

Examining Success Factors for Sustainable Rural Development  
through the Integrated Co-operative Model

Section Four

## Tanzania Country Research Report

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## 1. Purpose of the Research

Contractual co-operation was introduced in many African countries during the colonial phase. Contractual co-operation is different from the traditional forms of co-operation usually identified with African Settings of culture. While traditional co-operation is based and driven by cultural norms of mutuality and reciprocity, its organization does not have visible structure, nor does it have written constitutions. According to Craig (1982), contractual co-operation is a locally institutionalized form of organization with visible structures of management and systematic lines of communication.

The co-operative movement in Tanzania with its traditional structure has been experiencing member driven reforms. Traditionally, the co-operative movement was based on a four-tier structure with primaries, secondary unions, apex co-operatives and the federation. As liberalization continued the apex and unions were challenged by economic viability. Most apex bodies disintegrated in the past fifteen years. Co-operative unions still exist, but also declining because of two major reasons; first, as competition ensured, co-operative business lacked democratize practice and lacked transparency.

Secondly, the primaries positively started taking full business responsibilities for their members. Such a scenario of shifting to the primary society, is considered a positive outcome of liberalization and conducive to the implementation of the co-operative integration as we shall see in the analysis section, because it opened new possibilities for the members of primary societies to operate differently, in a more self-reliant way.

Validation workshops were also conducted to examine the success factors of the selected rural producer organizations through integrated co-operative model.

## 2. Context of the Research

### 2.1 Study Area

Field work was done in Moshi Rural District in Kilimanjaro and Mbinga District in Ruvuma Region. The two districts have active agricultural marketing and financial service co-operatives. There is a long history of co-operative business since the 1920s.

Moshi Rural is shown in Figure 1, below. We have Mruwia Agricultural Marketing Co-operative and Mruwia Savings and Credit Co-operative working together.

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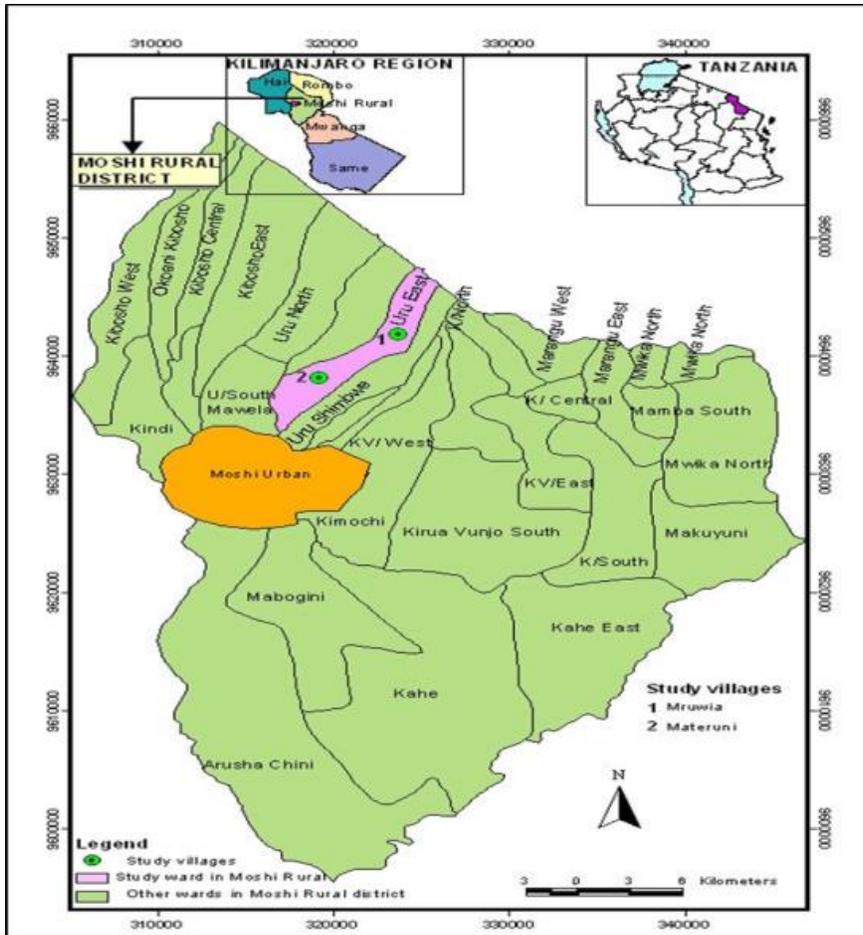


Figure 1: Map showing the research location in Moshi Rural District

In Mbinga District, as shown in Figure 2, we have Kimuli Agricultural Marketing Co-operative and Muungano Savings and Credit Co-operative Society.

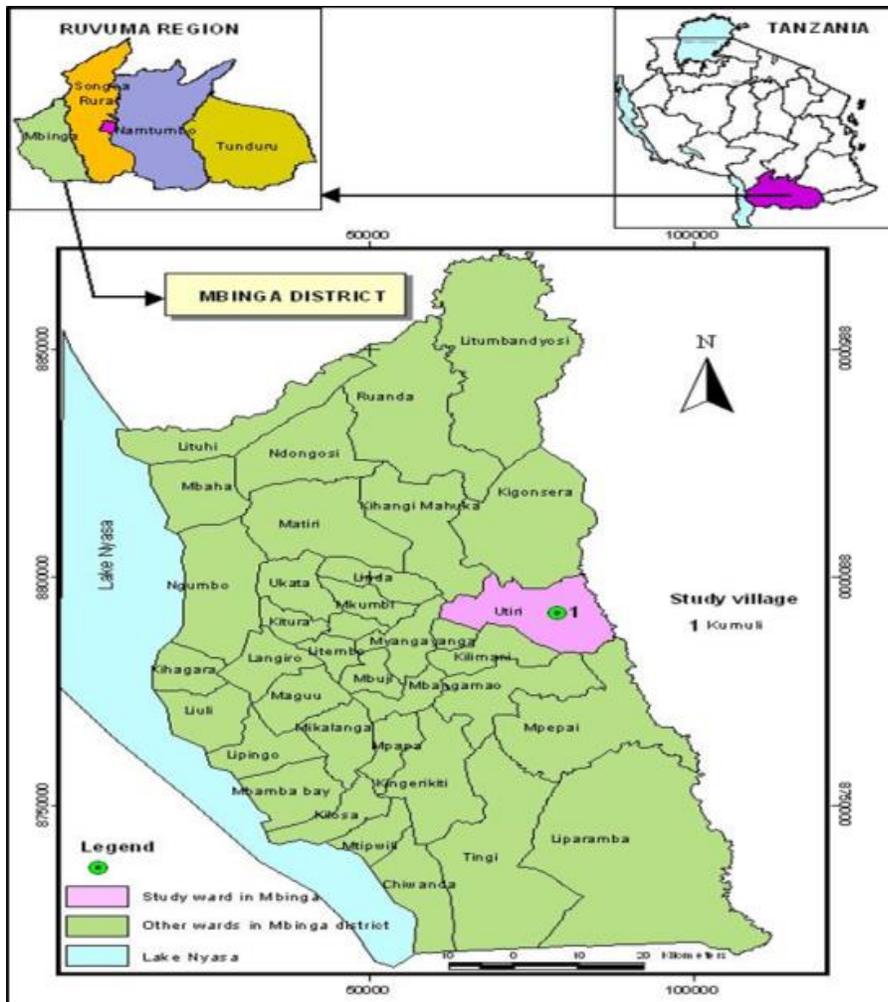


Figure 2: Map showing the research location in Mbinga District

### 3. Research Methods

#### 3.1 Research Design

Cross sectional study design was used, where data on variables of interest were collected simultaneously, examined and relationship between variables determined.

#### 3.2 Sampling Procedures

The study population was built by a composition of three categories of groups: Double members, Single members and nonmembers. A multistage sampling procedure was adopted in the selection of respondents: First, two AMCOS and two SACCOS, were purposely selected (this allowed the inclusion of all the three categories of respondents). In the second stage, a total of 228 respondents were randomly selected using farmers lists available at the AMCOS and SACCOS at Mruwia and Kimuli as shown in Table 2.

Table 2: Sample size

	<b>Double member</b>	<b>Single member</b>	<b>Nonmember</b>	<b>Total</b>
Mbinga	27	54	20	<b>101</b>
Moshi Rural	26	59	42	<b>127</b>
<b>Total</b>	<b>53</b>	<b>113</b>	<b>62</b>	<b>228</b>

The lists at the AMCOS was that of the farmers who market their coffee crop through the AMCOS in the previous crop season (2013) From the lists, 52 double members, 62 single members, and 112 nonmembers, were selected. Among the respondents, 126 were drawn from Moshi and 101, from Mbinga districts. Out of these respondents, 136 were members of AMCOS and 30 were members of SACCOS, the rest 62 were nonmembers.

Table 3: Composition of membership

	<b>Frequency</b>	<b>Percent</b>
AMCOS	136	59.4
SACCOS	30	13.2
Nonmembers	62	27.2
Total	228	100.0

### 3.3 Data Collection

Primary data collection addressing the specific study objectives, both qualitative and quantitative methods were used to achieve triangulation and complementarities. The combination was sought to enhance validity. Quantitative data were collected using a structured questionnaire with open-ended and closed questions were used. Qualitative data, were collected through face to face interview with key informants, and focus group discussions (FGD). A total of four FGDs (four in Mbinga and three in Moshi Districts) were organized to obtain/validate sensitive information from coffee farmers. The focus groups in Mbinga consisted of four groups whereby two groups consisted of SACCOS members and the other two groups consisted of AMCOS members. At Mruwia there were three focus groups that differed by type of respondents; i.e. double member, single member and nonmember. The focused group discussions consisted of a maximum of seven members, gender composition and age were considered.

Before actual data collection, both the questionnaire and checklists were pretested with 10 coffee farmers and key informants at Mruwia Agricultural Marketing co-operative society in Moshi Rural District.

Secondary data collection was done by documented information related to the business of selected co-operatives, co-operative development and local government. District socio economic profiles and research publications were also used.

Eight individual farmers were purposively selected and interviewed by a checklist in each district in Mruwia, the objective being to generate their profiles with focus on getting more inputs on issues influencing co-operative society's membership.

### **3.4 Validation Workshops and Study Profiles**

#### **3.4.1 Mruwia**

A validation workshop was conducted in each district in order to provide feedback on the household and policy survey and get relevant recommendations and way forward. The validation workshops consisted of members and nonmembers. At Mruwia, there were 20 participants while at Mbinga there were 15 participants.

The Mruwia workshop session started at 10:40 by the chairman welcoming the research team and participants for their coming. Also, co-operative members were introduced for familiarization. Thereafter the research team leader explained the reason for their visit and conducting the session. After the introduction session, the presentation of the key findings of the study earlier conducted in September 2014 in Mruwia followed. The presentation involved 18 respondents who were members of AMCOS and those who were both members of AMCOS and SACCOS. The presentation was facilitated by 5 research team members in a participatory manner. The presentation started by the introduction, followed by findings and lastly was the discussion by the participants.

After the report presentation members were given time to synthesize the findings and thereafter participate in group discussion. During the discussion members were divided into three groups which were gender balanced based on the proportion of the participants. Participants included both men and women from different geographical areas. To ensure consistency and avoid biasness in accessing various information relating to the subject matter, participants were also of various age groups.

The group discussion was built up by the five key questions which were prepared before; however, participants were free to add other issues that they consider important in the discussion. Each group was to provide its views on such questions with minimal guidance from the facilitators. This was aimed at ensuring that participants freely provide their views on the issues raised in the presented report.

After a thorough discussion, each group had an opportunity to present their views followed by discussion and inputs from other group members. The representative from each group presented their views with the backup from other group members. After presentation members of all groups were given time to contribute, comment and critic what was presented. The presentation was active and participatory; however, it was a bit biased because the chairman, vice chairman and the secretary of Mruwia AMCOS intercede the discussion to some extent. This was observed as the chairman was interrupting the discussion particularly when members raise issues relating to leadership. The problem was keenly moderated by facilitators by creating an environment where all participants felt free to contribute including providing opportunities to all participants to contribute in the discussion.

The study profiling was done in the second day of the visit whereby eight (8) participants were involved in the study. Various categories of participants including the double members (AMCOS and SACCOS members), single members (members in AMCOS only and members in SACCOS

only) and nonmembers were interviewed. Profiles for every participant who was involved in the study were established.

### **3.4.2 Mbinga District**

- a) Day One: Research team started travelling from Moshi on 18<sup>th</sup> 2016 and arrived in Iringa at 1800 pm.
- b) Day Two: Journey continues all the way to Mbinga town (Ruvuma Region), Research team departure from the Hotel in Iringa around 0500 am. The team arrived in Njombe 0900 am and managed to get breakfast. The journey continues from Ismania mount hill and takes downhill of Lukumburu. We arrived in Songea town at 1300 pm and continued with the protocol at the Regional Administrative Secretary office. We met Miss. Fausta Kasuga, the Assistant Registrar of Co-operatives in the Region. The chairperson of the team gave her preliminary outcome of the research report. The same day we continued with the journey to Mbinga and arrived in around 1700 pm.
- c) Day Three: The research team continues with protocol at the Mbinga District council by reporting to the Officer responsible for co-operatives, Mr. Luvanda who introduced the research team to the Head of department – Agriculture and Co-operatives. Mr. Luvanda also introduced the research team to the District Executive Director (DED) of Mbinga District Council, Mr. Mw Amengo. The research team also made a brief introduction of the project, particularly the purpose and its preliminary outcomes. We promised to submit a full report District Director when it is complete.

From the DED office the research team went to Kimuli AMCOS for conducting the validation workshop. Mr. Gervas Machimu introduced the research team to the workshop and thereafter the workshop started as per the schedule.

### **3.4.3 Analysis**

In Tanzania, the data was coded, entered in excel and later in SPSS and STATA software. Analysis of quantitative data collected mainly from the individual interviews and partly from the FGDs was done using descriptive statistics. The data from single co-operative society member, double co-operative society members and nonmembers who were rural small scale farmers were initially analyzed using simple descriptive statistics, including means, percentages and frequency distributions, the output of which was used to means and frequency distribution tables that were used to summarize some results. To test statistical differences within variables and between groups, the Chi square and one-Way ANOVA were used.

In addition, several indices were developed for various factors, by integrating a set of variables into one variable (Howe *et al.* 2007). The indices that were developed include, wealth index, livelihood diversification index, satisfaction index and governance index. To construct an index for a variable, a set of statements/factors that determine the respective variable was developed through discussions with key informants, the focus groups, in the respective areas. These indices were then subjected to Principal Component Analysis (PCA) to determine the ones that were significant. Statements or factors with factor loadings less than 0.3 were considered not to be significant and were thus left out of the analysis (Kline 2008).

In order to determine household food security status, the Household Dietary Diversity Score (HDDS) method was used as explained by Swindale and Bilinsky (2006). This score indicates the number of different food groups consumed per person per day in a household. The HDDS assumes that an increase in the number of food groups consumed per meal increases the number and quality of nutrients. The HDDS scores were adapted from Tchuwa, (2012) who categorized HDDS scores as follows:  $\leq 3$ , low food security status, 4 – 5 medium food security status, and  $> 5$  as high food security status.

