mechanism. The study examined demutualization of a Kilimanjaro regional cooperative bank to a national tier, known as the National Cooperative Bank (NCB). Data collection engaged questionnaires from 54 sampled cooperative societies and 162 coop leaders. Exploratory factor analysis was employed to identify bank sustainability strategies. Indicators of outcome for sustainability were captured by using a binary multiple regression model. The findings explored that, with effective bank operational; inclusive management; adhere with Bank implementation process; these are strategies subjected to influence NCB sustainability. Externalities, financial crisis, and financial markets are indicators found to influence NCB sustainability. Lastly, prior to the NCB take-off, financial crisis mitigation and risk assessment strategies are recommended. Coops and policymakers are recommended to ensure Cooperative identity is maintained. Further, merging and acquisition perception by NCB Non-cooperative shareholders is recommended for further study.*

Keywords: Demutualization; Sustainable Cooperatives; Banks; Strategies; Indicators

Determinants of Financial Sustainability in Saving and Credit Co-operative Societies in Tanzania

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ABSTRACT: *The paper assessed the determinants of Saving and Credit Co-operative Societies (SACCOS) policies on financial sustainability, with evidence from registered SACCOS in Hai District, Tanzania. Specifically, the study examined the influence of credit management policies on financial sustainability, determined the management of loan defaulters towards financial sustainability, and examined the influence of membership enrollment policies on financial sustainability. The study adopted a descriptive research design complemented by a case study research design. The sample size of the study was 138 respondents. The study found that loan repayment terms and conditions are critical factors in ensuring the financial sustainability of SACCOS. Additionally, monitoring and evaluation are critical components of effective loan management, as justified by a significant majority of respondents. Further, the essence of SACCOS limiting loan amounts to collateral value scored the highest estimate and was statistically significant. The study concluded that credit management, loan defaulter management, and membership enrollment can enhance SACCOS' financial sustainability with varying variables. The study recommends that SACCOS should regularly provide training to members on credit issues. Further, SACCOS should continuously monitor the effectiveness of recovery policies by properly elaborating on the loan categorization report based on the time of payment; penalize delinquent loans, and ensure zero tolerance for members with loans in arrears.*

Keywords: Determinants, Financial sustainability, SACCOS.

Enhancing Food Security Through Agricultural Cooperatives: Discourses of Climate Change and Smallholder Farmers in Africa. A Systematic Review

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ABSTRACT: *The persistent food insecurity faced by smallholder farmers in Sub-Saharan Africa is driven by limited access to productive resources, weak institutional support, and increasing exposure to climate-related shocks. While agricultural cooperatives are promoted to enhance food access and resilience, systematically synthesized evidence on their role remains limited, especially in climate-sensitive contexts. This review addresses that gap by examining how agricultural cooperatives influence food security outcomes for smallholder farmers across Africa. The study employed a systematic review design, guided by the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) framework. A structured search was conducted across six databases - Emerald Insight, Taylor & Francis Online, Google Scholar, Africa Journals Online (AJOL), ScienceDirect, and CAB Direct, covering literature from 2000 to 2024. From 3,241 initial results, 154 titles were identified as relevant, and 35 studies were retained after abstract screening. Full-text screening yielded seven peer-reviewed studies meeting inclusion criteria, selected based on their focus on cooperative membership, food security outcomes, and relevance to smallholders in climate-vulnerable settings. Findings from studies in Ethiopia, Malawi, Tanzania, and Ghana reveal that cooperative membership is associated with improved food availability, dietary diversity, and reduced food insecurity. These outcomes were linked to enhanced access to inputs, credit, training, markets, and extension services. Some studies also reported contributions to climate resilience, including improved irrigation, income diversification, and community-based environmental management. The extracted data were synthesized thematically to identify key patterns and contextual variation. This review consolidates fragmented evidence on the role of cooperatives in food-insecure and climate-sensitive farming systems. It highlights the conditions under which cooperatives are most effective and offers practical insights for policymakers and development practitioners on how to strengthen their impact through improved governance, better market integration, and the incorporation of climate adaptation strategies into cooperative models.*

Keywords: Agricultural cooperatives, Food security, Smallholder farmers, Climate resilience, Sub-Saharan Africa

Formalisation of Informal Social Media-Based Savings and Lending Associations: A Pathway to Digitally Youth-Led Co-operative Financial Institutions in Tanzania

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ABSTRACT: *The growth of digitally informal youth-led savings and lending associations (DIYSLA), which are founded and administered using social media platforms, represents a dramatic shift in collective financial behaviour among youth in the digital era. Guided by social capital theory and digital financial inclusion, the study examined DIYSLA's socioeconomic activities and assessed their ability to transition into formal Co-operative Financial Institutions (CFIs). Adopting a cross-sectional design, data were collected from 147 DIYSLA members using online surveys and semi-structured interviews. Quantitative data were analysed descriptively, whereas qualitative data were analysed thematically. The study findings revealed WhatsApp (92.5%) as the most popular platform for mobilizing group savings, peer-to-peer lending, and mutual aids through the MKOBA application. MKOBA, a mobile finance platform that integrates with Vodacom Tanzania's M-Pesa service, improves transparency, record-keeping, and trust within DIYSLA. It was also revealed that the DIYSLA operating procedures were well linked with co-operative ideals and had a high potential for transforming to formal youth-led CFIs. Furthermore, the study findings revealed that, 91.8% of respondents expressed a willingness to formalize their DIYSLAs into CFIs. Despite the willingness, fundamental impediments remain: legal and regulatory difficulties, limited co-operative education, capital limits, and insufficient co-operative leadership capacity. The study concludes that incorporating DIYSLA into formal CFIs can boost young engagement, financial inclusion, and long-term economic development in the digital era. To realise their full potential, legislative interventions are recommended, particularly in the form of simplified legal paths, specific co-operative education programs, digital incubation hubs, and targeted financial support. Furthermore, the study recommends for further research to be conducted to investigate scaling up models and policy frameworks that can promote the establishment of digital CFIs in Tanzania and Africa.*

Keywords: Youth Co-operatives, Social media platforms, Digital era, Savings and Lending Associations

Agricultural Marketing Cooperatives Roles in Enhancing Food Security Resilience in Africa: Evidence from Tanzania Practice.

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ABSTRACT: *Agricultural cooperatives play a crucial role in ensuring food security, particularly for smallholder farmers in developing countries. The global growing population leads to food security challenges; cooperatives have a niche intervention to overcome food security challenges. The paper answer five questions which are; what are the basic strategies used by agricultural cooperatives in improving food security? How can agricultural cooperative engage in crop diversification? What is the role of agricultural marketing cooperatives in improving household nutrition? What are the available strategic challenges faced by agricultural marketing cooperatives on their efforts to bring food security? The paper was based on community empowerment theory; where cooperative societies play a crucial role in achieving food security by empowering small producers. The paper adopts a Systematic Literature Review (SLR) to critically explore the agricultural marketing cooperatives roles in enhancing food security to build inference. The discussion found that, cooperative can be and had been used to bring food security by extending production, education of food production and the adoption of climate smart agriculture. Also, cooperatives were found t the good model in advancing nutrition to smallholder farmers based on different programs. However, cooperative was faced with challenges on innovation, technological adoption and education on scientific farming. The paper concludes that, with education and awareness campaign on food production capacity increase, the factor food security resilient can be feasible. It is recommended that, cooperative movement need to be the ambassadors on developing education package relation to advancing food security using agriculture marketing models.*

Keywords; Agricultural marketing cooperatives; Food security resilient.

Leveraging Green Training Practices to Foster Sustainable Farming Practices in Agricultural Co-operatives in Tanzania.

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ABSTRACT: *Globally, sustainable farming practices are essential for reducing the consequences of climate change and preserve the long-term sustainability of food production systems. Although studies have indicated that Tanzanian agricultural cooperatives may and should support climate change adaptation and mitigation strategies, the information on the impact of green training practices on sustainable farming practices is still scant. It is against this backdrop that the present study was carried out to assess the effectiveness of green training practices in fostering sustainable farming practices in agricultural co-operatives in Tanzania. By utilizing the Ability Motivation Opportunity theory, the study employed systematic review of literature by multiple reviewers whereby the International Bibliography of the Social Sciences, EBSCOhost, SCOPUS, Google Scholar, DOAJ and Web of Science were searched focusing on titles and abstracts published from January 2015 to December 2025, supported with gray literature review and the field expert inputs. Further, only articles without language or publication date restriction were consulted and search terms included green training, co-operatives, agricultural cooperatives, sustainable farming practices and climate friendly agriculture. None the less, the Preferred Reporting Items for Systematic Reviews and Meta-analyses (PRISMA) flow diagram was used to summarize and record the articles found relevant for the study. The search identified 110 studies on green training practices in sustainable agricultural co-operatives, with 43 meeting inclusion criteria. All studies provided relevant information addressing the research objective. Thus, the systematic review found that different green strategies, green skills and knowledge can promote sustainable farming practices in agricultural co-operatives, hence improving soil health, reducing chemical dependency, and promoting eco-friendly methods. The study concluded that green training in Tanzanian agricultural cooperatives can foster commitment to sustainable agricultural practices, recommending strengthening green training programs and integrating green practices into cooperative by-laws as the best ways to promote sustainable agricultural practices in Tanzania.*

Keywords: Green training, Co-operatives, Sustainable farming practices, PRISMA

The role of Education on Youth Engagement in SACCOS: A Reflective approach

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ABSTRACT: *In order to promote social inclusion, economic empowerment, and sustainable development, youth involvement in cooperatives is essential. Cooperatives can reduce poverty and build community resilience by giving young people chances for skill development, entrepreneurship, and group decision-making. Youth engagement is frequently hampered by issues including institutional hurdles, lack of information, and access to resources. Effective training may increase youth engagement and ensure long-term viability and intergenerational justice by fostering education, policy support, and inclusive governance. However, the discipline is lacking enough evidence on the interrelationship between the acquired skills and practice. This study examines the educational experiences of graduates from a cooperative university to unfold how they blended the learnt with their practices to achieve active engagement in financial cooperatives. Building from the reflective approach, experiences, actions, and learning processes of eight graduates are assessed to unfold the role of those experience on their future engagements. A snowballing sampling technique was adopted in selecting eight (8) graduates who possess managerial positions in various financial cooperatives in Tanzania. The collected qualitative data were inductively analyzed. Findings reveal that relevancy, digital innovation and commitment not only boost youth engagement to but also improve personal and professional development advantages. The study proposes cooperative education to be mandatory in all higher learning institutions, promotion of digital cooperatives education, and merging with other microfinances, to expand engagement opportunities to young people. Also, transformation of SACCOS to a convenient and accommodative structure to attract more youth to SACCOS for effective engagement.*

Keywords: Youth engagement, cooperatives, SACCOS, reflective approach

Value-Added Cooperative Model in Renewable Energy Investment: An Analytical Note

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ABSTRACT: *The cooperative investment model in renewable energy presents a transformative opportunity for citizen-led participation in the global energy transition. This paper investigates the added value of cooperative business models in the renewable energy sector, focusing on how cooperatives can effectively structure and operate successful energy institutions. Guided by resource-based theory, which emphasizes leveraging internal resources and community*

capacities, the study employs a systematic literature review of empirical case studies and best practices from various cooperative contexts. The findings suggest that renewable energy cooperatives provide distinct advantages, including enhanced community engagement, local economic empowerment, and reduced dependence on centralised fossil-fuel-based energy systems. However, cooperatives also encounter substantial challenges, such as limited access to capital, regulatory barriers, and the necessity for sustained member participation. Key features identified in valuable cooperative investment models include collective financing mechanisms, local ownership, and democratic governance, which together promote inclusive, sustainable energy development. By challenging the traditional dominance of large-scale energy corporations, cooperatives act as alternative business models capable of delivering both environmental and social value. This paper contributes to the academic discourse on sustainable energy transitions by offering insights into how cooperative frameworks can align with renewable energy investment strategies and community development goals.

Keywords: Value-Added Cooperative; Renewable Energy Investment

Social Inclusion in Member Participation, Legislation and Financial Performance of Agricultural Co-operatives in Kenya

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ABSTRACT: *This study investigated the relationship between social inclusion in member participation and the financial performance of agricultural cooperatives in Kenya, focusing on the moderating effect of legislation. Grounded in the theory of intersectionality, the study examined how overlapping social identities such as gender, age, and socioeconomic status; influence member participation and financial performance of agricultural cooperatives. While agricultural cooperatives aim to be inclusive, a research gap remains on how social inclusion in member participation directly affects financial performance, particularly under varying legislative environments. A quantitative research design was adopted, targeting 57,640 members across 31 agricultural cooperatives in Kiambu and Kajiado counties from 2019 to 2023. A multistage sampling technique was used: purposive sampling for county and agricultural cooperative selection, and stratified random sampling to ensure representation across gender, youth, and other identity groups. Social inclusion was measured through indicators such as participation in meetings, voting rights, access to leadership, and benefit-sharing. Member participation was assessed through participation records, while financial performance was evaluated using surplus margins, liquidity, and audit reports. Regression analysis showed that social inclusion significantly influenced member participation, which in turn positively impacted financial performance ($R = 0.534$; $R^2 = 0.285$), indicating that 28.5% of the financial performance variance was explained by inclusive participation. When legislation was introduced as a moderating factor, the explanatory power improved ($R = 0.561$; $R^2 = 0.314$), highlighting that supportive legal frameworks strengthen the impact of social inclusion on cooperative performance. The findings demonstrated that member participation was enhanced by deliberate social inclusion in member participation, which fosters equitable participation of all members regardless of their social identity. This improved member participation leads to stronger financial performance. The study*

recommends that agricultural cooperative leaders and policymakers promote inclusive member participation and enact enabling legislation to improve cooperative resilience and sustainability.

Keywords: Agriculture, Cooperative, Inclusion, Member Participation, Performance

Cooperative-Led Growth and Institutional Quality: Evidence from the Global North-South Regional Analysis

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ABSTRACT: *The role of cooperatives in fostering inclusive growth is unevenly distributed across countries and regions. This disparity is gauged by the World Cooperative Monitor (WCM) data which shows the top 300 performing cooperatives. Invoking the endogenous growth theory, this study analyzed the effect of cooperatives on economic growth across Global North-South countries. Specifically, the study used largely available data but widely unused panel data from WCM to analyze the trends and patterns of cooperatives' performance from 2016 to 2023. Furthermore, comparative analysis on the role of cooperatives in bolstering inclusive economic growth was empirically analyzed using descriptive statistics and a Bias-corrected linear dynamic fixed/rand effect model and findings were validated by a dynamic GMM estimator. The study sample was drawn from the 30 countries performing well in cooperatives in the world. Descriptively, the findings reveal that cooperatives in the Global South performed less than those in the Global North due to low institutional quality values. Cooperatives in African countries are marginally represented in the global rank. Further analysis shows that cooperatives have positive and significant effect on economic growth and once are supported with a strong institutional quality framework tend to elevate further economic development. The findings of this study shed light on the existing cooperative growth disparities across countries. In this context, members, cooperative leaders, and cooperative development partners are informed to foster contemporary cooperative transformative motives by emphasizing policies related to bolstering institutional quality for inclusive growth to occur. An interesting topic for a follow-up study would be documenting and consolidating cooperatives data for the Global South countries which can further enhance empiric studies across regions.*

Keywords: Co-operatives, Inclusive Growth, Institutional Quality, Cross Regions Evidence

In Clean Energy We Trust: Can Energy Co-operatives Bring a New Pathway to Energy Stream in Tanzania?

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ABSTRACT: *In Tanzania, the top development agenda is the pursuit of expanding energy supply and access in both rural and urban areas. The purpose is to realize a viable transition to sustainable and universal access to clean energy. While the efforts are visible, there is still a need to increase access through a diverse approach. One of the possible approaches is through a potential energy co-operative model. Thus, this study explores the feasibility of the energy co-operative model as a complementary strategy in expediting production, distribution, and access to clean energy in Tanzania. The study documents the global success stories of energy co-operatives, examines how energy co-operatives in a worldwide perspective can be adapted in Tanzania to enhance energy access for sustainable development. Using desk review, interview and thematic analysis, the study found that the global north has successfully established and democratized energy co-operative models to increase energy access. Countries like Denmark, Germany and the United States of America have strong energy co-operatives that supply clean and modern energy to mega and small consumers in urban and rural areas. The study found that the true success factors for energy co-operatives in the global north include the enabling policy and legal frameworks, stakeholders' involvement, financial support, and technological advancement that allows diverse forms of clean energy production and distribution, such as biogas. Moreover, the study expounds that Tanzania has the potential to expand energy streams and access using the available resources, such as environmental richness, supportive regulatory authority, collaboration, and partnership between the private and public sectors. The national energy strategy and objectives in Tanzania offer a conducive environment for clean energy production by the private sectors, which in turn contribute to the expansion of electricity supply for sustainable development. Strategic policy adjustments and co-operative sector regulation can serve as a viable alternative energy supply effort.*

Keywords: Energy co-operatives, Co-operatives, Energy access, Clean Energy

Real or Just Nominal Members? Re-energizing Ownership and Engagement in African Cooperatives: Evidence from Selected SACCOS in Tanzania's Lake Zone

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ABSTRACT: *Despite the integral role Savings and Credit Cooperative Societies (SACCOS) play in financial inclusion and community development, the level of member ownership and engagement remains critically low. This study was conducted to assess how members of selected SACCOS in Shinyanga Region, Tanzania engage with their cooperatives across three key dimensions: awareness of cooperative components, investment behaviour, and active participation. Using the Member Engagement Theory, the study adopted a cross-sectional research design using structured questionnaires, interviews and relevant SACCO's documents. A random sample of SACCOS and their members was surveyed. From the findings, most members demonstrated limited awareness of their rights, responsibilities, financial status of the SACCOS, and future plans. Meeting attendance seemed inconsistent, and communication channels were often ineffective. It was further found that many members cannot articulate the organizational structure or understand the SACCOS's financial operations. In terms of investment, a majority contribute savings irregularly or minimally, lack trust in savings plans, and underutilize available services. Additionally, only a few members actively promote membership growth. Regarding participation, engagement in meetings and decision-making remains sporadic, and few members show interest in leadership or committee roles. Notably, many members feel their contributions go unrecognized, further eroding motivation to engage. The study concludes that member disconnection from their respective cooperatives is a serious threat to sustainability. Without deliberate efforts to empower members through awareness, inclusion, and recognition, SACCOS risks becoming nominal entities lacking a true spirit. It is recommended that SACCOS reframe their engagement strategies by institutionalizing continuous member education, transparent communication, and incentivized participation frameworks to re-energize ownership and secure cooperative longevity.*

Keywords: Member engagement, SACCOS, ownership, financial inclusion, participation

Unlocking Financial Inclusion Through Fintech: Testing a Moderated Mediation Model with PLS-SEM among Cooperative Members

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ABSTRACT: *While financial technology is expanding, financial inclusion among cooperative members in developing countries is still inconsistent. A few studies have indicated that digital financial literacy helps influence how FinTechs contribute to increasing financial inclusion. Yet, the role of co-operative support through education and technology has not been fully studied. This study aims to discover whether digital financial literacy mediates the FinTech adoption and financial inclusion and whether this relationship is moderated by cooperative support. A survey was carried out with 360 members of cooperatives chosen from Kilimanjaro. Multi-item Likert scales that have been validated were used to assess constructs. The data were analyzed using PROCESS analysis in SmartPLS4 software to run the model. Research findings suggest that FinTech adoption led to improved Financial Inclusion. Furthermore, adopting FinTech technologies greatly predicts stronger digital financial literacy which in turn helps promote financial inclusion. In addition, results show that Digital Financial Literacy partially mediated the relationship between FinTech adoption and financial inclusion. In addition, cooperative support was found to moderate the link between digital financial literacy and financial inclusion. These findings highlight that cooperative institutions are vital for unlocking the potential of FinTech adoption in increasing financial inclusion. The presence of co-operative support through training, access to digital tools, and peer networks amplifies the benefit of Digital Financial Literacy. This underscores the necessity for cooperative-led capacity-building initiatives as a complementary strategy in digital finance adoption. This study contributes to the emerging discourse on moderated mediation in digital financial inclusion by identifying digital financial literacy as a key mechanism and co-operative support as a vital boundary condition. Policymakers and cooperative leaders should priorities digital education and infrastructural support to maximize the impact of FinTech solutions towards meaningful financial inclusion among underserved populations.*