Furthermore, wealth was one of the variables with multiple components, which required the construction of an index to incorporate the components into a single variable. Filmer and Pritchett (2001) estimated wealth levels as determined by asset indicators, using Principal Component Analysis (PCA). In creating a wealth index, the PCA approach has been found to be more advantageous than the approach that is based on the simple count of the household assets because PCA reflects also their relative importance to the household.

## 4. Research Results and Findings

### 4.1 Household Surveys

The average age for respondents who were single members was 51, 54 for double members, and 47 for nonmembers as shown in Table 4. Although, the difference is not very large, it gives an indication that the older the head of the household becomes, the higher the likelihood of becoming a member of a co-operative society compared to youth. This may indicate that age comes with more experience in farming activities and other productive ventures, which may advantageously contribute in becoming a member of a co-operative society in the community.

Table 4: Age of respondents

	<b>Double member n = 53</b>	<b>Single member n = 113</b>	<b>Nonmember n = 62</b>
<b>Frequency</b>	53	113	62
<b>Mean</b>	54	51	47
<b>Std</b>	14.632	14.160	14.751
<b>Minimum</b>	27	24	24
<b>Maximum</b>	88	88	81

Table 5 reveals that the percentage of female headed households in both categories was smaller than that of male headed households particularly due to cultural factors, whereby in patrilineal societies, like where the study was conducted, women do not own land and also due to customary laws that are based on inheritance of property, such as land. This may have an effect on gender based decisions in co-operative societies.

Table 5: Sex of respondents

Respondent	Sex	Frequency	Percentage
<b>Double member</b> n = 53	Female	9	17.0
	Male	44	83.0
	Total	53	100.0
<b>Single member</b> n = 113	Female	30	26.5
	Male	83	73.5
	Total	113	100.0
<b>Nonmember</b> n = 62	Female	9	14.5
	Male	53	85.5
	Total	62	100.0

Most of the respondents have attained primary school education as shown in Table 6. This indicates that small scale farmers who have remained in the rural areas are those who have attained primary level education. This may pose a challenge on the type of education, mobilization techniques and approaches to be used in introducing changes in the existing co-operative models. Furthermore, the policies and legal documents written in English Language are not easily understood by these members, which may imply translation into Swahili language.

Table 6: Level of education of respondents

Level of education	Double member		Single		Nonmember	
	f	%	f	%	f	%
Never gone to school	0	0	4.8	4	3.5	4.8
Primary	41	77.4	85.5	80	70.8	85.5
Secondary	6	11.3	1.6	4	3.5	1.6
High school	1	1.9	6.5	20	17.7	6.5
Vocational	0	0	1.6	2	1.8	1.6
University/ college certificate	2	3.8	0.0	1	0.9	0.0
University/ college diploma	3	5.7	0.0	2	1.8	0.0
<b>Total</b>	<b>53</b>	<b>100.0</b>	<b>62</b>	<b>100.0</b>	<b>113</b>	<b>100.0</b>

The average size of the household as Table 7 shows no differences between nonmembers, single members and double members. This implies that household size has no effect on membership in co-operative societies. However, the average household size of five indicates that most of the households are small in size. These results compare well, with the National Population and Housing Census, 2012.

Table 7: Household size of respondents

Type of respondent		Maximum	Mean	Std. Deviation
Double member n = 53	Household size	14	5.98	2.414
	Number of males in household	9	3.09	1.679
	Number of females in household	8	2.87	1.532
Single member n = 113	Household size	12	5.35	2.086
	Number of males in household	8	2.70	1.475
	Number of females in household	10	2.64	1.609
Nonmember n = 62	Household size	11	4.94	1.958
	Number of males in household	6	2.58	1.532
	Number of females in household	6	2.34	1.292

The main and subsidiary occupations of the nonmembers, double members and single members are summarized in Table 8. Farming was found to be the major occupation for all the respondents. Moreover, with regard to the subsidiary occupation most of the nonmembers considered casual labour as the major occupation. This scenario may reflect that nonmembers take casual labour as a coping strategy to meet their basic needs. In addition, nonmembers may have low income compared to members of co-operative societies. This indicates that nonmembers have not been able to join co-operative societies because of their financial liquidity position at household level.

Table 8: Respondents main and subsidiary occupation

	Main Occupation			Subsidiary Occupation		
	Double member n = 53	Single member n = 113	Nonmember n = 62	Double member n = 13	Single member n = 30	Nonmember n = 17
Casual labor	0 (0)	1(0.9)	2 9(3.3)	2(15.4)	3(10.0)	9(52.0)
Employed off farm	1(1.9)	2 (1.8)	3(5.0)	2(15.4)	1(3.3)	0 (0)
Employment on farm	0(0)	1(0.9)	1(1.7)	3(23.1)	14 (46.7)	3 (17.6)
Farming	52(98.1) 53(88.3)	108 (95.6)		0(0) 3 (17.6)	2(6.7)	
Own business	0(0) 1(1.7)	1(0.9)		6 (46.2) 2(11.8)	10(33.3)	

Multiple responses. Numbers in brackets are percentages.

### i. Accumulation Cycle

In this study, we have used the dependency ratio and child dependency ratio to analyse the accumulation cycle at household level. The dependency ratio was derived from a scale that looked at real consumption demands versus productive availability that could reflect where the household was in its accumulation cycle: The scale was derived with respect to the following: Baby-Toddler: 0-4 years (not contributing to household) counted as 0 , Working child: 5-9 years (helping with livestock, watching younger children and doing house chores, carrying water, etc.) counted as .3, Adult helper: 10-14 years (helping with livestock, in the field, kitchen, more substantially than younger children) counted as .6, Adult: 15-64 (or when unable to carry full load, so transition to elderly could be younger or older) counted as 1, Elderly 65+ (or when unable to carry full load) counted as .5 , Permanently disabled or sick for more than 3 months counted as 0.

The findings on Table 9 reveal that double members are leading on dependence ratios followed by single members and later non-members. These results have no difference compared to the development of the dependency index (as per guideline) whereby reasons for high dependence ratios for double members are explained by traditional culture of extended family for higher income earners. Secondly, more productive farmers in the African context draw their cheap labour from extended family members. In addition, the high dependency ratios for the double members may reflect the strategy of seeking additional income generating activities to sustain the families.

Table 9 Household dependency ratios

Type of respondent		Dependency Index	Child Dependency Ratio
Double member	Mean	3.5019	.7736
	Std. Deviation	2.07323	.75807
	Minimum	.60	.00
Single member	Mean	3.2009	.6965
	Std. Deviation	2.00729	.93388
	Minimum	.30	.00
Nonmember	Mean	2.5935	.7645
	Std. Deviation	1.55952	.73909
	Minimum	.00	.00

## ii. Wealth

A wealth index was developed by summing up all the assets of the household including farm implements. As shown on Table 10 double members while nonmembers have the lowest wealth index. These findings reflect that small-scale farmers with higher wealth are likely to be double members than those who have lower wealth who are considered to be poor in the respective communities. Poor farmers have smaller cushions and will more often find themselves with no wealth and no opportunities and therefore cannot meet the conditions and obligations of being members of co-operative society. Furthermore, these findings reveal that there is also a possibility that more wealth is created through membership of co-operative societies. A respondent noted that “since *I became a member of the SACCOS I have been able to purchase more livestock*” While another one noted that “since *becoming a member I have been able to purchase a motorcycle for carrying passengers*”.

Table 10: Wealth Index of respondents

	Double Member		Single Member		Nonmember	
	Mean	StdDev	Mean	Std dev.	Mean	Std. Dev
Wealth Index	15.2642	7.57818	8.9516	4.86347	10.9292	5.06690

F. test 18.298 P= .000

The average size of land owned and cultivated by double members is higher than the non-members and single members as shown in Table 11. Assuming, that the size of land implies higher output, and therefore higher income. Therefore, the way farmers utilize land may influence membership in co-operative societies, because of the need of more inputs that will increase productivity on farm.

Table 11: Size of land owned and cultivated acres

Type of respondent	Mean	Std. Deviation	Minimum	Maximum
<b>Double member</b> n = 53	6.3349	8.15681	.25	50.00
<b>Single member</b> n = 84	3.1012	3.42610	.25	20.00
<b>Nonmember</b> n = 51	2.3333	3.14550	.25	13.00
<b>Total</b>	3.8045	5.38368	.25	50.00

Table 12 reflects the land owned by district. Respondents in Mbinga District own larger pieces of land compared to Moshi Rural district. In Moshi Rural District, the pieces of land owned have been decreasing over time as they have been subdivided amongst male children a consequence of the traditional inheritance system. The changing climatic conditions, changes in co-operative legislations (transformation of the co-operative movement), low coffee prices have had an adverse effect on agricultural productivity (Soini, 2005). The can supported by a female respondent who observed that *‘in the past I used to carry ten bags of coffee to the primary co-operative society, but at present I carry a small bag containing only one to two kilos to the primary co-operative society.’*

Table 12: Land owned by district

District		Total land owned in acres	Land for crops in acres
Mbinga	Mean	8.4844	6.2031
	Minimum	1.00	1.00
	Maximum	50.00	20.00
Moshi	Mean	1.3891	1.2157
	Minimum	.25	.00
	Maximum	8.00	6.00
	F. Test	119.964	193.666
	Sig	0.000	0.000

There is a significant difference at .01% on the number of livestock owned by the respondents. Double members have more livestock compared to the other categories as revealed on Table 13. These results are similar to those of the wealth index. Which imply that double members are considered to be of high socio-economic status in the community. Moreover, in the African culture the number of livestock is an indicator of wealth. It is likely that livestock keeping is an income generating activity for small scale farmers and therefore it is an opportunity that can be exploited by the integrated co-operative model

Table 13: Average number of livestock

	Double member n = 53	Single member n = 113	Nonmember n = 62
<b>Mean</b>	16	7	8
<b>Std.dev</b>	19.04377	8.86412	15.77145
<b>Maximum</b>	102.00	39.00	111.00

F=7.684; sig =.001

The findings on Table 14 reflect that the amount of coffee harvested is higher for double members, which indicates the reason on why double members are wealthier. Cash crops usually provide more income to the households, if the farm is well managed compared to food crops. However, the average amount of maize and beans harvested is higher for nonmembers. The reason may be that nonmembers have shifted from input intensive crops, such as coffee, to food crops that require fewer inputs with lower costs and the inputs are also subsidized by the government. In addition, this may be a defensive mechanism for nonmembers who have less income.

Table 14: Mean amount of crops produced per household

Type of respondent		Amount of coffee harvested in kgs	Amount of maize harvested in kgs	Amount of vegetables harvested in kgs	Amount of yams harvested in kgs	Amount of beans harvested in kgs	Amount of fruits harvested in kgs
Double member	Mean	4092.	979.	26	111	181	70
	n	26	31	1	9	25	2
	Minimum	50	20	26	10	40	20
	Maximum	18200	5500	26	400	600	120
Single member	Mean	3388	527	12	91	134	155
	n	53	39	4	10	27	6
	Minimum	20	15	5	10	10	20
	Maximum	17500	2000	20	200	500	300
Nonmember	Mean	1605	1057	7	118	372	30
	n	35	14	4	10	9	2
	Minimum	70	10	1	15	100	30
	Maximum	12600	6000	20	900	1000	30

### iii. Livelihood Diversification Index

According to Ellis (2000) livelihood diversification is a process by which household members construct a diverse portfolio of activities and social support capabilities in their struggle for survival and in order to improve their standards of living. Livelihood diversification in the rural context of developing countries like Tanzania can therefore include multiple sources of income, which cover both off-farm and non-farm income. We have determined the livelihood index within this context by using the Simpson index that has wide applicability and takes into consideration the respective income sources and their shares. Moreover, the index is simple to calculate and robust.

The livelihood index is significant at 5% as indicated in Table 15. The index is higher for the double member that indicates they earn more income that is emanating from a diversified portfolio compared to the other categories. Moreover, it may be that the double members are diversifying their portfolios to non-farm activities and saving in SACCOS so that they may utilize the money obtained for purchasing farm inputs and education for their children. In addition, the low livelihood diversification index for single members may imply the need of diversifying the crops marketed and activities of the existing AMCOS. For example, one of the female respondents who belonged to an Agricultural Marketing Co-operative Society in Mruwia

said “I would be happy if the co-operative societies was also involved in marketing bananas that we sell at very low prices in Moshi Town, which is 16km away.”

Table 15: Livelihood diversification index among respondents

	<b>Double member</b> n = 53	<b>Single member</b> n = 113	<b>Nonmember</b> n = 62
<b>Mean</b>	0.85	0.68	0.72
<b>Std.dev</b>	0.25066	0.39798	0.38269

F= 4.164; Sign. 0.017

#### iv. Basic Needs

Food security is one of the measures used to determine if a household can meet the demand of food which is a basic need. To determine members’ household food security status, the Household Dietary Diversity Score (HDDS) method was used (Swindale and Blinsky 2005). A household with a HDDS of < or = 3 was categorized as a low food security household. A household with a HDDS of 4 to 5 was categorized as a medium food security household. A household with a HDDS of > 5 was categorized as a high food security household.

The results in Table 16 indicate that there are significant differences in household food security status. Most of the double members were in the high food security status 41.5%, while most of the non- members were in the low food security status (38.7%). This is likely due to the fact that double members have access to and can meet their daily food requirements compared to nonmembers due to the diversified sources of income they have and increased farm production. It is likely that nonmember due to their low socio economic status in the community and the reliance on casual labour lead to limited choices between earning income and allocating adequate time to deal with their farms that eventually influence accessibility and availability of adequate food at household level.

Table 16: Households’ food security status

<b>HDDS</b>	<b>Double Member</b> n = 53		<b>Nonmember</b> n = 62		<b>Single member</b> n = 113	
	<b>F</b>	<b>%</b>	<b>F</b>	<b>%</b>	<b>F</b>	<b>%</b>
< or = 3 Low	14	26.4	24	38.7	39	34.5
4 to 5 Medium	17	32.1	21	33.9	35	31.0
>5 High	22	41.5	17	27.4	39	34.5

The respondents were also asked to indicate the number of meals they were consuming per day in their households in the months when food was scarce and plenty in the community. The results on Table 17 indicate that there is a significant difference of meals consumed per day in times of scarcity, whereby double members and single members consumed three meals per day compared to non -members who consumed only two meals per day. This is likely due to the fact that members of co-operative societies have appropriate livelihood strategies to meet their basic needs compared to nonmembers who also earn lower incomes.

Table 17: Number of meals consumed per day in months of plenty and scarcity

	Double Member n = 53		Single member n = 113		Nonmember n = 62		F. Test	Sig
	mean	Std.dev	mean	Std.dev	mean	Std.dev		
Number of meals consumed per day in months of plenty	3	.553	2	.695	3	0.496	1.446	.233
Number of meals consumed per day in months of scarcity	3	.599	2	.743	3	0.614	6.583	.002

Family labour is popular for all categories of farmer groups keeping livestock as indicated in Table 18. This is common for small scale farmers in developing countries like Tanzania who mainly keep local breeds that depend on on-farm livestock feeds.

Table 18: Source of labour for livestock at household

Type of Labour	Double member		Single member		Nonmember	
	Freq.	%	Freq.	%	Freq.	%
Family	164	9.34	157	96.3	244	97.6
Hired	10	5.7	5	3.1	4	1.6
Communal	0	0	1	0.6	2	0.8

Note: Multiple response data for all types of livestock owned

All categories of members and nonmembers, make use of family labour due to the fact that it is available at low cost and agricultural production is conditioned by low level of technology as indicated in Table 19. When it comes to hired labour, double members are leading followed by single members. The reason for this is the fact that double members have the financial capacity to pay for hired labour.