Keywords: Fintech Adoption, Financial Inclusion, Digital Financial Literacy, Cooperative Support, Mediated Moderation

Response Strategies and Financial Sustainability: How Agricultural Cooperatives Respond to Agricultural Land Conversion Challenges

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ABSTRACT: *Agricultural land conversion (ALC) presents a growing threat to the sustainability of rural economies, particularly for agricultural cooperatives that rely on stable access to land and member participation. While cooperatives are key to enhancing food security and rural livelihoods, their ability to maintain financial sustainability amid shrinking agricultural land remains underexplored. This study investigates how agricultural cooperatives respond to ALC and how these strategies influence their financial sustainability. Grounded in risk theory and the concept of financial resilience, the study employs a Systematic Literature Review (SLR) approach integrated with a meta-analytical framework, synthesizing findings from 52 peer-reviewed studies published between 2004 and 2023. These studies span diverse global contexts, with data extracted and analyzed using a random-effects model and meta-regression. The theoretical framework integrates economic resilience theory to interpret how response strategies buffer cooperatives against land use shocks. The analysis identifies six main response strategies: diversification of activities, intensification of production, value chain integration, technological innovation, land consolidation, and policy advocacy. Technological innovation had the strongest positive effect on income stability ($\beta = 0.465$, $p < 0.001$), while diversification was the most frequently adopted strategy (30% of cases, 76% success rate). Regional differences were evident, with African cooperatives benefiting from education-driven and capacity-building strategies, while developed economies emphasized innovation and value addition. The findings affirm the role of context-specific strategies in reinforcing financial sustainability in cooperative systems affected by ALC. The study concludes that while diversification and innovation are broadly effective, successful implementation requires alignment with local institutional, ecological, and policy conditions. It is recommended that policymakers prioritize supportive land use policies, incentivize cooperative-led innovation, and strengthen institutional capacity to ensure that cooperatives remain viable amidst ongoing land conversion pressures.*

Keywords: Agricultural Land Conversion, Cooperative Response Strategies, Financial Sustainability, Agricultural Cooperatives

The Roles of Universities in Ecopreneurship: A Critical Review of Literature

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ABSTRACT: *Environmental degradation is a consequence of using resources for economic purposes only. The impact of entrepreneurial activity, especially as industry, deteriorates the environment. University-offered entrepreneurship programs produce entrepreneurs that can solve unemployment and low-income problems. By extension, more entrepreneurs result to an increase in business activities and increasingly degrade the environment. The role of the universities is increasingly being seen as important for finding new ways to compete and succeed in uncertain and unpredictable environments and for finding new solutions to the multiple challenges that need to be addressed for the public good. The main objective of this study was to contribute to the understanding of the roles that universities should play in harnessing innovations potential of students on environmental issues in order to safeguard the earth's resources so as to build a better world. The theories that guided the study were: Schumpeterian theory that provides the theoretical basis for environmental entrepreneurship and explains that entrepreneurs are the innovators and as society's needs evolve the entrepreneur provides the innovation of "creative destruction" that gives the society a new way of addressing problems. The other theory is ecological modernization theory that provides the rationale for environmental entrepreneurship and according to this theory, it is possible to promote economic growth by giving higher priority to the environment.*

Design / methodology / approach: *The author used a qualitative approach by reviewing literature on the concept of Ecopreneurship and the roles of universities in harnessing the potential of students.*

Findings: *Ecopreneurship is a solution to the environmental problems facing the mankind because their entrepreneurial action can preserve the ecosystem, counteract climate change, reduce environmental degradation and deforestation, improve agricultural practices and flesh water supply, and maintain biodiversity. Also, universities can harness innovative potential of students who will start eco-friendly businesses.*

Recommendations: *Universities should teach Ecopreneurship as one of its core units and include environmental awareness as one of its core values.*

Keywords: Ecopreneurship, Universities, Schumpeterian theory, environmental entrepreneurship

Co-operative Education and Intentions to Start Co-operative Businesses among University Students: Moderated by Co-operative Entrepreneurial Exposure

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ABSTRACT: *Developing employability skills among graduates is paramount in the current world, particularly through co-operative education and promoting co-operative businesses. This study assesses the nexus between co-operative education, co-operative entrepreneurial exposure, and the intentions to start co-operative businesses. The study is anchored on the Theory of Planned Behaviour. Data were collected from 312 third-year students at Moshi Co-operative University in Tanzania. Partial Least Squares Structural Equation Modeling (PLS-SEM) was used for data analysis. Findings reveal a significant relationship between co-operative education and entrepreneurial exposure, which subsequently influences students' intentions to start co-operative businesses. Co-operative entrepreneurial exposure was found to be fully moderated in this relationship. The study contributes to the Theory of Planned Behavior by showing the importance of experiential learning in shaping entrepreneurial intentions and employability among co-operative graduates. The study concludes that by aligning educational practices with entrepreneurial exposure, institutions offering co-operative education can better prepare graduates to thrive in a competitive job market and promote innovative co-operative businesses. This study advocates for the integration of co-operative education into University curricula to promote students' intentions for entrepreneurial endeavors. This will contribute to their long-term employability and to achieving success in their business operations.*

Keywords: Co-operative education, start-up intentions, co-operative business, graduates' employability, Tanzania.

Food Loss Management in Rural Tanzania: A Case Study of Agriculture and Marketing Co-operatives in Tabora Region

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ABSTRACT: *This study aimed to examine the contribution of Agricultural Marketing Co-operative Societies (AMCOS) in supporting their members to reduce both on-farm and off-farm food losses. It is crucial to recognize that food losses deprive co-operative members of the*

opportunity to fully benefit from their farming enterprises by reducing profit margins. The study employed a survey involving 157 AMCOS, which were represented by their leaders, including managers and accountants. The survey was conducted over two weeks during a training session at the Kizumbi Institute of Co-operative and Business Education (KICOB) in Shinyanga. The data were collected through the closed questionnaire offered to all respondents. The primary questions focused on support mechanisms provided prior to and after harvesting. Descriptive and Inferential analysis of quantitative data was then performed. The findings indicated that strategies such as training on good agricultural practices, market linkages, and on-farm storage support were identified as significant determinants of pre-harvest support. Regarding post-harvest management, farmer training on appropriate harvesting methods and transportation support were prioritized. These findings highlight the importance of investing in cost-effective strategies and adding value through improved movement of produce. It is therefore concluded that collaborative functions and training for farmers by AMCOS reduce PHL and enhance food security. The AMCOS are recommended to invest in improving its warehouse facilities and increasing storage services to farmers. The Government can also support AMCOS in building warehouses and enhance the Warehouse Receipt System to encourage farmers to store their produce through AMCOS. The scope of these findings, however, remains limited, particularly for AMCOS that are not directly involved in agricultural production; therefore, future studies should expand the scope by engaging farmers.

Key words: Co-operative, AMCOS, pre-harvest losses, post-harvest losses, support

Financial Literacy and Members' Investment Decisions. A Case of Muungano Kikavuchini Savings and Credit Cooperative Societies in Hai District, Tanzania.

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ABSTRACT: *Saving and Credit Cooperative Societies (SACCOS) play a crucial role in enhancing financial inclusion and mobilizing savings for investment among Tanzanians. However, it remains unclear whether members' financial literacy influences the effectiveness of their utilization of SACCOS platforms for wealth-building investments. This study was guided by dual process and planned behaviour theory, which emphasizes the importance of financial knowledge among members and examines how financial attitudes and behaviours affect SACCOS members' investment decisions. The study employed a cross-sectional research design, using purposive and simple random sampling to select 220 respondents. Primary and secondary data were collected through structured interviews, survey questionnaires, and documentary reviews. The data were analyzed using the binary logistic regression model. The study found that financial knowledge and financial behaviour positively and significantly influence SACCOS members' investment decisions, while financial attitude has negative and insignificant effects. These findings emphasize the crucial role of financial education and prudent financial behaviours in enhancing investment decision-making within the cooperative context. It is concluded that financial literacy significantly influences members' investment decisions. Therefore, the study recommends that Muungano Kikavu Chini SACCOS management maintain a focus on improving the financial knowledge of*

their members to increase investments in shares, deposits, savings, loans, and SACCOS projects, which directly contribute to enhanced financial inclusion. This can be achieved through financial literacy programmes, workshops, and seminars. Additionally, SACCOS should provide financial education and training programmes for their members and develop products and services tailored to the needs of members with varying levels of financial knowledge. Moreover, specific interventions, such as financial education and counselling, should target members whose financial habits may hinder their progress, assisting them in adopting practices that promote greater financial stability and inclusion.

Keywords: Financial literacy, members' investment decision, financial inclusion, SACCOS, Tanzania

Digital Communication Systems Adoption and SACCOS Operational Efficiency in Mwanza Region, Tanzania: A Comparative Analysis

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ABSTRACT: *This study investigates the adoption and impact of digital communication systems on the operational efficiency of Savings and Credit Cooperative Societies (SACCOS) in Tanzania. Despite the increasing relevance of digital tools in financial management, adoption among SACCOS remains limited. Findings indicate that less than 50% of SACCOS have embraced digital communication systems, with a higher adoption rate among institution-owned SACCOS (e.g., those comprising workers or business professionals) compared to community-based SACCOS. Employing a comparative analysis, the research examines the performance of SACCOS that have adopted digital communication systems against those that have not. Data were collected through structured questionnaires targeting key areas: financial sustainability, loan management and debt recovery, and member services and governance. The study is anchored in the Technology Acceptance Model (TAM), which assesses how users accept and use technology. Results reveal that SACCOS utilizing digital communication systems has experienced enhanced financial sustainability, improved loan management, and more effective member engagement. These SACCOS reports increased transparency, reduced operational costs, and better financial planning. Conversely, SACCOS that have not adopted digital tools face challenges in these areas, leading to inefficiencies and reduced member satisfaction. The study concludes that integrating digital communication systems is pivotal for the operational efficiency of SACCOS. It recommends that policy frameworks be developed to support the digital transformation of SACCOS, particularly community-based ones, to ensure inclusive and sustainable Cooperative development in Tanzania.*

Keywords: Digital communication systems, SACCOS, operational efficiency, financial sustainability, Tanzania

Co-operative 5.0: Leveraging the Fifth Industrial Revolution for Sustainable Co-operatives

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ABSTRACT: *The Fifth Industrial Revolution, also known as industry 5.0 or 5IR, presents a fundamental opportunity to transform the global economic landscape by integrating human capabilities with cutting-edge technologies. Leveraging on its capabilities, the industry 5.0 has been employed in various sectors such as health, manufacturing, and libraries. While that is the case, little is known from the literature point of view on the extent to which industry 5.0 have been adopted in cooperatives, and the ways in which their adoption enhances sustainable cooperatives. Against this backdrop, the study was conducted to explore the impacts of cutting-edge technologies in industry 5.0 on creating sustainable cooperatives. The study was qualitative in nature in which interviews with key informants and a systematic review of literature were conducted. Findings show that the cutting-edge technologies that make up industry 5.0 have generally not being adopted in cooperatives. Some of the reasons being insufficient financial resources, lack of awareness, fear and/or resistance to change, and lack of access to required infrastructure. The study, however, found that the adoption of cutting-edge technologies within cooperatives have got several potentials such as reduction in operational expenses, enhancing efficiency, and facilitating faster and more efficient information exchange for cooperatives. Further, the study found that the lack of adoption of cutting-edge technologies in the surveyed cooperatives signifies that they are yet to become co-operative 5.0. It is therefore recommended that cooperative leaders should change their mind-set, undertake ongoing capacity building, and prioritize on investment in digital infrastructures.*

Keywords: Cooperatives, Cooperative 5.0, Industry 5.0, ICT, Cutting-edge technologies

The Role of Co-operative Joint Enterprises in Enhancing the Sustainability of their Members: A Case of TANCOOP Joint Venture, Lake Zone, Tanzania

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ABSTRACT: *Despite their growing importance in co-operative development, empirical research on the function of Co-operative Joint Enterprises (CJEs) in the sustainability of their member organizations in Tanzania is scarce. This study, based on economies of scale theory, examined the contributions of a prominent CJE in Lake Zone, with a focus on collective production, marketing, processing, and service delivery as sustainability measures. A case study design was used, using quantitative and qualitative data from 66 purposively selected union co-operative board members and key informant interviews with CJE management and operation managers. Descriptive statistics were used to analyze quantitative data, whilst content analysis was used to analyze qualitative data. The study findings revealed that CJEs are perceived to have a major impact on several aspects of sustainability. The majority of respondents recognized the CJE's function in resource pooling (89.4%), promoting market access (84.8%), strengthening bargaining power (81.8%), and minimizing economic shocks (75.7%). Furthermore, 78.8% perceived that the CJE has assisted governance and financial management training, while 72.7% supported ecologically friendly practices, particularly climate-smart agriculture. These achievements have resulted in higher household income, more intra-member cooperation, and greater socioeconomic resilience among union members. The study also revealed ongoing challenges that prevent the full realisation of CJE's sustainability initiatives. These include limited access to financial services (71.2%), weak governance frameworks (65.2%), insufficient infrastructure (63.6%), and turbulent market conditions. The study concludes that while CJEs provide a realistic paradigm for their members' sustainability, focused policy interventions are required. The study recommends enhancing access to finance, increasing governance capabilities, investing in infrastructure, and encouraging adaptive market strategies. The study recommends further longitudinal research to assess the long-term socioeconomic impacts of CJEs on member livelihoods, thereby providing strong evidence to inform policy and scale sustainable co-operative models.*

Keywords: Co-operative Joint Enterprises (CJEs), Sustainability, Members, Lake Zone, Tanzania

African Perspective on Sustainability Transitions: The Role of the Cooperative Business Model

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ABSTRACT: *Sustainability transitions in Africa demand innovative approaches that simultaneously address economic development, environmental integrity, and historical inequities. This study investigates the cooperative business model as a transformative mechanism for advancing inclusive, context-specific sustainability transitions across African contexts. It challenges dominant Western paradigms by foregrounding indigenous knowledge systems, collective agency, and social innovation. The study's primary purpose is to examine how cooperative enterprises, rooted in democratic governance and shared economic benefit, can facilitate just and inclusive sustainability transitions by integrating technological innovation, local knowledge, and collective economic strategies. The study is theoretically anchored in the Transformative Social Innovation (TSI) and Multi-Level Perspective (MLP) frameworks, which conceptualize cooperatives as grassroots innovations with the capacity to influence systemic transitions across socio-technical regimes. By analyzing cooperative models across agriculture, energy, and urban development sectors, the research demonstrates their potential in addressing systemic barriers to sustainable innovation and transformation. Three case studies were purposively selected to represent sectoral and geographic diversity: an agricultural cooperative in Kenya, an energy cooperative in Tanzania, and an urban development federation in South Africa. Twelve expert interviews were conducted using purposive and snowball sampling to ensure representation from cooperative leaders, policymakers, and practitioners. The study applied thematic analysis supported by NVivo software, combining deductive coding based on the MLP and TSI frameworks with inductive coding to capture emerging patterns. Triangulation across literature, case studies, and interviews ensured analytical rigor. Findings reveal that cooperative models offer distinctive advantages in sustainability transitions, including democratizing technological access, promoting localized innovation, creating equitable economic structures, and enhancing community resilience. The research contributes insights into how cooperatives serve as platforms for social innovation and sustainable development. It recommends supportive policies, financing mechanisms, and partnerships that respect African agency and innovation while offering context-specific sustainability pathways.*

Keywords: Sustainability Transitions, Cooperatives, African Development, Innovation, Social Economy

Commercial Banking Inside a Cooperative Shell: Identity Snags

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ABSTRACT: *Cooperative banks, in their original nature, are cooperative enterprises that are supposed to be governed by cooperative principles, values and practices. Banks, in the modern era, have opted and maintained the use of cooperative identity even when their formation, operation and governing principles are not in line with the International Cooperative Alliance (ICA) Statement on Cooperative Identity. Banking businesses owned by cooperative majority shareholders and which are not registered as cooperative enterprises have also confusingly been branded as cooperative banks for marketing and related reasons. The cooperative identity has in both cases become symbolic. The present study is an examination of cooperative identity in banking business. The authors critically analyse cooperative identity for select cooperative banks in common law Africa, Europe, America and Asia. Data was obtained by structured literature review (SLR), documentary review and analysed qualitatively using content analysis techniques. The study mainly found out that cooperative identity is based on cooperative values, principles and their application. For an entity to be recognised and referred to as a cooperative society, it must have been incorporated under cooperative societies legislation. The study found out existence of banks that are registered under companies' laws and which are referred to as cooperative banks. Their identity, for branding is shelled by cooperatives but legitimacy lies with private companies' attributes. They operate in accordance with companies' practices, managed by bodies and structures different from those under cooperative societies structures. Even when cooperatives have majority shares, operations have targeted profit maximization than members benefits. The cooperative democratic governance is mostly offended with decisions left with the haves. The study concludes that cooperative banks are mostly symbolic as the business are by companies hiding in cooperatives shells. The study recommends various legislative and practical reforms to protect cooperative bank's identity.*

Keywords: commercial banks, cooperative banking, cooperative identity, shell, cooperative principles

Influencing Factors for Adoption of Digital technologies (MUVU) among Agricultural and Marketing Co-operative Societies in Tabora Region, Tanzania.

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ABSTRACT: *The adoption of digital technologies in co-operative management has become a strategic response to governance and operational inefficiencies facing Agricultural and Marketing Cooperative Societies (AMCOS) in Tanzania. Despite this, the implementation of the Digital Co-operative Supervision Management Information System (Mfumo wa Usimamizi wa Vyama vya Ushirika -MUVU) remains limited across AMCOS. This study assesses the factors influencing the adoption of the Digital Co-operative Supervision Management Information System (MUVU) among AMCOS in Tabora Region. By identifying key enablers and barriers to MUVU adoption, the study contributes to the field by providing empirical insight that can inform policy design, capacity building initiatives, and future digital transformations strategies within co-operative sector. Using descriptive research design, primary data was collected from 100 AMCOS leaders and staff through structured questionnaires. Quantitative data were analyzed using descriptive statistics, including frequency and percentage distributions, to identify the key determinants of digital system adoption. Findings reveal that 63.4% of the surveyed AMCOS have adopted the MUVU system, while 36.6% have not. The most identified factors include the readiness of AMCOS leadership and staff (17.9%), educational level of leaders and staff (16.1%), institutional support and enforcement (12.5%), digital literacy (12.5%), and alignment with technological advancement (11.6%). The study concludes that successful adoption of MUVU depends primarily on the digital readiness of AMCOS leadership, institutional support, and digital skills of cooperative members and staff. Targeted digital literacy training, investment in ICT infrastructure, and enforcement of supportive policies are recommended to enhance digital adoption among AMCOS. This research contributes to new knowledge by highlighting the importance of internal digital readiness and external institutional support factors often underexplored in local co-operative contexts as key drivers of successful adoption. However, its regional focus and reliance on descriptive analysis may limit broader applicability. Future research should apply analytical models and explore long-term impacts across diverse cooperative environments.*

Keywords: AMCOS, digital adoption, MUVU system, Cooperative governance, Tanzania, Tabora Region

Unlocking SACCOS' Potential through IoT to Enhance Efficiency, Risk Profiling, and Member Engagement: A case of Kilimanjaro region, Tanzania.