Table 19: Source of labour for crops at household

Type of Labour	Double member		Single member		Nonmember	
	Freq.	%	Freq.	%	Freq.	%
Communal	10	2.1	16	3.4	2	0.3
Family	385	81.2	433	91.2	627	87.8
Hired	80	16.8	26	5.5	85	11.9

Multiple response data based on all types of household crops

The results on Table 20 indicate that most of the respondents use the health services provided by the public dispensary. The increased use of this facility may be due to the insurance facility introduced by the government known as the Community Health Fund, whereby a household is required to contribute TShs 12,000 per annum.

Table 20: Health services utilized by the respondents

	<b>% Double member n = 53</b>	<b>% Nonmember n = 62</b>	<b>% Single member n = 113</b>
Dispensary/clinic	62.9	81.0	70.1
District hospital	1.6	1.6	2.4
Health care centre	32.3	15.9	25.2
Herbalist/traditional doctor	0.0	1.6	0.0
Regional/national referral hospital	3.2	0.0	2.4
Total	100	100	100

## v. Social Participation

With regard to social participation, the results on Table 21 indicate that most of the double members participate in co-operative societies compared to nonmembers who mostly participate in religious groups. This may indicate that there is a possibility of co-operative societies to be regarded as groups with high social capital compared to other groups in the community. With respect to the nonmembers who mostly participate in religious group, this may be a result of the emerging religious groups? Faith based organizations that have been attracting the vulnerable groups, on promises that are based on poverty reduction through wealth creation in the name of God.

Table 21: Participation in community groups

Type of community group	Double member		Single member		Nonmember	
	Freq.	%	Freq.	%	Freq.	%
AMCOS	50	21.6	1	0.9	77	20.3
Burial group	25	10.8	19	16.5	48	12.7
Education school committee	17	7.3	9	7.8	20	5.3
Political group	12	5.2	7	6.1	24	6.3
Producer group	5	2.2	4	3.5	4	1.1
Religious group	30	12.9	37	32.2	73	19.3
SACCOS	46	19.8	1	0.9	25	6.6
Village committee	6	2.6	2	1.7	16	4.2
Water Users group	6	2.6	0	0.0	6	1.6
Women group	22	9.5	16	13.9	44	11.6
Informal Credit and savings groups	7	3.0	10	8.7	14	3.7
Community groups	6	2.6	9	7.8	28	7.4

In rural communities, people usually participate in community development activities. Most of the respondents participate in community infrastructure development projects. Moreover, the non- members are leading (53.2%), which is likely that they participate in projects where they are paid for, such as projects conducted by Tanzania Social Action Fund (TASAF) in order to meet their basic needs. See summary on Table 22.

Table 22: Participation in community based activities

	Type of respondent					
	Double member		Single member		Nonmember	
Community home based care	7	9.2	7	4.6	3	4.8
Community infrastructure development projects	33	43.4	74	48.4	33	53.2
Environment natural resources and forestry conservation	27	35.5	57	37.3	24	38.7
Community food and nutrition	3	3.9	6	3.9	0	0.0
Health/HIV AIDS and sanitation	6	7.9	9	5.9	2	3.2

## vi. Financial Services

Double members' category is leading in saving their money in SACCOS (81.4%) followed by Single members (52.4%) as shown in Table 23. The double members are effectively using the services of the SACCOS as points of saving because they have formed SACCOS for that purpose. Single members are also using the SACCOS as savings centers and that may be influenced by members who belong to SACCOS only. Another important revelation on destination of savings is where nonmembers are leading in saving their money at home, followed by single co-operative member category. The single members who save at home seems to be those from the AMCOS. But for nonmembers saving at home, could be influenced by three reasons. First, the size of savings may be too small to justify savings at institutions outside the household. Secondly, savings are kept at home to mitigate unexpected risks but thirdly could be that they are not aware of the savings options around them.

Table 23: Source of saving funds by respondent

Source of saving	Double Member		Single member		Nonmember	
	F	%	F	%	F	%
Commercial bank	0	0.0	0	0.0	5	7.9
Home	4	9.3	11	68.8	23	36.5
ROSCA	0	0.0	0	0.0	1	1.6
SACCOs	35	81.4	3	18.8	33	52.4
VICOBA	3	7.0	1	6.3	1	1.6
MPESA	1	2.3	1	6.3	0	0.0

Multiple response; A household may have multiple sources of saving

Lack of security of savings has been indicated by most of the respondents as the main constrain facing them with respect to savings as indicated in Table 24. The reason may be due to the fact that small scale farmers in rural areas are vulnerable to shocks that accelerate the feelings of insecurity on their property.

Table 24: Saving constraints indicated by respondents

Saving Constraints	Double Member %	Single member %	Nonmember %
Distance to place of savings	25.0	4.2	0.0
High charges for savings	0.0	4.2	14.3
Lack of security	50.0	70.8	71.4
Processes required accessing one's savings	25.0	8.3	14.3
Processes required for one to make savings	0.0	12.5	0.0

Most of the double members indicated that they had acquired credit from various sources as indicated in Table 25.

Table 25: Respondents' access to credit

	Double member n = 53		Single member n = 113		Nonmember n = 62	
	f	%	f	%	f	%
Yes	38	71.7	11	17.7	49	43.4
No	15	28.3	51	82.3	64	56.6
Total		100.0		100.0		100.0

Most of the double and single members were found to be using SACCOS as a source of credit as summarized in Table 26. According to key informants, the use of SACCOS depended on the availability of the service and the extent to which the mobilization process was conducted. Furthermore, the key informants explained that members of informal member based groups deposit their collections in SACCOS. This is because SACCOS are perceived to be safe to keep members' deposits in the rural areas. On the side of the nonmembers who take credit, most of them used relatives and friends. The possible reason for this is that such informal sources enjoy locational advantages and they provide services that are tailored to the needs of the poor small scale farmers.

Table 26: Sources of credit used by respondents

Source of credit	Double Member n = 38		Single member n = 49		Nonmember n = 11	
	F	%	F	%	F	%
Commercial bank	0	0.0	1	9.1	0	0
Community bank	0	0.0	0	0	2	4.1
Money lender	0	0	0	0	1	2.0
Relatives and friends	0	0	5	45.5	5	10.2
SACCOs	38	100	4	36.4	33	67.3
VICOBA	0	0	1	9.1	3	6.1
AMCOS	0	0	0	0.0	4	8.2
Informal group	0	0	0	0.0	1	2.0
		100		100		100

The purpose of borrowing for all categories of groups was on purchasing agricultural inputs where double members were leading followed by single category members as indicated in Table 27. But it is also seen that even the non-member category had high percentage of borrowing for farm inputs. The main reason is the fact that the soils in the research districts both in Kilimanjaro and Ruvuma regions, were input dependent. The double member category is leading mainly because, possibly, they have started behaving like local entrepreneurs. Features of co-operative entrepreneurship behavior seems to be one of the outcomes of co-operative integration.

Table 27: Purpose for borrowing

Source of saving	Double Member %	Single member %	Nonmember %
Buy crop inputs	47.2	33.4	30.0
Buy livestock inputs	5.6	0.0	10.0
Construction	2.8	4.2	0.0
Invest in business	11.1	16.7	30.0
Purchase household assets	0.0	2.1	0.0
School fees	33.3	43.8	30.0

Short repayment period has been indicated as the major constraint to credit facing double members as shown in Table 28. It is likely that credit repayment does not take into account the farming cycle. While 45.5% of the nonmembers revealed that high collateral is the main constraint. This explains why nonmembers use friends and relatives as a source of credit. These results suggest that for nonmembers to join co-op societies, alternative strategies and activities focusing on low income earners have to be taken in the integrated co-op model.

Table 28: Credit constraints faced by respondents

Credit constrain	Double Member	Single member	Nonmember
	%	%	%
Credit sources not available	14.3	19.0	0.0
High collateral	0.0	47.6	45.5
High interest rate	14.3	0.0	18.2
Lengthy application process	14.3	14.3	9.1
Short repayment period	57.1	4.8	18.2
Afraid of loan	0.0	0.0	9.1
Governance	0.0	4.8	0.0
Failed to repay credit on time	0.0	4.8	0.0
Not aware of credit sources	0.0	4.8	0.0

### vii. Technology Adoption

Double members (7.4%) were leading in making use of improved seeds than the other groups. This may be an aspect of emerging entrepreneurship behavior. But all farmer groups indicate the use of local seeds where nonmembers (71.1%) are leading followed by double members (47.2%) as indicated in Table 29. The reason for non-members leading in the use of local seeds is its low price and accessibility in the local community. However, with regard to technological adoption the double members are prospective early adopters compared to the other categories.

Table 29: Types of inputs used by respondents

	Double member		Single member		Nonmember	
	Freq.	%	Freq.	%	Freq.	%
Hybrid seed	6	2.8	1	0.6	8	2.3
Improved seed (OPV)	16	7.4	4	2.5	11	3.2
Local seed	115	53.2	113	71.1	162	47.2
Manure	58	26.9	22	13.8	113	32.9
None	0	0.0	4	2.5	9	2.6
Pesticides	13	6.0	4	2.5	20	5.8
Recycled seed	1	0.5	3	1.9	10	2.9
Fertilizer	3	1.4	5	3.1	2	0.6
Fungicides	2	0.9	2	1.3	3	0.9
Herbicides	2	0.9	1	0.6	5	1.5

Multiple responses on inputs applied to all crops

Most of the small-scale farmers keep local breeds of livestock as indicated in Table 30. It has generally been observed that in the farming communities, livestock keeping, is one of the alternative assets to mitigate unexpected risks and the production of milk for the market. However, technologically, the results suggest that improved breeds are not preferred probably due to the fact that they are capital intensive and require more attention compared to the exotic breeds. May be there is a need for co-operative societies to exploit this opportunity which may benefit farmers who own small pieces of land such as Kilimanjaro region. The manure from livestock can be used to boost production of coffee, bananas and other types of crops grown by the small-scale farmers, which will possibly result into increased incomes.

Table 30: Types of livestock kept by respondents

	Double member		Single member		Nonmember	
	Freq.	%	Freq.	%	Freq.	%
Crossbreed/ exotic	18	13.5	15	14.3	32	15.8
Crossbreed/ exotic, local breed	0	0.0	0	0.0	2	1.0
Local breed	114	85.7	90	85.7	167	82.7
Local breed, crossbreed/exotic	1	0.8	0	0	1	0.5

Multiple response based on type of livestock

### viii. Co-operative Influence

Anticipated benefits for people who wanted to become members are shown in Table 31. It was indicated that the benefits they anticipated included marketing related benefits (27.4%) followed by sitting allowances (21.7%). This could be an indicator that most agricultural producers expect some benefits from crop marketing. But what they were sure of are the benefits from attending meetings in the form of allowances. Further explanation of the allowance factor, demonstrates that they would be members expect relief assistance rather than making more business out of commodity marketing.

Table 31: Perceived benefits of membership

	%
Access to savings and credit	12.7
Access to markets, processing and storage	27.4
Access to agriculture inputs	8.9
Improve livelihood (education, business, construction)	5.1
Get sitting allowance	21.7
Training	5.7
Dividends/surplus from co-operatives	5.7
Information	3.2
No benefits	5.1
Participate in co-operative meetings/decision making/work together	3.2
Forum for community issues	1.2

Analysis of missing opportunities for nonmembers of co-operatives indicate that the group is missing financial services, allowances and marketing related opportunities. This mixture of missing wants, demonstrate the fact that while income poverty is clear as they want allowances,

it shows if such groups were actively mobilized, they could very well be motivated to join SACCOS and AMCOS. Details are summarized in Table 32

Table 32: Missing opportunities for nonmembers

	%
Lack of advice from co-ops	7.4
Can't access training services	5.1
Can't access financial services	24.7
Can't access inputs	8.8
Can't access markets/processing/storage	13.5
Can't get allowances	20.5
Can't get dividends/profit/surplus	2.3
Lack of membership rights	2.3
Can't get second coffee payment	1.9
Lack of income for improving livelihood	1.4
No problem	0.9
High loan interest from other financial markets	1.9
Get unfair prices from other markets	8.9
Performance of AMCOS not impressive	0.5

Table 33 shows details of challenges faced by individuals regarding the existence of co-ops, indicating that most of them felt they had none. This may reflect the data on educational attainment of most respondents, which indicated they had primary education only. The situation of no challenges may, in fact, reflect a lack of deeper knowledge of the business environment.

Table 33: Challenges faced by individuals

	Freq.	%
Inadequate capital for co-op contributions	8	23.5%
low living standards	2	5.9%
Low coffee prices	4	11.8%
Training on co-operative/extension services	3	8.8%
No Challenge	17	50.0%

The community shows that the greatest benefit from the existence of co- is the marketing and related activities as indicated in Table 34. This contribution of the co-operative to the community is given by, first AMCOS accept to be marketing channels for both members and non- members without discrimination. Second it is an indicator that if crop marketing is accepted by the community, it is an opportunity of the co-operative to exploit the inclusion of other crops.

Table 34: Community benefits from co-operatives

Benefit	%
Financial services	3.7
community development issues	16.7
Improved agriculture production	3.7
improved individual livelihood	2.5
Prompt payment	3.7
Marketing related benefits	53.1
Increased social capital	3.1
Education of children	4.9
Utilities-water and electricity	1.8
No benefits	6.8

The information on Table 35 reveals that most of the respondents revealed that they are no challenges with respect to co-operatives in the community. This may be due to the fact that most of the community members are smallholder farmers with primary education. The level of education has put a limitation for the community to make a comprehensive analysis of their business environment and how they could make use of co-operative organizations around them.

Table 35: Community challenges

Challenge	%
AMCOS and SACCOS are not working together	12.5
Co-operative leaders are not trusted	12.5
Failure of community members to join co-operatives	4.2
No challenges	70.8

### ix. Governance in Co-operative Societies

Pillars of good governance are; democracy, member participation, accountability, transparency and predictability. From the results above, predictability is reflected by leaders abiding to election period of three years, members aware of the type and composition of the board and AMCOS committees conducting meetings as schedules.

Results from Table 36 shows that the double members have higher levels of predictability than the single members. As for democratic practice, the double members are leading in the account of women members taken on board as committee members and members' involvement in decision making. Only in surplus sharing where single members are leading. In accountability, again, AMCOS double members are leading as explained by audit reports made available to the members and where AMCOS leaders are accountable to the members. As far as member participation is concerned, single members are leading and double members follow.

While in all other areas of governance such as predictability, democratic practice, and accountability, double members are leading, it is only in member participation where single member co-operatives performed higher than double member co-operatives. The reasons for double members of AMCOS to lead in most governance variables could be due to the fact that going into integration, was based on the wishes of individual members. Their appeal to good governance was seen as part of their commitment to see their own innovation come to a success.

Single members were leading in member participation because it appears there is influence of members of SACCOS. In the SACCOS movement, members have a strong motivation to participate in meetings because they have a strong stake in the financial resources they have invested the SACCOS organizations.