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ABSTRACT: *Savings and Credit Cooperative Organizations (SACCOS) underpin financial inclusion for underserved and rural communities, yet they struggle with service-delivery inefficiencies, weak member engagement, high loan-default risk, and opaque operations that fuel membership churn. As digital transformation sweeps the financial sector, Internet-of-Things (IoT) technologies have emerged as a promising catalyst for stronger SACCOS performance and sustainability. This study evaluates the feasibility and perceived value of IoT integration in SACCOS performance across Tanzania using a cross-sectional survey as the sole data-collection method. Structured questionnaires were administered to 131 board members, managers, loan officers, and ordinary members across 10 SACCOS. Using multiple linear regression, the study assessed ten digital-transformation predictors against overall SACCOS performance. The model demonstrated excellent fit ($R = 0.990$; $R^2 = 0.980$; Adjusted $R^2 = 0.978$; $SE = 0.160$; $F(10, 120) = 578.320$, $p < 0.001$). Statistically significant positive predictors included Perceived Organizational Support for Digital Transformation ($B = 0.701$, $p < 0.001$), Perceived Benefits of IoT Applications ($B = 0.142$, $p = 0.008$), Loan-Repayment Alert System ($B = 0.105$, $p = 0.006$), Digital Record-Keeping Implementation ($B = 0.074$, $p = 0.020$), Infrastructure and Technical Challenges ($B = 0.082$, $p = 0.026$), and Cybersecurity and Data Privacy ($B = 0.113$, $p = 0.046$). In contrast, Asset-Tracking Beacon Deployment exhibited a negative association ($B = -0.117$, $p = 0.010$), suggesting premature or unsupported deployments that hinder performance. These findings imply that successful IoT integration in SACCOS requires more than procuring ICT devices, it depends critically on robust organizational backing, clear demonstration of practical benefits, comprehensive digital-record processes, and strong security measures. The study recommends that, SACCOS must secure visible commitment from leadership on establishing ICT governance structures, allocating dedicated digital-transformation budgets, and setting clear performance targets to ensure technology initiatives align with strategic goals. It is equally important to provide hands-on training and change-management support for both staff and members, ensuring that everyone adopt new IoT workflows confidently.*

Keywords: Savings and Credit Cooperative Organizations (SACCOS), Internet of Things (IoT), Financial Inclusion, Digital Transformation, Cyber Security.

Exploring the Usage and Adoption of Financial Technologies by SACCOS Members: A Study of Fintech Deployment in Saving and Credit Co-operatives.

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ABSTRACT: *The adoption and usage of financial technologies (fintech) in Savings and Credit Cooperatives (SACCOS) have become increasingly relevant in enhancing financial inclusion and service delivery. However, there remains a gap in understanding how SACCOS members interact with these technologies, the factors influencing their adoption, and the challenges they face. This study explores the deployment of fintech in SACCOS, focusing on usage patterns, adoption drivers, and barriers among members. The study employing a mixed-methods research design, the study integrates qualitative insights from key informant interviews with quantitative data collected through structured surveys. The analysis is guided by the Unified Theory of Acceptance and Use of Technology (UTAUT), the study finds that all respondents they are aware of the fintech services provided by their SACCOS. Most of the fintech tools used by members are loan application tools, digital saving platforms as well as SMS notifications for transaction. Members face challenges like poor internet connectivity, high transactions cost and lack of trust in digital transactions. Majority of the SACCOS members are satisfied with the fintech tools they are using. Final the study recommends that the SACCOS management to educate members on the usage of fintech tools and to add more fintech tools to be used by members.*

Keywords: Fintech, SACCOS, members

Climate Change Mitigation and Adaptation in Financial Cooperatives: A Case of Kenya National Police Deposit-Taking SACCO

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ABSTRACT: *Climate change poses unprecedented risks to ecosystems, economies, and societies worldwide, necessitating urgent action across all sectors. The objective of the study was to explore climate change mitigation and adaptation initiatives adopted by financial cooperatives in Kenya, focusing on the Kenya National Police Deposit-Taking SACCO (KNPDT-Sacco), and determine the extent to which they advance sustainability goals. The three initiatives investigated were green banking, green buildings, and green corporate social responsibility (CSR) programs. The study, grounded on the sustainable development theory, adopted a mixed-methods case study research design. Secondary data, covering the 2018-2025 period, was collected from organizational*

documents. Document analysis was used to analyze qualitative information on the initiatives, while descriptive statistics was used to summarize financial transactions and energy consumption audits. Findings show that the Sacco has implemented all the green banking initiatives, including ATM and mobile banking. KNPDT-Sacco has progressively transitioned to paperless banking, as demonstrated by reduced reliance on paper-based transactions and increased mobile banking transactions, from 74.49% in 2018 to 91.23% in 2024. On green building strategies, the Sacco implemented energy efficiency measures, including energy-efficient lighting, optimized air conditioner operations with AIRCOSAVER devices, and introduced occupancy sensors. On renewable energy generation, the Sacco installed a 50kW rooftop solar photovoltaic (PV) system. These interventions led to reduction in grid electricity consumption by 25.52% translating to over 45 tons of CO₂ emissions avoided and increased cost savings. The Sacco's green CSR encompassed planting over 10,000 trees at the Department of Criminal Investigations (DCI) Headquarters, contributing to Kenya's national reforestation goals. These results show that climate mitigation and adaptation initiatives yield tangible environmental, financial, and social benefits. Financial cooperatives should expand green financing, strengthen member climate education, scale up renewable energy integration, enhance environmental monitoring and reporting, forge strategic partnerships, advocate for supportive policy, and diversify their green corporate social responsibility (CSR) activities. Since the scope of this study was restricted to KNPDT-Sacco, other researchers can expand the sample size to enable comparative analysis across financial cooperatives.

Keywords: Climate mitigation and adaptation, green banking, green buildings, green CSR

Entrepreneurial Management and Growth of Micro and Small Fish Enterprises in Homa Bay County

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ABSTRACT: Micro and small enterprises (MSEs) are widely acknowledged as vital contributors to Kenya's economy, accounting for approximately 70 percent of GDP and over 80 percent of employment. Despite this macro level success, many MSEs, particularly in rural sectors such as fish enterprises in Homa Bay County, exhibit stagnated growth and limited scalability. This paradox raises concerns about uneven development and the structural challenges that constrain sector specific enterprise performance. In Homa Bay County, where proximity to Lake Victoria offers a natural economic advantage, fish-based enterprises mainly run by youth and women continue to struggle with growth. This study investigates the relationship between entrepreneurial management practices and the growth of micro and small fish enterprises in the county. Anchored in the Resource Based View and Entrepreneurial Orientation theories, a descriptive cross sectional survey design was adopted using a mixed methods approach. Stratified random sampling was applied to select 197 enterprises across diverse sub counties, business types, and sizes. Data

collection involved structured questionnaires exploring business characteristics, strategic orientation, resource management, reward philosophy, entrepreneurial networking, and growth metrics such as profitability, market share, and sales volume. Quantitative data were analyzed using descriptive and inferential statistics, while qualitative insights were drawn from thematic analysis. The findings indicate that most enterprises operate as sole proprietorships, depend on personal savings, and lack formal institutional support. Strategic branding, skills development, and robust supplier customer networks were identified as growth enablers. Conversely, poor infrastructure, limited access to modern equipment, market volatility, and environmental degradation posed persistent barriers. The study concludes that entrepreneurial management practices are critical for fostering enterprise resilience and growth. Recommendations include strengthening infrastructure, targeted training, cooperative development, and policy reforms to enhance competitiveness. Further research is suggested to evaluate the long-term impact of such strategies and to conduct cross county comparative analyses within the fish enterprise ecosystem.

Keywords: Entrepreneurial Management, Microenterprises, Fish Business, Business Growth, Homa Bay

Evaluating the impact of cooperative training on livelihood capitals of cocoa farmers in Ondo State, Nigeria

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ABSTRACT: Cocoa is an important export crop and a source of livelihoods for farmers in Nigeria. The traditional method of producing and processing this crop has had a negative impact on the livelihoods of many cocoa farmers in Nigeria. Cooperative support through training has been embraced by these farmers to enhance their capacity for physical and financial capital accumulation. The attendant impact of this training, however, remains unknown. This study identified the types of training provided by the cooperatives to the cocoa farmers, the factors influencing access to such training, and the impact of the training on the accumulation of livelihood capitals by the farmers. We surveyed a total of 250 cocoa-producing farmers through a multistage sampling method. The primary data collected were analysed using descriptive statistics, the Probit model, and a non-parametric propensity score matching technique. The results show that the types of training provided by the farmers' cooperatives include postharvest management (77.7%), loan management (74.3%), tools management (56.4%), and harvesting skills (52.5%), respectively. Evidence from the Probit estimate shows a positive and significant (5%) effect of education ($\beta = 0.595$, $z = 2.09$, $p < 0.05$) and cooperative membership ($\beta = 3.911$, $z = 3.84$, $p < 0.01$), and age ($\beta = 0.595$, $z = 1.73$, $p < 0.10$) on access to training. The findings show that access to cooperative training by cocoa farmers has a positive and significant (5%) impact, leading to an additional increase of ₦6605.454 (\$4.16) in total values of physical asset accumulation. The estimated impact (ATT) of cooperative training on the financial assets of the

farmers is negative with an equivalent reducing value of -~~₦~~1,551,486.75 (\$976.56). These findings show that cooperative training has a mixed effect on livelihood assets of cocoa farmers; the effect is positive on physical assets accumulation but negative on financial assets acquisition. This indicates that cooperative organizations have a more role to play in boosting the economic capacity of cocoa farmers.

Keywords: Cooperatives, training, cocoa, livelihoods, assets, physical capital, financial capital

Synergy of Path-goal Leadership and Performance: Empirical Evidence on Moderation Effect of Culture in South Sudan's INGOs

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ABSTRACT: *The study conceptualized the moderation effect of organizational culture on the relationship between path-goal leadership and organizational performance. Effective leaders are aware that different situations require different resolutions and that which works in a given situation may not always apply every time. Although implied, the role of culture in the relationship between path-goal leadership and performance has been largely lacking. The study applied the positivism philosophy and adopted the descriptive cross-sectional survey design. The target population comprised of all the 114 international non-governmental organizations (INGOs). Both descriptive and inferential statistics were then employed in data analysis. Descriptive statistics included correlation analysis whereas inferential statistics included multiple regression analysis which was employed in testing the hypothesis. Multiple regression results revealed that organizational culture played a significant moderating role in influencing the relationship between path-goal leadership and organizational performance. The interaction term showed that organizational culture positively and significantly influenced the relationship between path-goal leadership styles and organizational performance. The study has given direction for day-to-day managerial practice as well as policy at both organizational and non-governmental levels. The limitations of this study pin-points some areas that need further research in the future.*

Keywords: Synergy, Path-goal Leadership, Organizational Culture, Organizational Performance, International Non-Governmental Organizations (INGOs)

Potentials and Challenges for the Growth of Co-operative Societies in Tanzania

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ABSTRACT: *Agricultural co-operatives, like AMCOS, play a crucial role in supporting many families and communities in Tanzania by enhancing productivity and improving the quality of farm products. While government initiatives, such as the Co-operative Development Policy, have laid a strong foundation for growth, challenges persist. The existing research on co-operative performance is limited, revealing significant gaps in the exploration of gender inclusivity and insufficient support for climate change adaptation, which impedes the overall progress of these organizations. This study examines the strengths and challenges faced by co-operatives across Tanzania, utilizing surveys and interviews with 548 members, including farmers, fishers, and savings group participants from regions such as Kilimanjaro and Mbeya. Findings indicate that AMCOS co-operatives are expanding into new markets and diversifying offerings, aided by government support. However, the dairy and fish sectors face insufficient funding and weak leadership. Co-operatives encounter widespread challenges, including limited financial resources, outdated infrastructure, and restricted digital access. To promote growth and resilience, policymakers should enhance regulatory frameworks, improve access to loans, and support the adoption of technology. Focused investments in leadership and market access for smaller co-operatives are essential to overcoming these barriers and fostering sustainable practices in light of ongoing climate challenges. The practical implications of this study highlight the need for co-operatives in Tanzania to enhance member participation and invest in technology-driven practices to improve productivity and market access. Policymakers should focus on strengthening regulatory frameworks and providing targeted support, such as better access to financing and tailored financial products, to empower co-operatives facing climate-related challenges.*

Keywords: Co-operative growth, Agriculture, markets, Resilience, Sustainability, Tanzania

Reimagining Rural Development Policies Through a Co-operative Lens: Enhancing Sustainable Economic Transformation in Tanzania

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ABSTRACT: *Reimagining rural development in Tanzania through a co-operative lens is vital for fostering inclusive, sustainable economic transformation. Despite numerous policy interventions, rural areas continue to experience persistent underdevelopment, largely due to top-down approaches that neglect local contexts, indigenous institutions, and socio-cultural dynamics. This study bridges the policy-practice gap by examining how co-operatives can serve as effective vehicles for community empowerment, equity, and institutional trust. A total of 40 peer-reviewed articles and policy documents were systematically reviewed to identify key trends, successes, and structural challenges. Findings reveal that co-operatives when grounded in local knowledge systems, traditional governance structures, and culturally rooted values promote deeper community participation, enhance rural innovation, and foster shared economic growth. However, challenges such as limited infrastructure, weak policy implementation, and financial exclusion continue to hinder transformation. The study recommends adopting hybrid policy frameworks, investing in co-operative capacity, and embedding participatory governance to align development policies with rural realities. Ultimately, repositioning co-operatives at the centre of rural development strategy offers a viable and culturally grounded pathway to sustainable economic transformation in Tanzania.*

Keywords: Reimagining, Rural development, Co-operative, Sustainable Economic Transformation

Worker-Platform Co-operative Typologies in Kenya's Gig Economy: A Study of Ride-Hailing Drivers' Preferences

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ABSTRACT: *This study investigates ride-hailing drivers' preferences for different worker-platform co-operative models in Kenya's platform economy, aiming to understand how these preferences shape their willingness to form or join such entities. Grounded in a Critical Realist Research Philosophy and employing a Sequential Explanatory Mixed Methods design, the research combined a Discrete Choice Experiment (DCE) with in-depth interviews across the Nairobi Metropolitan Region. The study draws on Social Exchange Theory, Affective Theory of Social Exchange, and Utility Theory to examine the interplay between rational, emotional, and contextual factors in co-operative decision-making. Quantitative analysis of 497 driver responses yielded a McFadden pseudo-R² of 0.295, indicating moderate explanatory strength. However, individual subtype preference coefficients were statistically insignificant, marked by high standard errors and unstable odds ratios. Despite this, descriptive patterns and qualitative narratives revealed substantive leanings. Drivers favored TypeB co-operatives (worker-owned, without platform ownership) for their relative simplicity and feasibility, followed by aspirational interest in TypeA models (with full platform ownership) and limited attraction to TypeC (multi-stakeholder) models, which were seen as inclusive but difficult to govern. Interview data underscored trust deficits, regulatory ambiguity, and the emotional toll of algorithmic management as major barriers to collective action. Preferences were closely tied to perceived violations of Fairwork principles, practical concerns over governance complexity, and broader feelings of disenfranchisement. The study concludes that while statistical clarity is lacking, worker preferences are meaningfully shaped by structural and affective dynamics. It recommends targeted policy reforms to support intermediate co-operative forms, embedded trust-building initiatives, and participatory design approaches. Future research should explore longitudinal shifts in preference, include underrepresented voices, and examine comparative co-operative innovations across the Global South. Ultimately, the findings point to the emergence of a context-driven, digitally grounded co-operative imagination among platform workers in Kenya.*

Keywords: Platform cooperativism, Gig worker agency, Ride-hailing Kenya, Discrete choice modelling, Fairwork principles, Digital labour governance

Corporate Governance and the Readability of Sustainability Reports of Listed Companies in East Africa

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ABSTRACT: *Sustainability reports need to be readable to enable users of financial statements to monitor the actions of management with respect to the implementation of the environmental, social and governance (ESG) and sustainability agenda. The board of directors is charged with the responsibility of preparation of financial statements including sustainability reports therein. This research thus set out to investigate whether board characteristics affect the readability of sustainability reports and employed Flesch readability ease and Fog readability indices. The explanatory research design was employed and 14 listed firms across East African security exchanges that voluntarily prepared sustainability reports during the 5-year study period between years 2017 to 2022. The findings indicated that the readability of sustainability reports in listed companies in East Africa was very difficult based on the Flesch readability ease and Fog readability indices. The findings also indicated that female directorships had a significant and positive relationship with the readability of sustainability reports in companies listed in East Africa security exchanges.*

Keywords: Readability; Sustainability Reports; Corporate Governance, Board Characteristics

The Gendered Cooperative and Awareness: A Misty in African Cooperatives

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ABSTRACT: *Global awareness of the gendered nature of cooperative movements recognizes that gender equality is a crucial, yet often overlooked. This paper assesses the three components which were; Women status on cooperative business undertaking in Africa; women cultural norms and their relations in joining a cooperative; women societal expectations and the cooperatives participation; women economic realities in becoming a cooperative member. The article is guided by Feminist theory examines how gender relations are socially constructed and how these constructs impact women's lives and social structures. This article approves a Systematic Literature Review (SLR) to critically explore the gendered issues in cooperatives assessing women participation in cooperative dilemma. The discussion indicates that; women show a small share compared to their counterparts that present significant challenges for women's participation and empowerment within African cooperatives. Also, women face several societal expectations that can make it challenging for them to participate fully in cooperatives. These include cultural norms, social roles, and economic factors that disadvantage women, often limiting their access to education, skills development, and leadership opportunities. It is concluded that, the challenges of women participating in cooperative decision making and business trend indicates an increasing participation and the positive impact in cooperatives with a gradual change effect. The article recommends to the cooperative movements across Africa to have programs on empowering women*

through education, skills development, and access to resources is crucial for overcoming these challenges. Also, a deliberate effort on advocating for policies that address structural barriers and promote women's participation in cooperatives is essential. Research should investigate how women's participation in cooperatives affects power relations within households, including decision-making regarding finances, labor allocation, and childcare. Comparative research can explore how different cooperative models (e.g., women-only vs. mixed-sex) influence intra-household dynamic.

Keyword: A gendered cooperative, Gender awareness, Women participation.

Cooperative tribalism in Tanzania, unspoken scenario guiding facts

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ABSTRACT: *Cooperative tribalism was found to be one among elements that shapes the majority of cooperative members in managing the cooperative business and guiding decision making; however, it had been silent on how tribal relations governs cooperative common bond. This article shades the lights on highlighting scenario within which cooperative tribalism underpins the cooperative business sector despite of the cooperative advantages on Tanzania cooperative movement. This article articulates four questions which were; what are the components on cooperative tribalism in forming unions; what are the components in cooperative tribalism in forming primary cooperatives; what are the elements of cooperative tribalism in AMCOS; what are the variables of cooperative tribalism in SACCOS; and are there challenges of cooperative tribalism in Tanzanian. This article was guided by Social Identity Theory (SIT) that explains how individuals form their identities by categorizing themselves and others into social groups, and how this affects their behavior and attitudes towards those groups. The methodological adoption for the article was a desk review, highlighting empirical evidence to build a case on cooperative tribalism. The discussion found that, the cooperative unions and primary cooperative had one in common decisions on their formation was based on tribal relations, cooperatives were rooted from tribal settings that governs membership and area of jurisdiction. The primary AMCOS and SACCOS decisions were based on stereotyping which is rooted from tribalism and cultural relations. The recommendations were given to; cooperative policy makers and promoters should recognize and counteract negative aspects of tribalism that lead to exclusion and prejudice. Also, cooperative policy makers should actively develop strategic policies that promote inclusivity and understanding among cooperative members. SACCOS. Similarly, AMCOS and other type of cooperatives should have program to promote inclusivity by AMCO leaders and members actively to create a culture of inclusivity where all members feel valued and respected regardless of their background. Primary cooperatives and unions should encourage cross-tribal collaboration and the sharing of knowledge and resources to foster a sense of unity and shared purpose.*

Keywords: Cooperative tribalism; Tribalism in cooperative movement.