Table 36: Perceived Governance of AMCOS

	Double Member		Single Member	
	F	%	F	%
AMCOS leaders are elected after every three years	46	86.8	63	84.0
AMCOS members involved in decision making	43	81.1	62	82.7
AMCOS members participate in electing board members	44	83.0	66	88.0

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AMCOS members aware of type and composition of board committees	34	64.2	43	57.3
AMCOS women are committee members	40	75.5	42	56.0
AMCOS committees conduct meetings as scheduled	36	67.9	43	57.3
AMCOS audit reports made open to members	43	81.1	52	69.3
AMCOS members share surplus as per by-laws	30	56.6	43	57.3
AMCOS leaders are accountable	42	79.2	53	70.7
AMCOS has linkages with other co-operative societies	37	69.8	46	61.3
AMCOS has linkages with other non-co-operative organizations and firms	29	54.7	35	46.7

When the pillars of good governance are tested in the SACCOS, it is very clear that the single society group is leading in all pillars of predictability, transparency, accountability, democracy and member participation as summarized in Table 37. It is for the same reason where the influence of SACCOS members is the degree of close attachment with the financial investment they have with their co-operative organizations.

Table 37: Perceived Governance of SACCOS

	Double		Single	
	F	%	F	%
SACCOS leaders are elected after every three years	39	86.7%	31	96.9
SACCOS members involved in decision making	39	86.7%	29	90.6
SACCOS members participate in electing board members	40	88.9%	30	93.8
SACCOS members aware of type and composition of board committees	32	71.1%	30	93.8
SACCOS women are committee members	42	93.3%	30	93.8
SACCOS committees conduct meetings as scheduled	36	80.0%	31	96.9
SACCOS audit reports made open to members	38	84.4%	30	93.8
SACCOS members share surplus as per by-laws	29	64.4%	29	90.6
SACCOS leaders are accountable	38	84.4%	31	96.9%
SACCOS has linkages with other co-operative societies	34	75.6%	27	84.4%
SACCOS has linkages with other non- co-operative organizations and firms	24	53.3%	19	59.4%

Governance in SACCOS is significant at 5% and when compared with governance in AMCOS where it is grossly insignificant at 77% as shown in Table 38. This continues to amplify the SACCOS situation that the members financial stake is quite high than what we see in AMCOS. While the business process in SACCOS as short term impact on the members, the business process in AMCOS is a long chain for which, members are taking a long time to realize financial results.

Table 38: Perceived Governance in AMCOS and SACCOS

		Mean	Std. Deviation	F test	Sig
AMCOS	Double member n = 53	8.0000	3.11942	3.169	.077
	Single member n = 78	6.9359	3.51006		
	Total	7.3664	3.38596		
SACCOS	Double member n = 46	8.5000	3.03864	8.473	.005
	Single member n = 30	10.2000	1.21485		
	Total	9.1711	2.60966		

Most AMCO members perceive the board as one of the committees as revealed in Table 39. While the board is not one of the committees, this finding is an indication that most AMCO members are not aware of the democratic structure and governance of their co-operative organization.

Table 39: Members Perception of AMCOS Committees

Type of Committee	Double member %	Single member %
Supervisory committee	11.5	10.3
Finance and planning committee	34.6	44.8
Revenue committee	0.0	3.4
Production committee	15.4	31.0
Development committee	0.0	6.9
Agriculture development committee	7.7	6.9
Board committee	50.0	44.8
coffee production committee	3.8	3.4
Executive committee	7.7	6.9

Most members of SACCOS are quite aware of specialized committees of their co-operative organization as compared to members of AMCOS as shown in Table 40. In this case, they are aware of the loan committee followed by the supervisory committee. These committees are critically important because they link members with immediate credit needs.

Table 40: Members Perception of SACCOS Committees

Type of Committee	Double member %	Single member %
Board committee	24.1	29.6
Loan/credit committee	82.8	96.3
Executive committee	10.3	33.3
Finance and planning committee	6.9	7.4
Supervisory committee	51.7	51.9
Finance and planning committee	50.0	44.8
Coffee production committee	3.8	3.4
Executive committee	7.7	6.9

SACCOS members are aware of their by-laws than the AMCOS members as indicated in Table 41. This is also supported by the statistical significance of 5%. The reason for this difference is the fact that SACCOS members are interested in the fate of their deposits and, while in AMCOS share contribution is minimal and they deal with commodity markets which have long time effect on their income and earnings. In the AMCO business the by-laws do not show the link between members' farm business and the services provided by the co-operative society. In this way, it is difficult for AMCO members to challenge the by-laws of their society.

Table 41: Members' awareness of existence of by-laws

	Type of respondent	N	Mean	Std. Deviation	F test	sig
If co-operatives have by-laws — AMCOS	Double member	52	.69	.466	.287	.598
	Single member	84	.71	.454		
If co-operatives have by-laws — SACCOS	Double member	46	.80	.401	10.269	.002
	Single member	28	.93	.262		

Most of the double members indicate member participation in the drafting of the by-laws, while single members of co-operatives indicate leaders' responsibility for drafting by-laws as summarized in Table 42. There is more influence of SACCOS members in the formulation of by-laws in the double societies and on the other hand, there is more influence of AMCO leaders in the single members. In the double membership societies, members have more influence in by-laws formulation because they are more concerned with risk of their financial assets. In Single member societies influenced by AMCOS, the members feel less risk averse. In this way, co-operative integration will influence even AMCO members to accept risk taking

Table 42: Participation in drafting of by-laws in AMCOS

	Double member (%)	Single member (%)
Co-operative officers	18.2	22.8
Leaders only	39.4	43.9
Members	72.7	40.4
Don't know	0.0	1.8

By-law drafting in both the double membership and single membership for SACCOS, members show taking an upper hand as summarized in Table 43. The main reason is the risk factor involved in financial services than when compared with agricultural commodity markets. It further demonstrates that where co-operative integration is needed, financial services are centrally needed.

Table 43: Participation in drafting of by-laws in SACCOS

	Double member (%)	Single member (%)
Co-operative officers	20.0	8.0
Founder	5.7	0.0
Leaders only	34.3	4.0
Members	68.6	96.0

#### x. Participation in Co-operative Societies

Most single members belong to AMCOS due to the fact that those co-operatives have a longer history of existence than SACCOS which are a new development in rural settings as summarized in Table 44. Secondly, to become members of SACCOS is relatively more expensive than in AMCOS.

Table 44: Composition of membership in co-operatives at household level

Type of co-operative society	Double member		Single member	
	Freq	%	Freq	%
AMCOS	69	39.2	107	60.8
SACCOS	4	8.3	44	91.7

Main reasons for not being members of co-operatives are indicative of two major factor including lack of adequate funds and lack of trust on co-operatives as indicated in Table 45. Lack of trust, is a result of historically poor performance of co-operatives. But lack of funds as a reason may be motivated by the fact that AMCOS accept commodities from nonmembers of the community. Some such members may not need to be members if the commodities can be taken

care of by the co-operative society free of charge. Although some of the reasons given cover small percentages of the sample size, yet the reasons given such as lack of land, small amount of coffee produced and, lack of interest appear to be valid and have to be taken into consideration.

Table 45: Reasons for not being a member in a co-operative society

Reasons	%
Not interested	16.7
Do not have enough coffee	11.9
Do not have enough funds to contribute shares and membership fee	47.6
Do not have land	11.9
Do not trust co-ops	31.0
In the process of being a member	11.9

Major reasons for joining co-operatives are market related for both double members and single members, followed by input related and thirdly co-operative advantages. Input related reasons are for double members and co-operative advantages are for single members as reflected in Table 46. Those single members are mostly from the SACCOS because they are more pronounced with credit and dividends which are more popular in SACCOS than in AMCOS. Input related reasons are higher for double members because agriculture in the research areas is input intensive. Market related reasons are higher for double membership due to the influence of the coffee commodity which is basically produced for the market.

Table 46: Reasons for being a member in Co-operative societies

Reasons	Double member %	Single member %
Input related	20.8	16.9
Allowances in meetings	10.4	15.6
Co-operative related-dividends/training/credit	6.3	20.8
Marketing related	72.9	66.2
Social capital/sharing ideas/friends/information etc.	8.3	6.5
Persuaded by others to be member-husband/inheritance/fellow villagers	2.1	5.2
Improving livelihood-income/production/education	4.2	5.2

A satisfaction index for AMCOS and SACCOS was formed by adding up all the responses. The means for double members are higher for both satisfaction in services in AMCOS and SACCOS as shown in Table 47. This is a reflection of the fact that significantly member expectations for services of co-operatives are met. But it also reveals reasonable leadership competence.

Table 47: Satisfaction of access to services provided by AMCOS and SACCOS

		N	Mean	Std. Dev.	F	Sig
Satisfaction access to services of SACCOS	Double member	53	13.25	10.383	41.545	.000
	Single member	113	4.12	8.750		
Satisfaction access to services of AMCOS	Double member	53	26.91	9.495	97.797	.000
	Single member	112	16.53	13.342		

Most of the single members own shares compared to double members as indicated in Table 48. The reasons could be that in single member co-operatives the follow up for free riders is simpler than in double membership. Free riders in AMCOS therefore are more than what is observed with double membership. The figure for free riders in double membership is caused by AMCOS.

Table 48: Member has shares in AMCOS

		Double member (%)	Single member (%)
If member hold shares AMCOS	No	20.0	11.4
	Yes	80.0	88.6

Most of the double members own shares compared to single members as indicated in Table 49. Single membership in SACCOS is strictly conditioned by shareholding. This is because first shares are part of capital for borrowing, but second, one cannot access credit without share contribution.

Table 49: Member has shares in SACCOS

		Double member %	Single member %
If member hold shares SACCOS	No	4.2	0.0
	Yes	95.8	100.0

Seventy three percent of the members who have not contributed shares are not aware on this requirement as shown in Table 50. Probably most of these members belong to AMCOS, whereby they can get marketing services by only paying entrance fees. These members can be considered as free riders, if they are enjoying the services of members that have paid shares. Thus may be co-operative societies have not yet been able to emanate on appropriate strategies that facilitate members to contribute shares capital.

Table 50: Reasons for not having shares in co-operative society

Reasons	Percent
Not aware	73.3
No benefit	6.7
No money to pay shares	13.3
Too old to pay shares	6.7
	100.0

The frequency of participation in SACCOS is higher in single membership than participation in double membership as reflected in Table 51. The possibility is that is double membership we have members of AMCOS who are only interested with marketing and not participating in other activities. However, the reason may be that the existing AMCOS are not involved in production oriented services on farm that may benefit the farmer.

Table 52: Members' participation SACCOS activities

	Type of respondent	Mean	Std. Dev.	F test	Sig
Frequency of participation in regular meetings SACCOS	Double member	2.61	.671	3.169	.077
	Single member	2.84	.448		
Frequency of participation in general assembly SACCOS	Double member	2.65	.663	8.473	.005
	Single member	2.91	.390		
Frequency of participation in voting SACCOS	Double member	2.55	.765	7.139	.009
	Single member	2.94	.354		
Frequency of participation in discussions and decisions on finances and budget S	Double member	2.37	.834	4.306	.041
	Single member	2.72	.581		
Frequency of participation in discussions on financial audit report SACCOS	Double member	2.39	.812	6.811	.011
	Single member	2.81	.535		

In the Table 53 where single membership is represented by AMCOS, it is found that the means for member's participation in single co-operatives is lower than in double membership. Reading from the previous table, it is obvious that member participation where SACCOS are involved is higher than where AMCOS are involved. The reason is the fact that in SACCOS, member participation is higher because the risk of losing money is higher than the risk of monitoring commodity markets with longer time waiting for business results.

Table 54: Members' Participation in AMCOS activities

	Type of respondent	Mean	Std. Dev	F test	Sig
Frequency of participation in regular meetings AMCOS	Double member	2.78	.415	2.198	.141
	Single member	2.64	.602		
Frequency of participation in general assembly AMCOS	Double member	2.84	.367	3.109	.080
	Single member	2.68	.59		
Frequency of participation in voting AMCOS	Double member	2.71	.642	.583	.447
	Single member	2.62	.669		
Frequency of participation in discussions and decisions on finances and budget SACCOS	Double member	2.45	.808	.153	.696
	Single member	2.40	.727		
Frequency of participation in discussions on financial audit report SACCOS	Double member	2.47	.784	.278	.599
	Single member	2.40	.762		

### xi. Integration of Co-operative Societies

Double members are seen to be settled on financial services and marketing related advantages as the main benefits of integration as indicted in Table 55. Single members are driven by financial services they do not see the reasons for becoming double members. The reasons for holding to single membership position could be indicative of the fact that SACCOS and AMCOS are not doing effective outreach programs. But also the decision for becoming double members is done by individual rather than externally driven educational programs.

Table 55: Benefits of double membership

Benefits	Double Member %	Single Member %
Financial services	102.1	96.0
Agricultural inputs	4.3	4.0
Marketing/storage/processing	27.7	16.0
Improved production	8.5	4.0
No benefit	8.5	32.0
Getting allowance	4.3	4.0
Prompt payment of produce	2.1	0.0

Challenges of double membership have come out to be capitalization, time allocation difficulties in attending meetings of both co-operatives and co-ordination of both co-operative which indicates lack of joint management. Summary is shown on Table 56.

Table 56: Challenges of double membership

	Double Member	Single Member
Challenges	%	%
Inadequate Capital	35.7	40.0
Increased Production	21.4	0.0
None	21.4	46.7
Participation in Both AMCOS and SACCOS activities	28.5	6.7
Coordination of AMCOS and SACCOS	3	21.4

Double members do indicate that there are more benefits for being members of both co-operative societies as reflected in Table 57. Single members also see benefits of AMCOS and SACCOS working together, reasons could be lack of financial capability or problems related to meeting obligations required by SACCOS and AMCOS at the same time.

Table 57: Benefit from SACCOS and AMCOS working together

		Double member (%)	Single member (%)	Nonmember (%)
If respondent get benefit from AMCOS and SACCOS working together	No	6.7	18.4	50.0
	Yes	93.3	81.6	50.0

Most of the double members see the significance of SACCOS and AMCOS, working together, while nonmembers see AMCOS and SACCOS as totally separate entities as summarized in Table 58. Single members recognize the working together of AMCOS and SACCOS. This shows that all members of co-operatives irrespective of whether they are double or single members, see the need for integration.

Table 58: AMCOS and SACCOS work together

		Double member (%)	Single member (%)	Nonmember (%)
If respondent feels AMCOS and SACCOS working together	No	38.8	44.1	86.7
	Yes	61.2	55.9	13.3

## xii. Resilience

Crop diseases seem to be the main constraint to crop production in all categories and the double member category saw it as a major constraint as indicated in Table 59. Apart from crop diseases, the other production constrains were; low soil fertility seen to affect more of the single member category and nonmembers, pests, seen almost equally by all farmer categories and small land holding seen as a major constraint by single member category and nonmembers. The double member category seems not affected by size of land holding because they had the ability to purchase new land areas due to financial services opportunities.

Table 59: Crop production constraints

Constraint	Double member n = 44		Single member n = 117		Nonmember n = 62	
	f	%	f	%	f	%
Diseases	22	50.0	24	37.5	40	34.2
Extreme weather changes	2	4.5	7	10.9	10	8.5
Lack of improved varieties	1	2.3	4	6.3	14	12.0
Low soil fertility	5	11.4	9	14.1	22	18.8
Pests	8	18.2	10	15.6	15	12.8
Small land holding	4	9.1	7	10.9	13	11.1
Vermin/rodents	1	2.3	1	1.6	3	2.6
Weeds	1	2.3	0	0.0	0	0.0
lack of inputs	0	0.0	2	3.1	0	0.0

Low prices are the main marketing constraint facing the farmers as shown in table 60. Probably the co-operative societies are not offering favorable coffee prices that take into consideration the costs of production. In addition, farmers lack bargaining power. What we observe here is that co-operatives societies lack the bargaining power on prices and also do not have internal coffee prices strategies such as a sustainable coffee price stabilization fund and monitoring the quality of coffee at farm level.