The Government-controlled Cooperatives, a strong model for cooperative establishment? A Re-thinking from African cooperatives: evidence from Tanzania experience.

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ABSTRACT: *The history of Africa cooperative has been influenced by government policy and registration to the extent that even when it comes to the promotion of new cooperatives. The paper examined two questions; how government had taken right of cooperative society; how rights of members in cooperative have been compressed. The paper was guided cooperative democratic theories that focus on how democratic principles. In nature the paper is descriptive and has adapted the qualitative approach. This paper was mainly written based on the critical assessment on various literature related to the co-operative movement. The review of various published papers and reports were done. The paper concludes that, when the promotion of cooperative becomes an insider driven model cooperators they formed a resilience, strong and sustainable cooperative enterprise. The discussion shows that; the legal framework for establishing cooperatives guided by principles and theory, must be member driven models. Also, reforms made across different time period should embrace member benefits and member controls than creating the government mechanisms in controlling cooperatives. Also, it was found that, in developing countries Tanzania inclusive, there is more government hands than stakeholders (Members). Further, the establishment of cooperative in Africa would have been formed by insider driven efforts based on the capital structure accumulated and governed by cooperative principles. Also, the promotion of cooperatives by government controls and driven models cannot promise a sustainable strategy through which members feel of being true cooperators. The paper recommends to cooperative policy makers to strengthening membership rights in including on cooperative laws ensuring transparency in governance, promoting member education and participation, and addressing conflicts of interest. Further recommendations to the Tanzania government (ministries and TCDC) should focus on creating a conducive environment for cooperative development and providing necessary support, rather than direct control.*

Keywords. Sustainable cooperatives; Government role in cooperatives, Cooperative member control.

Re-energizing Cooperative Power in Africa: Addressing Global Challenges through Collective Action.

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ABSTRACT: *Africa faces multiple interconnected global challenges, including forced migration, economic inequality, climate change, poor healthcare access, and food insecurity. Traditional responses have often failed due to a lack of inclusivity and community participation. Cooperatives offer an alternative model grounded in equity, solidarity, and local empowerment, with the potential to address these issues more effectively. Conceptually, cooperatives function as social enterprises rooted in mutual aid, resilience, and participatory development. They mobilize local resources, empower marginalized groups, and support inclusive growth. The research problem addressed in this study is the limited integration of cooperatives into broader development and policy frameworks. The objectives are to: (1) assess cooperative responses to migration and displacement, (2) evaluate their role in climate adaptation, (3) examine their impact on inequality, healthcare, and food access, and (4) recommend strategies to re-energize cooperative action in Africa. The study is theoretically anchored in Social Solidarity Economy and Participatory Development theories, emphasizing collective agency and inclusive governance. The conceptual framework links cooperative principles to five global challenges: migration, climate change, inequality, healthcare, and food sovereignty. A mixed-methods approach was employed, combining qualitative case studies from Kenya, Ethiopia, and Ghana with a cross-sectional survey of 150 cooperative members and leaders. Findings show that cooperatives significantly strengthen local resilience—especially through climate-smart agriculture, community health financing, migrant integration, and women-led initiatives. However, their broader impact is constrained by weak policy frameworks, funding gaps, and limited inter-cooperative coordination. The conclusion affirms the untapped power of cooperatives to address Africa’s development challenges. Key recommendations include strengthening legal frameworks, increasing cooperative financing, investing in cooperative education, and fostering regional collaboration among cooperatives.*

Keywords: Cooperatives, climate change, migration and displacement, economic inequality and food sovereignty

Youth Engagement in Indian Cooperatives: Institutional Models and Policy Lessons

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ABSTRACT: *The cooperative movement in India, traditionally associated with community-based economic organization and collective welfare, is witnessing a transformative phase with increased focus on youth engagement and inclusion. This paper explores how the evolving cooperative policy landscape, spearheaded by the Ministry of Cooperation, Government of India, is enabling a renewed thrust towards youth-centric cooperative development. This study examines two leading institutions—The Gandhigram Rural Institute (Deemed to be University), Tamil Nadu, and the National Cooperative Union of India (NCUI), New Delhi—which offer contrasting yet complementary models of engaging youth in cooperative education, livelihood creation, and enterprise development. Using a qualitative case study approach, the paper identifies emerging trends, structural challenges, and policy opportunities in the realm of youth participation in cooperatives. Key findings indicate that practice-integrated cooperative education at GRI has led to the development of leadership and entrepreneurial skills among rural youth, often resulting in the formation of student-led cooperatives and grassroots enterprises. Simultaneously, NCUI's youth-focused skilling, awareness, and incubation programs, especially in NCR region, have enabled marginalized youth and students to pursue cooperative-based livelihoods, assume managerial roles, and even experiment with hybrid cooperative-start-up models. Despite these promising developments, the research identifies several structural constraints including weak youth representation in cooperative governance, limited access to credit and legal support, and the perception of cooperatives as non-aspirational. The paper argues for a paradigm shift in how cooperatives are positioned within India's youth development discourse and calls for robust institutional and policy frameworks that support youth-led cooperative innovation. The study concludes with actionable recommendations such as institutionalizing cooperative education across universities, establishing dedicated cooperative incubation centres for youth, simplifying cooperative registration processes, and ensuring youth quotas in cooperative governance structures. By highlighting grassroots practices and policy-level imperatives, the paper contributes to the broader discourse on making cooperatives a viable and attractive vehicle for youth empowerment, employment, and enterprise in India's rural and urban contexts.*

Keywords: Cooperative Governance, Youth Engagement, Capacity Building, India, Policy Reform

School-Based Coffee Farming Schemes and Future Youth Co-operators Potential in Mbozi District, Tanzania

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ABSTRACT: *Coffee plays a critical role in Tanzania's economy, yet productivity levels remain low due to various challenges. Despite the strategic significance of coffee as a cash crop, efforts to build skilled, future-oriented agricultural actors remain insufficient. Schools, as institutions of knowledge transfer are essential in addressing this gap by preparing youth for agricultural development and fostering their interest in co-operatives to enhance sustainable coffee production. This study examines the involvement of secondary schools in coffee farming and the future of co-operative development in Tanzania, with a particular focus on Mbozi District. The study employed a case study research design to facilitate in-depth exploration of issues under investigation, selecting nine out of ten secondary schools engaged in school-based coffee farming schemes. Data were collected via interviews, observation and focus groups with students, teachers, and leaders of Agricultural Marketing Co-operative Societies (AMCOS). The collected data were analysed using content analysis. The findings reveal a shortage of qualified agricultural educators, leaving schools reliant on local expertise and external support. Resource challenges, such as outdated farming equipment and insufficient funding, also hinder practical agricultural training. However, students are highly motivated to participate in coffee farming, driven by financial incentives and cultural significance. Despite this passion, the study identifies a considerable gap in co-operative education, which limits students' understanding of co-operative models which is the key for future participation in coffee farming activities as well as in co-operatives. The study concludes that limited qualified staff, inadequate facilities, outdated tools, and insufficient co-operative education hinder sustainable innovation, knowledge transfer, and the future youth engagement potential in coffee farming and co-operatives. The study recommends that the government prioritize hiring or training qualified agricultural teachers to equip students with advanced skills in coffee farming. Likewise, the secondary schools should introduce internal reward systems, such as recognition awards for high-performing students. Moreover, the local governments, in collaboration with non-governmental organizations, should provide modern farming tools and necessary infrastructure, such as irrigation systems, tractors, and pest control equipment, to support practical learning among students. There is also a need for the schools to explore alternative funding strategies by forming partnerships with agricultural co-operatives, community members, and seeking grants from local governments for school-based agricultural projects.*

Keywords: Potential, School-based Coffee Farming Schemes, Youth Cooperators, Future

Co-operative Members' Perceptions of Health Insurance and The Ushirika Afya Scheme in Babati District, Tanzania

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ABSTRACT: *Ushirika Afya scheme plays a crucial role in improving and protecting Co-operative members in health issues in the agriculture sector. This study was carried out to examine the co-operative members' perceptions towards the Ushirika Afya scheme and examine the key determinants of members' engagement in the Ushirika Afya scheme. The study was guided by the theory of planned behaviour (TPB) as the leading theory and social capital theory. The study adopted a cross-sectional research design. The target population and the unit of analysis included all Agricultural and Marketing Co-operative (AMCOS) members who are in the Ushirika Afya scheme in the study area, and the sample size of 300 respondents was involved. The study findings indicated that socio-demographic factors, including age, marital status, household income and size, level of education, and economic activity, significantly influence cooperative members in the Ushirika Afya scheme. Thematic analysis revealed that cooperative members' perception towards Ushirika afya was for health concern, health protection, old and aged cooperative members, it was for sick people, it is government government-established programme for cooperative members in AMCOS. Moreover, the study concludes that there is limited engagement with the Ushirika Afya Scheme among youth, whereas the perception in many people's minds is that the Ushirika Afya Scheme is for elderly people, sick people, and poor people. This is because the study has shown that there is a high rate of elders enrolled in the scheme compared to the youth. There is a need for increased investment in awareness campaigns and capacity-building programmes to enhance the publicity of the Ushirika Afya scheme, which will lead to an increased number of members.*

Keywords: Ushirika Afya Scheme, Health Insurance, Co-operatives, Relative Importance Index

Who wants to get involved? Determinants of Sanya Juu farmers' willingness to participate in a Dairy Co-operative

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ABSTRACT: *Agricultural co-operatives play a critical role in rural development by improving farmers' access to markets, inputs, and services. However, active and sustained participation remains uneven among members and non-members. This study examines the determinants of farmers' willingness to participate in an existing dairy co-operative in Sanya Juu, Tanzania. Grounded in the Theory of Planned Behavior, the study conceptualizes willingness to participation as a function of one's belief in cooperative organizational and operational values, level of*

financial literacy and perceived benefits. The study addresses three objectives: (i) to examine differences in the level of belief in cooperative values between co-operative members and non-members; (ii) to assess the willingness of non-members to join the co-operative; and (iii) to identify factors influencing farmers' willingness to participate in a cooperative, including voluntary engagement and private investment. A cross-sectional survey was conducted among 120 dairy farmers, and data were analyzed using descriptive statistics and binary logistic regression. Findings reveal no significant differences between members and non-members in terms of education, income, herd size, and access to extension services. Non-members expressed varying willingness to join, influenced by their level of belief in cooperative organizational and operational values, trust in leadership, perceived economic benefits, and prior co-operative experience. Key determinants of willingness to participate included the farmer's level of belief in cooperative values, level of financial literacy and financial capacity for private investment. Age and lack of information negatively affected willingness to participate. The study concludes that willingness to participate in dairy co-operatives is shaped by both the level of farmer's belief in cooperative values and social-economic considerations. To enhance inclusiveness, the co-operative should strengthen member education, improve transparency, and expand outreach to marginalized farmers. Policy efforts should also support farmer sensitization and service delivery improvements to build trust and encourage broader engagement.