Table 60: Marketing constraints faced by respondents

Constraint	Double member		Single member		Nonmember	
	F	%	F	%	F	%
High local taxes-market dues	1	2.1	1	3.6	1	1.6
High post-harvest losses	3	6.4	1	3.6	5	7.8
High transport costs	3	6.4	0	0.0	1	1.6
Lack of markets	2	4.3	4	14.3	8	12.5
Late payment after sales	2	4.3	1	3.6	3	4.7
Low demand	3	6.4	2	7.1	1	1.6
Low prices	21	44.7	14	50.0	28	43.8
Poor roads	4	8.5	1	3.6	1	1.6
Poor storage facilities	5	10.6	3	10.7	10	15.6
Unorganized farmers	2	4.3	1	3.6	4	6.3
Lack of market information	1	2.1	0	0.0	2	3.1

### xiii. Gender

The table 61 indicates the mean differences between males and females of selected variables using one way ANOVA. With respect to school fees the mean for females is higher than that of males. This may imply that despite rural women being denied ownership of land and earning low incomes from orphan crops and off- farm activities, the little they earn can be translated into improving education at household level. On the other hand, male headed households had higher means for size of land owned, amount borrowed, amount saved, earning from crops, wealth index, HDDS and length of membership in co-operative societies. These results indicate that females are still marginalized in the respective communities due to the cultural issues, the patriarchal mode and practices and the male dominated inheritance system that makes women's' indispensable role played in farming to be unrecognized. Probably this also may imply that

programs focusing in women empowerment and entrepreneurship have yet to relocate the current approaches used relation to woman in the rural areas.

Table 61: Means of selected variables with respect to sex

Variable	Sex	Mean	Maximum	Minimum	F Test	Sig
Total annual school expenses	Male n = 95	391218.95	3000000	8000	.109	.742
	Female n = 84	427101	5950000	4000		
Total land owned	Male n = 99	4.8005	50	.25	7.402	.007
	Female n = 89	2.6966	12	.25		
Total amount borrowed (TShs)	Male n = 51	796500.	6000000	12500	1.042	.310
	Female n = 45	560444.44	5000000	20,000		
Total of value of cash savings (TShs)	Male n = 69	418333	3,000,000	10,000	.545	.462
	Female n = 53	331688.68	3000000	10,000		
Total value of other savings (TShs)	Male n = 30	4889833.	75000000	40000	1.740	.193
	Female n = 21	369666.67	1440000	15,000		
Total earnings from crops (TShs)	Male n = 101	1170502	16830000	6000	5.319	.022
	Female n = 83	463557.83	2996000	1,500		
Wealth index	Male n = 120	4.74	14	0	9.743	.002
	Female n = 108	3.48	15	0		
Household diet diversity score (HDDS)	Male n = 120	4.18	6	2	6.139	.014
	Female n = 108	3.10	6	1		
Co-op membership (in years)	Male n = 75	13.6	55	1	3.952	.049
	Female n = 66	10.164	31	1		

The results in the Table 62 indicate that women followed by girls still bare a great burden in fetching water. This suggest that rural women are still shouldered with burdens, that affect their participation in income generating activities and community based groups such as co-operatives which may also result in disempowerment.

Table 62: Role of fetching water at household level

Who collects water	Freq	%
Daughter	23	10.2
Family	108	47.8
Husband	10	4.4
Son	12	5.3
Wife	66	29.2
grandchild	7	3.1
	226	100.0

As indicated in the Table 63 the number of women only who benefit from income is low compared to the other categories. It implies that despite of the high contribution women have in on-farm activities their role is not recognized. This has resulted in women participating in informal trade especially food vending (for the case of Mruwia that is located only 16km from the urban centers) so as to meet their basic needs.

Table 63: Beneficiary of income at household level

Who benefits from income	%
All household members	89.3
Children	4.3
Grand children	1.7
Men	3.3
Women	1.3
	100

The Table 64 indicates that most of the men sell crops compared to women. However, the types of crops sold by the respective respondents differ as men sell more of the cash crops compared to women who sell bananas and orphan crops such as sweet potatoes and vegetables that yield lower incomes. This suggests that despite of the large contribution of women on farm activities, women are still discriminated against by stereotypes that restrict their roles to non-income generating household activities. As a result, their contribution to agriculture is not recognized, they remain to be vulnerable, exploited and poor. The integrated co-operative model may be required to become responsive and inclusive in addressing women's matters related to entrepreneurship and empowerment that will eventually improve their livelihood.

Table 64: Role of selling crops at household level

Who sells crops	%
Daughter	0.6
Family	2.3
Man	51.6
Son	0.6
Woman	44.8
	100

## 4.2 Focus Group Discussions

### i. Financial Services

18.8% of the nonmembers save their money in SACCOS. These nonmembers are indirectly members of SACCOS through informal financial services groups such as ROSCAS and VICOBA, which are members of SACCOS. The conditions and fees required are more favourable to people with low incomes compared to SACCOS. The combined efforts of a group may imply lower transaction costs per member, allowing them to meet the conditions and fees required by SACCOS. However, nonmembers indicated that SACCOS are perceived to be safe to keep members' deposits in the rural areas.

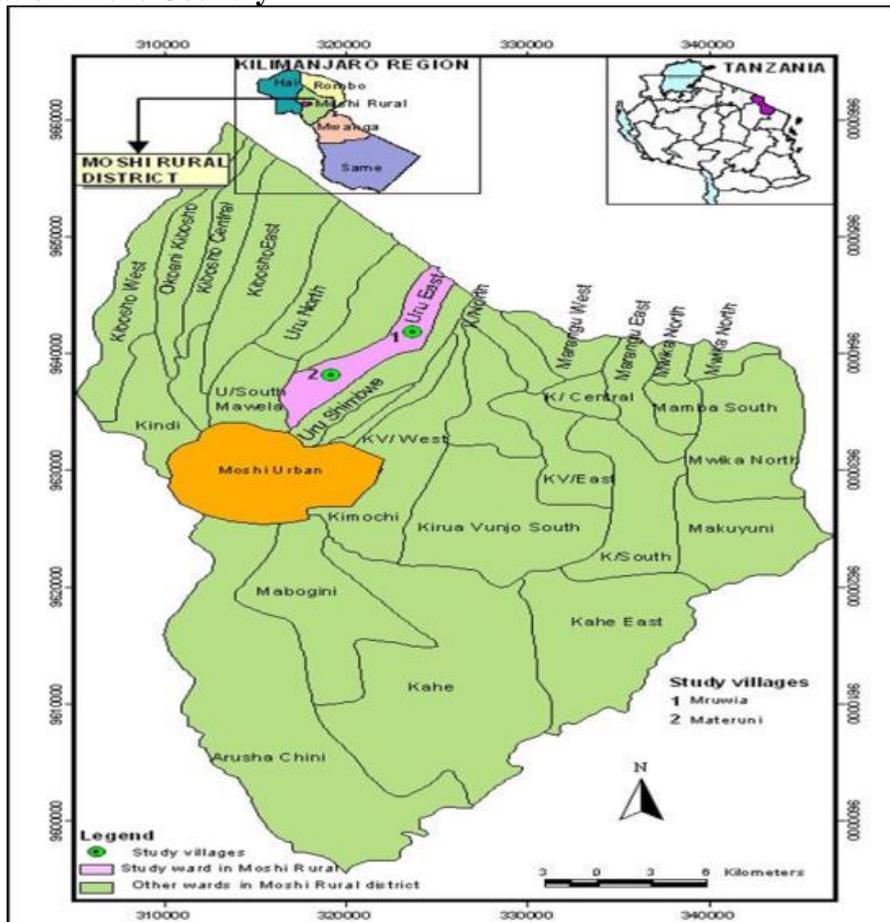
## 5. Breakdown by Region

### MRUWIA DISTRICT

#### i. Community Name

**Mruwia** is situated approximately 16 km north of Moshi town. The main cash crop is Arabica coffee, while bananas and rice are the major food crops. Coffee production has been successful for a long time. There are five primary co-operative societies that sell the coffee to AMCO in Mruwia, which exports coffee directly to a Japanese trader and not through Kilimanjaro Native Co-operative Union (secondary co-operative).

#### ii. Location in the Country



The Mruwia RCs is found in North Uru Ward. The society is bordered with Materuni village in the north, Shimbwe in the west, Mbokoni in the east, and in the south it is bordered with Kishimundu and partly by Kyaseni and MwaseniKaskazini (north)

### iii. Age Breakdown

The minimum age of the respondents was 21 years while the maximum was 90 years with a mean age of 52.8 years. The majority of the respondents were in the 41–60 age group. This age group accounted for 42.9% indicating that most of the household heads who received service in Mruwia AMCO were of productive age, the age at which they were still active to participate in farm activities (URT, 2014). The household survey results further indicate that the mean household size of the respondents was 5.0 persons while the minimum and maximum household sizes were 2.0 and 14.0 persons respectively. The results showed that the household size between 5 to 7 people accounted for 53.2% and 35.7% for households with 2 to 4 people. The results show that the majority of the households had family sizes between 5 to 7 persons. Household size in the study area had implication on family labour supply. The implication depended on the levels of participation in farm activities among family members in a particular family. In the case of Mruwia AMCO, members and nonmembers during the focused group discussion indicated that few youth participated in coffee farming. On the other hand, youth who participated in the discussion indicated that coffee production was not a paying business. They further indicated that *“we have no land, the land belongs to our parents ... we cannot wait until when they die....”*

Table 65: Age and household size among the respondents in Mruwia AMCO

Age	Frequency (n = 126)	Percent
21–40	27	21.4
41–60	54	42.9
61 and Above	45	35.7
<b>Household size</b>		
Household size	Frequency (n = 126)	Percent
2–4 members	45	35.7
5–7 members	67	53.2
8 and above members	14	11.1
<b>Total</b>	<b>126</b>	<b>100.0</b>

### iv. Education Attainment of Adults by Co-op Membership Type and Gender

As indicated in the household survey, most of the members of the co-operative society have attained primary school education as shown in the Table below.

Table 66: Level of education of respondents

	Female n = 63	Male n = 64
High school	1.6	0
None	3.2	3.1
Primary	76.2	68.8
Secondary	12.7	18.8
University/ college certificate	3.2	1.6
University/ college diploma	3.2	3.1
Vocational training	0	4.7
	<b>100</b>	<b>100</b>

It was found that the society is egalitarian in nature i.e. treat equally both the girl and boy children in the right to access education. The parents/guardians in this co-operative (village) are mostly farmers engaging in coffee farming as the main cash crop. Also farm banana as main food and cash crop and engage in livestock keeping like dairy cattle and goat, pigs and chicken and some are doing small businesses. All these activities are helping them to diversify their income and get money to pay for educational expenses for the children.

## **v. Distribution of Wealth and Poverty Status**

### **a. Sources of Wealth**

In Mruwia, the main source of wealth is from three main activities which are crop farming, livestock keeping and small business.

- i. Crop farming members are engaging in coffee farming. There are other crops cultivated like banana, avocado, maize and beans which are used for food and also source of income after sales. Also, there are members who are engaging in commercial beekeeping
- ii. Livestock keeping and poultry- members in Mruwia are keeping livestock live dairy cattle, goats and pigs. Also, they are keeping chickens.
- iii. Small business activities- Mruwia members are also engaging in small business activities. For example, selling milk and food crops at Kishimundu local market (conducted twice a week on Tuesday and Friday). Other small business include butchers, kiosks, tailoring, motorbike transport (bodaboda), groceries, and local brew bars (selling mbegeetc)

### **b. Causes of Poverty and Inequality**

According to the interview with the leaders at Mruwia RCs, the main causes of poverty at Mruwia are:

- i. Laziness, especially the youths are not responsible as they do not want to engage in serious works in farming or business, instead most of them are dragged to alcoholism.
- ii. Fall in coffee production, which is a highly significant source of income. The decline of coffee productivity has been due to climate change (drought and uncertain rainfalls), coffee diseases, and lack of adequate inputs.
- iii. Land scarcity. In Mruwia land is not plentiful and the available land is filled with coffee and banana only and the same plot has to be distributed to family members or building residential houses or farming purposes hence all these make difficult to diversify into other income-generating activities.
- iv. Coffee price fluctuations (low prices). The unstable prices of coffee in the world market have affected the members' income. However, it was found that members of Mruwia RCs get good price (2 times more) compared to other AMCOS selling coffee through KNCU.
- v. Free market system. Independent coffee buyers are causing competition to Mruwia RCs since some of its members are selling their coffee to private buyers with the intention of getting high prices and quick income. However, the disadvantage is that such members cannot residual (second) payments that other members get after selling their coffee through Mruwia RCs. For example, it was found that there are foreign tourists in the

- area who buy a kilogram of coffee for Tshs 60,000/= from the middlemen who have buy that 1 kg for Tshs 6000/= from farmers. The price at Mruwia RCs is Tshs 3000/= per 1 kg of coffee so some members secretly sell their coffee to private buyers (middlemen)
- vi. The youths are not engaging in agriculture (especially coffee farming) and so productivity (and income) is uncertain since the old members cannot produce much due to age and energy factor to commit themselves much with farm activities.

Inadequate revenue from coffee sales due to “too much” deductions in each kg of coffee sold in the auction. The leaders indicated a concern about presence of many deductions (levies) taken by various authorities (like LGAs, Coffee Board, auction, Coffee curing Ltd, etc.) which cause decrease of net income to be obtained by coffee farmers. For example, it was found that 20% of the income of each Kg of coffee is taken as deduction (levies) by various authorities. In this case, the leaders argued for the need of government intervention/support to reduce such deductions so as to help farmers get more benefits (income) from coffee sales.

#### c. Coping Strategies

In overcoming the declining coffee productivity, the members of Mruwia RCs have taken the following measures:

- i. Forming of Western Mruwia Joint Venture. This Joint Venture was formed by Mruwia and Materuni members to promote coffee productivity. For example, in previous year the Joint Venture gave the farmers in free the coffee seedling worth Tshs 6 million. The current plan is to give coffee seedling worth Tshs 10 million annually. However, the challenge constraining this initiative is that some farmers instantly after receiving the seedlings, they sold them at cheap prices to other people. This indicate that people are poor and in need for cash and in near future this may make coffee production keep on falling as these few members have signaled lack of interest to grow coffee.
- ii. Irrigation of coffee farms. Due to drought and uncertain rainfall, the members of Mruwia RCs are irrigating their coffee during dry seasons so as to sustain coffee productivity. This is done through channeling water to the farms from streams flowing from the hilly areas (originating around Mt. Kilimanjaro).

On the side of inequality, the leaders identified the following issues as key forms/sources of inequality in

Mruwia:

- i. Unequal ownership of land (although the situation is currently improving)
- ii. Uneven distribution relation. It was found that there is no equality in revenue distribution after sales of coffee. The men were found to be taking more. Also if a woman or youth comes to sell coffee, then the money has to be sent to the husband or father respectively (also one woman testified such relation when came to sell coffee)\*\*
- iii. There is also inequality in decision, for example in meetings it is men who are domination and influencing in discussions and decisions made. Also in households, it was found that the decision making is dominated by the men.

#### d. Characterization of the Poor and Well-Off in the Community

- i. At Mruwia, a poor person is the who is having low income, have poor house, eat once per day, have low capacity to produce coffee and food and cannot send children to school
- ii. A well-off person is the one who is capable of sending children to school, eat two or three times per day, good appearance (health fitness and clothing), own properties like livestock or have a business. Also the one with good residential house and with good coffee outputs (minimum of 100 kgs per season).

Note: A board member who produces less than 100kgs per season repeatedly then he/she is being removed from the position in the board.

e. Social Characteristics of the Poor

Poor people are characterized by the following features:

- i. Living on one meal per day
- ii. Having a low income (for example one who cannot get Tshs 2000 per day)
- iii. Poor housing condition
- iv. Low capacity to send children to school
- v. Low productivity of coffee (less than 100 kgs per season)
- vi. Inherited poverty, since if the parents are poor and lazy, children inherit the behaviour by remaining poor, lazy, and work to ensure only survival and not to develop themselves and their families.
- vii. The poor are despised / not respected by other community members, especially those who are poor due to laziness.
- viii. The poor are sometimes characterized by misbehaviours for example theft (mainly young men from poor families) and prostitution for women from poor families.
- ix. Loiter here and there due to lack of active income generating activities. They may tend to go house to house to seek for day work for cash or food payment

Note: People who are not having the above features are categorized as not poor i.e. they are affluent (well-off) members e.g., those with good income, housing conditions capacity to send children to school, high coffee output, have food security, own livestock and have capacity to employ others for work for them on temporary or long term bases like in caring livestock and farm activities.

f. Effect of Poverty on the Poor in the Community

Poverty in Mruwia has resulted into the following effects to the community/co-operative members:

- i. Limited capacity to access social services
- ii. Poor people are engaging in illegal/immoral ways of earning their living, for example theft (mostly for young men) and prostitution (done by young girls and married women). Also there are women are forced into marriage due to poverty (i.e., got married so as to reduce family burden to care for children) where it was reported that there are about 10 women/girl married due to this reason.

g. Safety Nets in the Community

In terms of safety net there are both formal and informal initiatives in Mruwia:

i. Formal safety net:

- TASAF. In Mruwia the Tanzania Social Action Fund (TASAF) which is public organization dealing with helping poor people. At Mruwia, TASAF is helping the impoverished families in the area by giving them handout money for be able to get basic services.
- There is a government initiative to give free medical services to the older people (those with 60 years old and above). The older people are required to carry IDs to verify their ages as they go to a dispensary to get medical service.
- Community Health Fund (CHF). The CHF is a public health fund run by the district councils countrywide. At Mruwia there are members who are connected to the CHF where they pay Tshs. Annually the amount that is able to treat. Family members.
- UMATI. The Mruwia RCs as part of the co-operatives under G.32 is connected to UMATI, an NGO which is promoting health services. For example, in 2014 to 2015, G.32 gave UMATI Tshs 30 million for medical services for women and children. The women and children who are beneficiaries are given UMATI IDs which allow them to get medical services in any health institution. In 2013, UMATI was given Tshs 50 million by G.32 to offer such service. The amount of funds for medical services is given to UMATI directly by the buyer of G.32 coffee (Zensho Fair Trade Department).

ii. Informal safety net

Mruwia RCs also has its informal initiatives for promoting safety net to the members.

These include the following:

- In cases when members are lacking income to facilitate coffee production, then Mruwia RCs gives credits to farmers (without interests) so they can proceed with production. The members repay the credits after sales of coffee. Usually the credits are for accessing farm inputs like pesticides, fertilizers and equipment.
- RCs is providing improved coffee seedlings freely to the members so they may proceed with growing coffee in new farms or replace the older coffee

h. Benefits to the Wealthy People in the Community

In Mruwia, the people with wealth are able to do the following;

- i. Capable of educating children (in primary and second schools, vocational centres and colleges)
- ii. Improved nutritional status (eat three times per day, get balanced diet)
- iii. Capable of building a new house or improve the existing house
- iv. Improved clothing (people can be able to wear good clothes and change them frequently as they are able to buy new clothes whenever they want to buy them)
- v. Easy to access to medical services (for themselves and their children and other family members)
- vi. Acquire the capacity to save for the future (allocate emergency fund) like saving for education, health, food and emergencies). However, such savings are short terms where after coffee harvest or sales of food crops/livestock, people save for transaction in the next season like paying school fees, buying farm inputs, medical costs, foods etc.

- vii. In relation to saving for emergency, the wealth among members enables people to savings in SACCOS.

## **vi. Gender**

### **a. Gender Division of Labour**

- i. The division of labour is not even distributed. In domestic chores, the women are more responsible in doing various activities like caring the children, caring for the domesticated animals, fetching water and firewood and sending/selling coffee to the co-operative.
- ii. In production, it is the women who are engaging more in doing farming activities including caring for coffee. Men are not highly involving themselves in production rather they act as guardian of production process and providers of the needed resources (like farm inputs such as fertilizers, equipment, storage facilities and pesticides)
- iii. Sometimes, if women are having their own business/productive activities, the men (husbands) are somehow supporting them mostly financially to run their activities. In case when women sell the (family) coffee to the co-operative then they have to take the paid money directly to their husbands (or fathers) or they to leave the money at the co-operative until the men (husbands) come and collect the money.

### **b. Gender Issues in Ownership, Inheritance, and Decision Making**

There are various gender concerns at Mruwia in terms of ownership, inheritance, and decision making. These issues can be demonstrated in following areas;

- i. Ownership of properties (mostly land, livestock and houses) is dominated mainly by the men (when they are still alive). However, it was reported that currently the practice keeps on changing where now women are given the right to access/own properties in the families.
- ii. In case of inheritance, both men and women have equal chance to access family inheritance. In case of land (and the house), when the father dies, the wife and the last-born child co-own these properties. However, in practice, it is the last-born child (a male child is most cases) who owns the inherited properties, while the mother will be simply a guardian/adviser to the child concerning how well he can manage them.
- iii. Land is family property cannot be sold. In case of livestock also no family member is allowed to take independent decision to sell them without the concern of other family members. Therefore, decisions have to be done in a consensus way.
- iv. In decision making just as in property ownership the situation is improving. For the period of 1960s to 1990s men were dominating the decision-making circle but from late 1990s up to date, both women and men are taking part in decision making (at least 75% of men involve women and children in decision making). It was however argued that still there are men who keep on excluding the women in the decision-making process.

### **c. Particular Issues Faced by Women and Men in their Work and in their Households**

During the discussion with the leaders at Mruwia RCs it was found that there are some specific issues that are facing men and women on the area. These include the following.

- i. There are gender violence cases particularly the women being mistreated in the households where men (husbands) are alcoholic.
- ii. Women are sometimes being raped by men

- iii. There is a tradition that women are not allowed to open any package/parcel brought at home by somebody else for men in the family (husbands/fathers) until the men return.

**vii. Culture and Co-operatives**

a. Culture, Ethnicity, and Religion

- i. The main languages spoken in the area are Swahili and Chagga. However, the Chagga language is not frequently spoken by the youths but is used mainly by older people.
- ii. The major religion in the area is Christianity, which is dominated by the Roman Catholic denomination followed by the Lutherans. There are a small number of Pentecost followers. There is also an Islamic religion in the area but its followers are few, mostly worshipping at Moshi Municipal mosques.
- iii. In terms of ethnicity, Mruwia is dominated by the Chagga tribe, however due to intermarriage; there are people from other tribes (mostly women).

b. Implications of Culture, Ethnicity, and Religion on Co-operatives as well as Community Solidarity

Based on the above issues of language, religion, ethnicity has not affected negative the solidarity of co-operative/community members. Instead the following benefits have been obtained at Mruwia.

- i. There is good relationship and networking among the people in the areas and with outsiders
- ii. Common languages (Swahili and Chagga) have made communication easier among people in the area. The Swahili language has even enabled teaching in schools and discussion in community/co-operative meetings.
- iii. Religions have brought people together by promoting peace, love and reduced chaos in the community.

Note: During the discussion, there was a concern raised that religions are good but there has been too many contributions which the churches demand members to pay them. This has sometimes interfered with their capacity to obtain domestic needs.

**viii. Relevant Geographical Features**

The village is characterized by mountainous topography. Rainfall pattern is highly dependent on altitude (Moshi District Profile, 2010). The village in some years enjoy two rainy seasons one being between October to December while the normal rain season is from March to June. The village has an average daily temperature of 26° C. The highest temperatures occur in the months of February, March, April, September October and November during which the mean maximum temperatures are around 31° while the mean minimum temperatures are in June, July, December and January when the temperatures go down to about 15°C.

The village has 2 agro ecological zones as follows:

Zone	Altitude (meters)	Rainfall (mm)	Major Crops Grown in the Area
Middle/Central Zone	901–1500	900–1400	Maize, bananas, beans, livestock, vegetables, fruits and coffee
Upper Zone (Highland)	1501–5895	1401–2000	Coffee, bananas, maize, avocados, livestock, yams, vegetables beans, natural forest

There are also some streams that originate from Mount Kilimanjaro, whereby some of them flow into River Rau.

### **ix. Economic Activity in the Area**

#### **a. Existence of Industries and Business and Competition with Co-operatives**

- i. There are no industries in the area. However, there are handcraft work activities taking place in the area but such activities are not bringing competition to Mruwia RCs. For example, there are carpentry centres at Mruwia and nearby Materuni.
- ii. The coming of tourists in the village has accelerated to the rise of middlemen who buy coffee from members and sell it to tourist at high prices hence leading to decrease in volume of coffee.
- iii. There are indigenous independent unregistered buyers in the nearby areas who offer slightly higher prices compared to those offered at Mruwia so some members decide to secretly sell their coffee to these independent buyers. For example, at Shimbwe there a buyer named Mr. Kileo who buys each Kg of coffee for Tshs 3,500/= compared to the price of Tshs 3,000/= offered at Mruwia RCs.

#### **b. Businesses that Provide Synergies**

There is a joint venture named Uru East and Mruwia Joint Venture. This Joint Venture owns two estates of Kilimanjaro and Chombo which are leased to Chibo Estates Company that is growing coffee in the land. The Joint Venture is given Tshs 60 million annually as fee for using the land. The amount is distributed in the following manner.

- i. 60% of the revenues go to the local government (ward) which is used for building schools, roads, health centres and water supply.
- ii. The remained 40% is distributed in two ways where 20% is used for running the joint venture, meetings, resolving land conflicts, helping the orphans and paying the workers of the joint ventures. The remained 20% is divided equally to Mruwia RCs and Uru East RCs (i.e. 10% each) where every co-operative is using the amount for running the AGMs, renovation of co-operative offices and use it for emergency issues (e.g., legal problems).

There are members from other co-operatives who are selling their coffee through Mruwia RCs. This has sustained or increased volume of coffee sold to the market. However, there are mechanisms (like visit their farms and inspecting collecting coffee) to monitoring these external producers. These members are from places like Shimbwe, Kishimundu, Mbokomu, Kyaseni and Mwasi north (kaskazini). Mruwia is also assisting East Uru RCs by giving it credits to buy coffee from its members then repay the credit after selling coffee.

#### **c. Visitors to the Community for Social and Economic Reasons**

Yes, Mruwia RCs is one of the best performing coffee co-operatives in Tanzania so it has been frequently visited by various individuals/organizations ranging from government officials, researchers and academicians, universities and members of other co-operatives. This is can be seen in the visitors' book where so many individuals are and organization visited the co-operatives. Some of them are MoCU, SUA, National Bureau of Statistics (NBS), NSS, Senior Expert Service (SES) Germany etc. Mostly the personnel visiting from other institutions are

coming for research purpose and field studies (learning). Also, the co-operative is visited by other co-operative societies for learning purposes.

On the other side, there are Mruwia leaders and some members who are sent to other co-operatives. Such trips are in two forms; first, going to other affluent co-operatives country wide to learn and secondly, going to poor performing co-operatives to teach them on how best they perform their activities. For example, in 2013/2014, there were 50 members sent to other places for such purposes. Also, there are some Mruwia leaders who are sent outside the country for learning purposes such as attending training of organic coffee farming. For example, the vice chairperson has attended training in Kenya, Uganda, Rwanda and Germany.

Also Mruwia RCs is connected with other actors like the leaders of religious organizations and extension officers (such as co-operative officers and agricultural officers) who are being invited in the annual general meetings (AGMs) to provide some advice to the members/leaders and as a sign of extending the existing relationships.

#### d. Land Grabbing

Recently there was one serious land conflict in the area. In 1962, Mruwia (by then under Uru East RCs) bought a land. Some decades later, the local village government took part of Mruwia co-operative land and built the village office without consulting the co-operative leaders. The case was run for years and last year in 2015, Mruwia AMCOS won the case against the village government at the High Court.

However, by the time this study was done, it was found that the village government has started again proceeding with building the office though a slow pace.

#### e. National and Transnational Business in the Area an Impact on Co-operative Activities

The other national and international activities at Mruwia are mainly two, which are:

- i. Tourism activities which are conducted at Materuni Village (in Ngoma and Wondo areas) where there are waterfalls
- ii. Mruwia Investment Company. This company was once effectively running two main activities being milling cereals and transport services. However, currently the transport function is almost not existing as there is only one operating truck remained. The milling machine is still operating up to now though not effective as previously when the company was performing well. For example, according to the Accountant/loan officer of Mruwia SACCOS, Mruwia investment has borrowed Tshs 6 million to boost its activities but its loan repayment rate is not satisfactory.

#### x. Access to Financial Services

##### a. Access to and Use of Credit

There are two financial service providers in the area, which are both SACCOS. These are Mruwia SACCOS and Kirunda Parish SACCOS.

The interview with the accountant/loan officer revealed the following:

- i. There is no good monetary circulation in the village so the savings, deposits and share payments made by the members are not satisfactory to make the SACCOS vibrant and fulfilling members needs for financial services.

- ii. To cope with the situation, the co-operative officer advised the board to accept members from other places outside the village, e.g., people from KDC and Msaranga areas that are make savings and borrowing.
- iii. There are also 3 VICOBA in the area; 2 are in Materuni and 1 is in Mruwia.

The credit obtained from these financial institutions (SACCOS and VICOBA) are used for various purposes such as:

- i. Expanding or initiating small business activities
  - ii. Education for the children
  - iii. Pay for medical services
  - iv. Supporting farming activities (like buying inputs)
  - v. Livestock and poultry keeping (like buying foods and making shelter for animals)
  - vi.
- b. Presence of Banks, SACCOS, VSLAs, etc., in the Area
- There is no bank or any other non-bank financial institutions in the area. The commercial banks and other MFIs are found in Moshi Municipality. The AMCOS is a shareholder of the Kilimanjaro Co-operative Bank (KCB).

### xi. Employment

- a. Percentage of farmers in community (i.e., those who say farming is their main business). As indicated in the table below, 92% of the respondents were farmers.

Table 67: Type of Employment

		%\ n = 126
Main Occupation of hh head	Casual labour	2.4
	Employed off farm	2.4
	Employment on farm	1.6
	Farming	92.1
	Own business	1.6
		<b>100.0</b>

In the interview with the leaders of Mruwia, it was found that all members of the co-operative are farmers (growing coffee, food crops and keep livestock). However, among them there are few members who engage themselves in small businesses.