Keywords: dairy co-operative, farmer participation, Sanya Juu, willingness to join, Theory of Planned Behavior

From Profit to People: Integrating Human Rights into Cooperative Governance and Practice

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ABSTRACT: *The development of Co-operatives can be traced to the Industrial Revolution when workers faced growing social and economic inequalities that led to poverty and hardships. In response, they banded together to form entities now known as 'co-operatives' to reduce these inequalities. Over time, co-operatives have evolved into crucial tools that unite members around shared needs and interests. In 1844, the Rochdale Society of Equitable Pioneers developed principles still recognized today. These seven principles were codified and adopted in 1995 by the International Cooperative Alliance. Despite the purpose to serve shared interests, many co-operatives today prioritize profit over member welfare. In Kenya, a major financial scandal recently rocked Savings and Credit Cooperative Organizations (SACCOs), risking member funds and triggering fears of bank runs. SACCOs, which promote financial inclusion and offer credit and savings services, have increasingly suffered from corruption and mismanagement hence undermining co-operative principles such as trust, transparency, and member welfare. Accordingly, this paper seeks to link human rights principles with co-operative principles by applying a human rights-based approach (HRBA) to co-operative governance. The HRBA*

emphasizes universality, equality and non-discrimination, participation, accountability and indivisibility. The HRBA principles align with the original goal of co-operatives that aspired to promote shared interests over profit. The study will examine the 1995 ICA co-operative principles and HRBA principles ultimately analyzing how profit-driven governance fosters corruption and mismanagement. The paper will use a doctrinal approach based on primary and secondary data. Findings will support re-establishing the community's relationship with the co-operative movement. The study will recommend integrating human rights into co-operative governance to reduce corruption and enhance community focus.

Keywords: Human Rights principles, Social Justice, Principles of co-operatives.

Tech-Enabled Community-Based Waste Cooperatives: A Circular Economy Approach to Climate Change Mitigation

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ABSTRACT: *As cities in Africa grow rapidly, managing solid waste has become a big challenge, especially in urban and nearby areas where municipal systems are often stretched thin or not fully developed. This increasing waste problem not only poses a threat to the environment but also represents a lost economic opportunity for local communities. This study, rooted in the ideas of a circular economy and community-based development, looks into a solution for managing solid waste through community-driven cooperatives that are both inclusive and scalable. The main question we tackled was how to turn solid waste from a persistent urban problem into a driver for local economic growth and environmental care. Our goal was to design and assess a cooperative model that improves waste collection, sorting, and basic recycling while also creating jobs and income, especially for young people and women. This model is based on theories of participatory development and social enterprises, focusing on grassroots ownership, sustainability, and digital inclusion. To explore this, we used a mixed-methods approach, combining interviews with stakeholders, pilot cooperative case studies, and the development of digital tools. We integrated a mobile app for scheduling waste pickups, GPS-enabled route optimization, and e-commerce platforms to help sell recycled products. Additionally, hybrid e-learning modules were used to train cooperative members in recycling practices, digital tools, and business management. Early results show that these cooperatives can divert up to 30% of local solid waste from landfills while creating new job opportunities. Communities have reported a greater awareness of environmental issues, better collaboration, and improved access to markets for recycled goods. The study concludes that community-based cooperatives, supported by the right digital tools and policy frameworks, offer a promising path for sustainable waste management. It suggests that local governments should partner with these cooperatives, invest in digital infrastructure, and*

implement supportive waste management laws to expand the impact and replicate the model in other areas.

Keywords: Solid waste management, circular economy, community cooperatives, digital tools, sustainable development.

Cyber Threat Intelligence Sharing: A Survey

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ABSTRACT: *The importance of CTI is underscored by its ability to provide structured and actionable insights into threat landscapes, helping organizations anticipate and neutralize cyber-attacks before they manifest. This study surveys the landscape of CTI sharing and explores the various mechanisms and strategies employed to enhance CTI information sharing. The paper explores the fundamentals, benefits, and challenges of CTI sharing and reviews current proposals addressing these issues. Additionally, we examine the use of machine learning in CTI sharing, which improves intelligence by incorporating advanced analytics for more refined data and predictive analytics to anticipate attack patterns, thereby enabling proactive measures. The study also explores the role of trust in collaborative CTI sharing, especially in automated environments, and the use of sector specific CTI sharing mechanisms to mitigate the issues of trust concerns in CTI sharing. Through this review, this study contributes to the ongoing discourse on CTI sharing to improve cyber defense mechanisms in an increasingly interconnected and vulnerable digital world.*

Keywords: Cyberattacks, Cybersecurity, Cyber Threat Intelligence (CTI), CTI Sharing Frameworks

Financial Inclusion and Cooperative Banking: Re-Energizing the Collective Power of Cooperatives in Africa

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ABSTRACT: *This paper investigates the crucial role of cooperative banking in advancing financial inclusion across Africa, with a focus on underserved populations and small-scale entrepreneurs. Traditional banking systems often inadequately address the financial needs of informal and rural economies, leaving significant gaps in service delivery. Cooperative banks emerge as viable, community-centric alternatives capable of bridging this divide. Anchored in Financial Intermediation Theory, the study explores how the adoption of digital banking platforms can enhance the operational capacity of cooperatives, expand access to credit and savings products, and better serve micro, small, and medium enterprises (MSMEs). The research draws on data collected from a sample of 100 businesspersons operating in the Kiambu markets of Ruiru and Juja. Descriptive analysis was employed to evaluate the impact of cooperative banking on financial inclusion within these communities. Findings reveal that revitalizing the cooperative model through digital innovation, inclusive governance structures, and responsive policy reforms can significantly amplify the collective influence of cooperatives. This transformation is critical in reshaping Africa's financial landscape. The study recommends strengthening digital infrastructure within cooperative banking institutions as a pathway to connecting grassroots economies with formal financial systems, thereby promoting inclusive growth, social equity, and entrepreneurial resilience across the continent.*

Keywords: *Cooperative banking; Financial inclusion, Digital banking; Inclusive governance; grassroots economies, social equity*

Tech-Enabled Community-Based Waste Cooperatives: A Circular Economy Approach to Climate Change Mitigation

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ABSTRACT: *Rapid urbanization in Africa has intensified the challenge of managing solid waste, particularly in urban and peri-urban areas where municipal systems are often overstretched or underdeveloped. This growing waste burden not only threatens environmental sustainability but also presents a missed economic opportunity for local communities. Conceptually grounded in the principles of the circular economy and community-based development, this study explores an*

inclusive, scalable solution to solid waste management through community-driven cooperatives. The central research problem addressed is how to transform solid waste from a persistent urban issue into a catalyst for local economic empowerment and environmental stewardship. The study's objective is to design and evaluate a cooperative model that enhances waste collection, sorting, and basic recycling, while generating income and employment, particularly for youth and women. The model is anchored in theories of participatory development and social enterprise, emphasizing grassroots ownership, sustainability, and digital inclusion. Methodologically, the study employs a mixed-methods approach, combining stakeholder interviews, pilot cooperative case studies, and digital tool prototyping. It integrates a mobile application for waste pickup scheduling, GPS-enabled route optimization, and e-commerce platforms to support product sales. Hybrid e-learning modules are used to train cooperative members in recycling practices, digital tools, and business management. Preliminary findings indicate that such cooperatives can divert up to 30% of local solid waste from landfills, while simultaneously creating new livelihoods. Communities reported increased awareness of environmental issues, improved collaboration, and enhanced access to markets for recycled goods. The study concludes that community-based cooperatives, supported by appropriate digital tools and policy frameworks, offer a viable pathway to sustainable waste management. It recommends that local governments partner with cooperatives, invest in digital infrastructure, and enact supportive waste management legislation to scale impact and replicate the model in other regions.

Keywords: solid waste management, circular economy, community cooperatives, digital tools, sustainable development.

Innovation and Future Direction of Cooperatives: Selected Cases of Africa

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ABSTRACT: *Cooperatives play a vital role in fostering equitable growth, community empowerment, and economic resilience. However, to remain competitive in an evolving landscape shaped by globalization, technological advancements, and shifting consumer demands, they must embrace innovation. This paper examines the transformative potential of digital tools in reshaping cooperative operations within the digital economy, ensuring their continued relevance and socio-economic impact. The authors will use a systematic literature review to link innovation and cooperative operations in the African context. It is anticipated that digital tools can enhance operational efficiency, member engagement, and scalability, enabling agricultural cooperatives to improve governance transparency, supply chain traceability, and decision-making processes. Similarly, financial cooperatives, such as credit unions, can leverage technology to refine services and foster member needs. Expanding digital outreach programs can attract youth membership,*

addressing high unemployment rates while fostering inclusive economic participation. Moreover, technology adoption can strengthen policy frameworks, allowing cooperatives to broaden their impact through new services and products. Youth involvement is particularly crucial, as their empowerment can drive sustainable development, mitigating environmental degradation caused by deforestation and unsustainable practices. By engaging youth in formal economic activities, such as dairy farming, horticulture, and green entrepreneurship, cooperatives can combat poverty while promoting ecological sustainability.

Keywords: Cooperatives, Digital Transformation, Youth Empowerment, Sustainability, Economic Resilience, Innovation

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