- b. Average Land Size for Farmers, Inequality in Land Size and Animals

The land sizes owned by members tend to differ from one household to another. In most cases, the parents tend to divide the large portions of land they have to their children. However, in average, majority of land owned by members ranges from half an acre to 3 acres and there are few members with the land of more than 3 acres.

Inequality in land size exists as there are members who own large portions of land while others own small portions of land. This has resulted to the inequality in coffee productivity, food production and even differences in levels of diversification into livestock keeping. Co-operative/community members with enough land are able to build shelters for keeping goats, dairy cattle, pigs and poultry.

## c. Employment by Class and Gender

In the discussion with the leaders in Mruwia, it was found that most of people in the area are self-employed in the agriculture sector where they are growing coffee, banana and other food crops. As shown in Table 68.

Table 68. Type of employment

		% \ n = 126
Main Occupation of hh head	Casual labour	2.4
	Employed off farm	2.4
	Employment on farm	1.6
	Farming	92.1
	Own business	1.6
		<b>100.0</b>

There is a small population engaging in small businesses activities like motorbike transport services (Bodaboda), local breweries, kiosks, selling home commodities and food stuffs at market and beekeeping (e.g., at Materuni where produced honey is exported).

**xii. Farming Systems**

## a. Crops

The farmers practice mixed farming on their small pieces of land. Coffee is intercropped with bananas, maize, beans, yams, vegetables and fruits. Coffee has proved to be an unprofitable crop, but farmers are not allowed to uproot coffee.

- i. Main crops: coffee and banana
- ii. Minor crops: maize, beans fruits (mostly avocado and passions) and vegetables

The data from the household survey indicate that the amount of coffee harvested is greater than other crops.

Table 69: Average amount of crops harvested per household

Amount of crop harvested	Coffee harvested in kgs; n = 113	Maize cultivated in kgs; n = 24	Vegetables harvested in kgs; n = 9	Yams harvested in kgs; n = 29	Beans harvested in kgs; n = 8	Gruits harvested in kgs; n = 10
<b>Mean</b>	221.17	191.88	11.56	106.90	36.25	113.00

## b. Livestock Keeping

The following animals were found to be kept by the community/co-operative members in Mruwia.

- i. Cattle (most dairy cattle to produce milk for home consumption and selling for cash)
- ii. Goats (usually modern species which are mostly dairy)
- iii. Pigs
- iv. Chickens

Table 70 from the household survey reveals that the respondents keep a few number of livestock. This may be due to the small amount of land that they own.

Table 70: Average number of livestock per household

Number of livestock	Pigs n = 47	Goats n = 51	Chickens n = 60	Cows n = 96
Mean	2.13	3.43	6.50	1.74

### c. The Use of Livestock Resources

The domesticated animals are used for:

- i. Produce manure for adding soil fertility and applying before/after planting to stimulate crop growth
- ii. The members get income through selling some of the animals kept. The income is used for paying school fees, medical expenses, clothing, buying inputs and covering emergencies if occur.
- iii. The animals are used as source of food by the family members (e.g., meat, milk and eggs)
- iv. Informal security to members in case of emergencies like occurrence of calamities or immediate problems facing any family members.

### d. Challenges Encountered by Members

In their farming activities to produce wealth, the farmers/members are facing the following challenges:

- i. Limited capacity to timely and adequate access to farm inputs. Most of inputs (e.g., pesticides, fertilizers, spraying pumps etc.) are very expensive.
- ii. Low prices where during the selling process the farmers are not getting good prices in coffee. Also in selling banana, food crops and animals are sometimes faced with low prices).
- iii. Discouraged coffee farmers decided to uproot coffee and use the land for other activities like growing banana only or diversify into horticulture, poultry and dairying.

### xiii. Informal and (Other) Formal Co-operation

In the area, there are two SACCOS and three VICOBA as the existing semi-formal and informal co-operations respectively. In Mruwia SACCOS, most of the members are the members of Mruwia RCs; therefore, they use the SACCOS to get credits to finance their coffee productivity as well as farming and livestock keeping activities. Some of the members of Mruwia RCs are members of Village Community Banks (VICOBA) where they get their financial services. VICOBA are informal financial groups that have been promoted by CARE International and are recognized at regional and National Level. VICOBA are registered at local government level as community based organisations are great competitors of SACCOS.

In the nearby areas, there are other co-operatives interacting with Mruwia RCs. For example, Uru East RCs has withdrawn membership from KNCU so now they buy and market their coffee independently. However, due to limited financial power, it usually takes credit from Mruwia to buy coffee from its members and repay it after selling coffee. Also by being a vibrant co-operative, Mruwia has attracted members of other nearby poorly performing co-operatives to sell their coffee through it e.g., the members from Kishimundu, Kyaseni, Mbokomu, Mwasi North and Shimbwe.

Informal types of co-operation that exist in the area include, the religious groupings at smaller/cell/unit level known as *jumuiya*. These are very strong due to the trust people have in

faith based organisations. They also operate as ROSCAS and members of each unit assist each other in case of illness and death. These compete with co-operatives with respect to solidarity amongst its members, which is relatively minimal in co-operatives.

Women have also been able to form ROSCAS that have five to ten members. Most of the women use these ROSCAS as a coping strategy to assist them in meeting their basic needs at household level especially in education. Women usually prefer these ROSCAS due to proximity, flexibility in accessing credit and small amount of weekly savings that they can afford. As a result ROSCAs are strong competitors of SACCOS.

#### **xiv. Proximity to Rural and Urban Markets**

In case of coffee, it was found that previous when Mruwia was still under KNCU it was difficult to send coffee up to Uru East RCs (which was the mother society). It was also very risky to move with the paid money back to the co-operative to pay members. But now after working under G.32 they can sell their coffee easily. In Mruwia RCs (and other G.32 members), the coffee produced is exported to Zensho Group in Japan.

It is unfortunate that at Mruwia there is no area that has been located for a rural market. As a result most of the women sell most of the crops in Moshi Municipality. They have to walk for long distances in search for markets of fruits, vegetables and bananas. They usually fetch very low prices.

#### **xv. Availability of Infrastructure (Roads, Railway, Water Processing, etc.)**

The infrastructure in the Mruwia area has been found to be good but just need to be renovated. The available infrastructures are like:

- a) Roads, where the main road is allowing easy accessibility to the area in all seasons
- b) Buildings. Mruwia has building which some of them are rent to local people to use them for small business activities. Among these buildings there are two storage rooms in different buildings where one is used for storage of collected coffee and another is rent. In near future, the co-operative is planning to change the other storage room rent to other people as a store for collecting banana for export.
- c) Residents of Mruwia depend on water from tapes and streams.
- d) Electricity is available. The village is also involved in the Rural electrification programme.
- e) Most of the residents use mobile phones and internet services are also available through the same.
- f) There are two public primary schools and three public secondary schools served by the co-operative society. The village has only one public secondary school.
- g) There is also a dispensary that offers health services to the residents of the village. Provision of health services is facilitated by the community health fund, whereby each farmer has to contribute.

#### **xvi. Historical/Political Context**

##### **a. Conflicts**

The land conflict happened between Mruwia RCs and the village government. The conflict led to the following effects:

- i. Caused decline in existed good relationship between the co-operative and village government.
  - ii. Disturbed expenditures of the co-operative as financing the case become expensive to the co-operative.
- b. Previous Political Involvement with the Co-operatives in the Area
- Political involvement was found to exist previously in the area. The leaders revealed that before the new co-operative societies Act of 2013, there were some leaders who occupied political positions in local and district levels but they left the positions and retained those in co-operatives.

### xvii. Description of the Co-operatives

There are two main co-operatives found in Mruwia village. These are Mruwia Rural Co-operative Society and Mruwia SACCOS. The description of the two co-operative societies is expressed as follows.

#### i. Mruwia RCs (Mruwia AMCOS)

##### a. Formation

Year registered	Purpose
1995–2007: Was part of Uru East AMCOS	To provide market for coffee farmers in Mruwia
2007: Was registered as an independent AMCOS	

##### b. Conditions for Membership

1- Entry fee (Tsh 500)
2- Shares (4 shares at Tsh 500 each)

By the time this study was done, Mruwia RCs had 1,017 members and their gender composition and shareholding are indicated in the tables below.

##### c. Membership

Men	Women	Total	Amount of shares available
769	248	1,017	Tshs 2,542,500/=

Note: 1 share = Tshs 2,500/= and members are paying for shares up to value of Tshs 10,000/= per member (i.e. 4 shares)

##### d. Older Members

Men	Women	Total	Amount of shares available
201	217	518	Tshs 1,295,000/=

##### e. Youth

Men	Women	Total	Amount of shares available
200	106	306	Tshs 765, 000/=

## f. Others (members from other AMCOS around who sell their coffee through Mruwia RCs)

Men	Women	Total	Amount of shares (in Tshs)	Where they come from
70	30	100	250,000	Shimbwe
7	3	10	25,000	Kishimundu
40	14	54	135,000	Mbokomu
17	3	20	50,000	Kyaseni
8	2	10	25,000	MwasiKaskazini
142	52	194	485,000	

Note: According to interviewed leaders, the number of members can increase or decrease due to coming of new members or death of some members respectively.

## g. Productivity

Year	Output level	Price (Tshs/kg)	Recommendation
2010/2011	49,303	3,000	None
2011/2012	30,421	5,000	None
2012/2013	47,200	2,500	Price fluctuation in the world market affected local prices
2013/2014	53,296	3,500	Price fluctuation in the world market affected local prices
2014/2015	18,629	3,000	Low output was due to drought, low rainfall, free market, laziness of youths who dislike helping parents, low capacity to get inputs
2015/2016	15,095	3,000	Low output was due to drought, low rainfall, free market, laziness of youths who dislike helping parents, low capacity to get inputs

Mruwia RCs is governed by the Board whose members are chosen from among potential members. The Board is changing in every three years.

## h. Board Members

The Board members are required to show examples to the other members by practicing good governance and good output level. For instance, any board members who is producing less than 100 kgs of coffee per season is removed from the position, except only if the fall of output has been due to natural calamities.

## i. Reward System

- iii. The board members and other leaders are given honoraria at the end of the year as appreciation for their daily work done in the co-operative
- iv. The farmers who have performed better at the end of the season are rewarded by the co-operative. The main criteria used are the effectiveness in farm/coffee handling and the high coffee output.

## j. Recognition

In 2013, Mruwia RCs was given a certificate as an award by Kilimanjaro Co-operative Bank Ltd (KCBL) as an appreciation for being effective in doing business with the bank (i.e.

borrowing and timely loan repayment). It was found Mruwia RCs is borrowing between Tshs 200 to 300 million every year for buying crops from its members.

k. Challenges

The leaders interviewed indicated the following challenges facing Mruwia RCs:

- i. Free market and competition from private buyers
- ii. Climate change, mostly drought/scarce rainfalls which lead to falling productivity
- iii. Coffee price fluctuations
- iv. Limited capacity of member to access adequate inputs to stimulate productivity
- v. Too many deductions on the sold coffee in the auction. In this case it was reported that 20% of the revenue from each Kg of coffee is taken at levies by various authorities (e.g., district council, TCB, Coffee curing etc.)

The members indicate the need for government to remember the agricultural co- operatives through facilitating access to inputs, better markets and reduce deductions made on members’ coffee sales. If deductions will decrease the revenues to members and to their AMCOS will increase, hence it is possible to buy coffee at Tshs 5000 from members instead of the current price of Tshs 5000 per Kg of coffee.

ii. Mruwia SACCOS

a. Formation

Year registered	Purpose
08/06/2006	To enable members access savings and credit services from a near place

b. Conditions for Membership

- i. Entry fee (Tsh 2,000)
- ii. Shares (5 shares at Tsh 10,000 each)
- iii. Ledger card and pass book (Tsh 1,000)

c. Membership

Mruwia SACCOS currently has 430 members, both men and women from Mruwia village, though there are also other people from outside the community.

Men	Women	Groups	Organization	Total
272	152	5	1	429

Note:

The number of natural members is 424 and artificial members are 6, i.e., 1 organization and 5 groups. The organization is named “Mruwia Trans Co. Ltd.” The groups that are members of the SACCOS are as follows:

- i. JumuiyayaVijana “A” Mruwia
- ii. WanawakewaKatoliki Tanzania (WAWATA)
- iii. KarismatikiMateruni
- iv. Shirika la Mtakatifu Ana- Kigango cha Materuni
- v. JumuiyaMtakatifu MartinKitowoJuu

The SACCOS have no youth members.

d. Board

The Board of Mruwia SACCOS is composed of nine (9) elected members whom among them, seven (7) are men and 2 are women.

e. Shares

At Mruwia SACCOS, the price of one (1) share is Tshs 10,000/= and each member has to buy a maximum of five (5) shares i.e. pay Tshs 50,000/=.

f. Loans Offered

The following are the amount of loans provided to the members for the previous years for the period between 2007 and 2010.

	Men	Women	Youths	Total
Loan amount (in Tshs)	19,130,000	19,640,000	NIL	38,770,000

In the above loan amounts, mostly loans were taken for investment purposes. For example, in women took Tshs 13,500,000/= for business (part of Tshs 19,640,000/=) and men took Tshs 13,070,000/= (part of Tshs 19,130,000/=).

The loans given to the groups has the value of Tshs 530,000/= and Tshs 800,000/= was lent to the organization. Also during the discussion, the accountant of Mruwia SACCOS informed that Mruwia Trans Co. Ltd was given a loan of Tshs 6 million to repay for 6 years loan repayment is poorly done.

g. Financial Services Provided

There are only three services which are provided:

- i. Savings
- ii. Loans (emergency, health, education and business loans)
- iii. Accepting deposits

h. Challenges

The SACCOS accountant identified the following challenges:

- i. Irresponsible board, i.e., they are not committed to their work, especially in loan follow-up
- ii. Low rate of loan repayment by members who have borrowed
- iii. Absence of youth SACCOS members

i. Groups

During the review of ledgers of the “groups” which are members of the SACCOS, it was found that groups have made saving and deposit many years ago and have not been active since then. This is a sin that they are “dormant members.” The following gives a summary of each group:

- i. Jumuiya yaVijana “A” Mruwia: This group has only 1 share (Tshs 10,000/=) out of the 5 required shares which it paid on 28/08/2006. The group made one savings on 25/11/2008.
- ii. Wanawake wa Katoliki Tanzania (WAWATA): This group has only 2 shares (Tshs 20,000/=) out of 5 shares required and they were paid in 2009. It has also made few savings and deposits in 2012.
- iii. Karismatiki Materuni: This group has 1 share only (Tshs 10,000/=) out of 5 shares required and it pay for it in 2009. The group later made deposits on July, 2013.
- iv. Shirika la Mtakatifu Ana- Kigango cha Materuni: This group has only one share (Tshs 10,000/=) out of the 5 shares required. It paid on 10/01/2008 and no any saving or deposit has been done after that.
- v. JumuiyaMtakatifu Martin KitowoJuu: This group has only one share (Tshs 10,000/=) out of the 5 shares required and nothing else has been done.

### **iii. Social Responsibility of Mruwia AMCOS to the Community**

#### **a. Uru East and Mruwia Joint Venture**

Apart from the land that Uru East and Mruwia Joint Venture has leased to the Chibbo Estates Company, the Joint venture (two co-operatives) also gave part of the land to three secondary schools in the area. These benefitted schools are Mruwia secondary, Mnini secondary and Kishimundu secondary schools.

The Joint venture was found to be engaged in social service improvement in the area (using the 60% of Tshs 60 million obtained as lease fee from Chibbo Estates Company). These include the following:

- i. Every primary school in the ward (Uru North) is given Tshs 1 million as development fund or in doing various activities in the schools. In order to get these funds, each school is requesting them by writing a short project proposal/plan on why it needs the funds (how the funds will be used). The proposal is sent to the office of the Village government for assessments then the Joint venture is informed so as to issue the funds.
- ii. The Joint Venture has helped to build 3 classes at Mruwia secondary school
- iii. Electricity and water supply have been installed at all three secondary schools in the area i.e. Mruwia, Mnini and Kishimundu secondary schools.
- iv. Tshs 24 million was given to the two secondary schools of Mruwia and Mnini for building laboratories.
- v. The Joint Venture is also involved in repairing the village roads. For example, currently a 12 km of the village road was improved by putting gravel (moramu) to enable maintained the village transport system (enable movement of people and goods to and from the area).

#### **b. Western Mruwia Joint Venture**

This joint venture is composed of Materuni and Mruwia societies, where in the previous season 2014/2015 has given the free coffee seedling worth Tshs 6 million to the coffee farmers from the two areas (co-operatives). Currently the joint venture has a plan to set aside Tshs 10 million for provide improved coffee seedlings to farmers (members) freely.

## MRUWIA DISTRICT INDIVIDUAL PROFILES

### i. Study Area Information

Village: MRUWIA

Ward: URU EAST

District: MOSHI RURAL

Region: KILIMANJARO

### ii. Respondent Information

Name of respondent	Frimini Basil Akaro
Type of respondent	Double membership
Sex of respondent	Male
Years of birth/ age in years	69
Education level	Primary education
Marital status	Married
Main occupation	Crop production & livestock keeping
If farming	
Which crops?	1 Coffee 2 Bananas 3 Beans 4 Maize 5 Cocoyams 6 Avocados, passion
Where are you selling your crops?	1 Coffee-Mruwia AMCOS 2 Bananas-middlemen (from the farm) 3 Avocados-middlemen 4 Other crops for household consumption
Do you see if there is a need to integrate more crops into co-operative societies?	Yes
If YES, which crops?	1 Bananas 2 Maize

### iii. Members

#### a. Before Joining the Co-operative Society(ies)

##### i. What was your perception before joining co-operative society/societies?

In those old days, co-operative societies were performing very well and therefore I consider it as an important farmer based organisation. There were a lot of benefits including good price for coffee, agro-inputs and extra pay (stabex).

##### ii. What motivated you to join co-operative society(ies)

The good coffee price was the main motivator.

##### iii. How was your production (maize, coffee, banana, and beans in quantity per acre) before joining co-operative society/societies?

Production was good and land was productive and fertile

1. Coffee estimates: 20bags/acre (1bag=90kg)

2. Banana bunches 80-100/acre

3. Maize 8 bags/acre

4. Beans 3 bags/acre

##### iv. How were you before joining the co-operative society(ies) in terms of assets, food security, health care etc.

I was entirely dependent to my parents in everything; assets, food and healthcare were entirely provided by my parents. It was until 1985 is when I started to mobilise my own assets after my father gave me my own piece of land. In the same year I joined the AMCOS.

b. After Joining the Co-operative Society(ies)

- i. How is the co-operative performing in delivery of services to members, nonmembers and community at large?

To members:

It offers equal services to all members without segregation. For example, when the leaders want to call a meeting they make sure that all members are informed and participate in the meeting.

To nonmembers:

Nonmembers are accorded an opportunity to sell their coffee in the co-operative society.

To the community:

The whole community is also accorded opportunities to enjoy the services offered by the co-operative society. For instance, the meat shop (butcher) and other shops that belong to the co-operative society (currently rented) offer services to the community.

- ii. How do you perceive performance of your co-operative society(ies)?

The co-operative society is performing well. At present I haven't heard of theft in my organisation.

- iii. How is the leadership performing in the co-operative?

The leaders are operating the co-operative society well.

- iv. Are you satisfied with the services offered by your society(ies) Yes and No

Reasons:

When selling coffee, I may even ask my grandchild to assist in taking my coffee to the co-op organisation and they will just treat him/her fairly as me. Also, money is available when selling. However, the important agro-inputs such as maize seeds, pulping machine and pesticides are missing in the co-operative society.

- v. What relationship does your co-operative have with **AMCOS/SACCOS** existing in the area?

No direct relationship between the two organisations, however some members in the AMCOS are members also in SACCOS. Members of the AMCOS who are members in the SACCOS have an opportunity to save their money in case they are worried of its safety. They have an opportunity also to access credit.

- vi. What are the benefits of being a member in the SACCOS and AMCOS (double membership)?

I benefit from the education/trainings provided related to the two organisations. Also in case of dividends I will benefit in both organisations.

- vii. What are the challenges of being a member of an AMCOS and SACCOS at the same time? (**double member**)

I have failed to fulfil the requirements for membership in SACCOS; to date I haven't finished paying the shares. This disqualifies me from fully membership. This has

- been a result of my low income and family responsibilities, including paying for school fees for my child.
- viii. How do you compare yourself with those who are members of only one co-operative? **(single member)**  
There are some differences. Despite of the fact that I haven't been able to finish contributing my shares in the SACCOS there are some services that I can access from there which nonmembers can't access. Likewise, I access training that nonmembers cannot get.
- ix. How do you generally compare yourself with those who are not members of a co-operative?  
There are some notable differences for instance when the price of coffee go up as a member I have an opportunity to benefit more than nonmembers in terms of increased income and dividends (if any).
- x. What are the benefits that have come as a result of the co-operative societies existing in your area?
- Access to coffee market in a walking distance (close vicinity)
  - Presence of meat shop and other shops that belong to the co-operative society that offers services to members and other community members.
  - Availability of credits and savings service in our SACCOS.
- xi. What are the areas of success in your co-operative(s)  
Coffee pricing-at present the organisation has managed to raise the price of coffee from Tshs 2,500 to 3,000 per kilogram. However, the price is still low compared to the production cost.
- xii. What are the areas for improvement in your co-operative?
- Raising the price of coffee so that farmers can benefit from coffee production.
  - Working to ensure that agricultural inputs are supplied by the co-operative society.
- xiii. Which activities/service do you think should be added in your co-operative society
- Supply of agricultural inputs (pulping machines, pesticides, maize seeds, fertilizer, pruning scissors etc.).
  - Banana marketing
- xiv. Do you think members will benefit from the mentioned activities/service added in your co-operative society?  
Access to the necessary agro-inputs close to members. Also more income will be generated that will directly benefit the members.
- xv. What do you think members are missing for not having the mentioned activities/service in your co-operative society?  
Members are missing access to such services close to them and at affordable price.
- xvi. What is your expectation as a member of co-operative in 5 years to come?  
I expect that the price of coffee will go up. This will assist us raise more money and hence develop.
- xvii. How do you see yourself as a member of co-operative in 5 years to come?  
My life is likely to become better if the price of coffee will go up.
- xviii. How do you see your co-operative in some 5 years to come?  
My co-operative society will develop more in five years to come especially if it will be able to improve service provision in areas that I mentioned above.

## c. Asset Ownership

Asset Category	Source	Quantity
<b>Livestock</b>		
Goats	Own	2
Cows	Hired (from a friend)	1
Chicken	-	-
Ducks	-	-
Pigs	-	-
<b>Land size</b>	Own	1.25 acres
<b>Trees</b>	Own	Many shade trees & few timber trees (6)
<b>Household assets</b>		
Mobile phone	Own	1
Radio	Own	1
TV	-	-
Bicycle	-	-
Motorcycle	-	-
Sofa	-	-
<b>Agro inputs</b>		
Hoe	Own	1
Axe	Own	2
Panga	Own	1
Sururu	-	-
Forked Hoe	Own	3
Chekecheke ya kahawa		
Coffee pulping Machine	-	-
Sprayer	-	-

## i. Study Area Information

Village: MRUWIA

Ward: URU MASHARIKI

District: MOSHI RURAL

Region: KILIMANJARO

## ii. Respondent Information

Name of Respondent	Dorothea V. Mtalo
Type of respondent	Double Member
Sex of respondent	Female
Years of birth/ age in years	56
Education level	Primary
Marital status	Married
Main occupation	Farmer
If Farming	
Which crops?	1 Coffee 2 Banana 3 Fruits
Where are you selling your crops?	1 AMCOS
Do you see if there is a need to integrate more crops in to co-operative societies?	Yes

If YES, which crops?	1 Banana 2 Fruits
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**iii. Members**

a. Before Joining the Co-operative Society(ies)

- i. What was your perception before joining Co-operative society/Societies?  
My perception was good on co-operatives as I witnessed the big achievement from my husband and other members of co-operative societies
- ii. What motivated you to join co-operative society(ies)  
I wanted to get the assured market for my products (coffee). I also wanted to have a safe place to keep my money.
- iii. How was your production (maize, coffee, banana, and beans in quantity per acre) before joining co-operative society/societies?  
There is no big difference. I get the average of five (5) buckets of coffee, 200 bunches of banana and 4 bags of fruits per year.
- iv. How were you before joining the co-operative society(ies) in terms of assets, food security, health care etc.  
We have our own house, we managed to take our children to school and we did not ever be affected by hunger at our household. We were able to pay for medical services if we fall sick.

b. Situation after Joining the Co-operative Society(ies)

- i. How is the co-operative performing in delivery of services to members, nonmembers and community at large?  
To members:  
Generally, the co-operatives do better. Members get training, nearby market, credits and safe place to keep their money. Also, members are enjoying the meeting allowances. (3,000 per meeting)

To non-members:

They get nearby market and sometimes training on how to keep the coffee.

To the community:

Nearby market.

- ii. How do you perceive performance of your co-operative society(ies)?  
They perform better. All societies (AMCOS and SACCOS) follow rules and regulations in their day to day operations.
- iii. How is the leadership performing in the co-operative?  
Leaders are very committed for the development and wellbeing of members.
- iv. Are you satisfied with the services offered by your society(ies) Yes/No  
Reason  
YES, am satisfied by the services offered by the societies. I get the assured market for coffee from AMCOS, and I can borrow money and keep my savings at SACCOS.
- v. What relationship does your co-operative have with **AMCOS/SACCOS** existing in the area?

- I don't see the direct relationship between them.
- vi. What are the benefits of being a member of an AMCOS and SACCOS at the same time?  
**(double member)**  
As a member of SACCOS and AMCOS at the same time, am certain with the market of my coffee, I enjoy the training offered to members of co-operatives; I can borrow money from SACCOS and keep my savings in a safe place.
- vii. What are the challenges of being a member of an AMCOS and SACCOS at the same time?  
**(double member)**  
The big challenge is to get excess money to buy enough shares for SACCOS.
- viii. How do you compare yourself with those who are members of only one co-operative?  
**(double member)**  
There is no big difference in terms of assets. In case of services am better than them as I have assurance for the market of coffee and at the same time I have a place (SACCOS) where I can borrow and keep my money.
- ix. How do you generally compare yourself with those who are not members of a co-operative?  
Am better than them, they don't get meeting allowances. Also, I have place to keep my savings and borrow money.
- x. What are the benefits that have come as a result of the co-operative societies existing in your area?  
We get the nearby market for coffee and sometimes training on how to keep coffee.
- xi. What are the areas of success in your co-operative(s)  
We get the money for coffee on time.
- xii. What are the areas for improvement in your co-operative?  
Leaders have to bargain much to increase the coffee price.
- xiii. Which activities/service do you think should be added in your co-operative society  
We need the shop for agriculture inputs, hardware and consumer products
- xiv. Do you think members will benefit from the mentioned activities/service added in your co-operative society?  
YES, it will be easy for them to get agriculture inputs, building materials and other needs even by credits hence reducing hardship of life.
- xv. What do you think members are missing for not having the mentioned activities/service in your co-operative society?  
Sometimes they have to go far looking for the mentioned services with minimum chance of getting them by credit.
- xvi. What is your expectation as a member of co-operative in 5 years to come?  
To see the co-operative prosper.
- xvii. How do you see yourself as a member of co-operative in 5 years to come?  
To be a big farmer with quality livestock, enough assets, big savings at SACCOS.
- xviii. How do you see your co-operative in some years to come?  
With good and committed leaders and members, I see big development in my co-operatives (SACCOS and AMCOS)

## c. Asset Ownership

Asset Category	Source	Quantity
<b>Livestock</b>		
Goats	Buy	5
Cows	Buy	2
Chicken		
Duck		
Pig		
<b>Land size</b>	Heritance	2 Acres
<b>Trees</b>		15
<b>Household assets</b>		
Mobile phone	Buy	1
Radio	Buy	2
TV		
Bicycle		
Motorcycle		
Sofa		
<b>Agro inputs</b>		
Hoe	Buy	5
Axe	Buy	2
Panga	Buy	2
Sururu	Buy	1
Forked Hoe	Buy	1
Chekecheke ya kahawa	Buy	1
Coffee Milling Machine	Buy	1
Sprayer		

## i. Study Area Information

Village: MRUWIA

Ward: URU MASHARIKI

District: MOSHI RURAL

Region: KILIMANJARO

## ii. Respondent Information

Name of respondent	Elianchea Peter Maro
Type of respondent	Single Member — Amcos
Sex of respondent	Female
Years of birth/ age in years	45
Education level	Primary
Marital status	Married
Main occupation	Farmer
If Farming	
Which crops?	1 Coffee 2 Banana
Where are you selling your crops?	1 Amcos 2 Community Market
Do you see if there is a need to integrate more crops in to co-operative societies?	Yes
If YES, which crops?	1 Banana 2 Vegetables

### iii. Members

#### a. Before Joining the Co-operative Society(ies)

- i. What was your perception before joining Co-operative society/Societies?  
My perception was good on co-operatives and I was very impressed with meeting allowances
- ii. What motivated you to join co-operative society(ies)  
Assured market for my crops/coffee, mabaki and meeting allowances
- iii. How was your production (maize, coffee, banana, and beans in quantity per acre) before joining co-operative society/societies?  
One bucket of coffee and 100 bunches of banana on average, per year.
- iv. How were you before joining the co-operative society(ies) in terms of assets, food security, health care etc.  
No big difference. I have a house, main source of food is my farm, I was able to pay for medical services.

#### b. Situation after Joining the Co-operative Society(ies)

- i. How is the co-operative performing in delivery of services to members, nonmembers and community at large?  
To members:  
The AMCOS perform better in providing services to its members. It provides market to our coffee, training and meeting allowances.  
  
To nonmembers:  
AMCOS provide market of coffee to nonmembers and sometimes they participate in training provided by AMCOS.  
  
To the community:  
AMCOS provide nearby market of coffee to Mruwia community.
- ii. How do you perceive performance of your co-operative society(ies)?  
AMCOS perform better, members get market on time, the society(AMCOS) buy coffee by cash.
- iii. How is the leadership performing in the co-operative?  
Leaders are good, working hard for the development of the society.
- iv. Are you satisfied with the services offered by your society(ies) Yes/No  
Reason:  
YES, they call meeting on time, we get the meeting allowances, and we get market for our coffee and mabaki.
- v. What relationship does your co-operative have with **AMCOS/SACCOS** existing in the area?  
I don't know.
- vi. What are the benefits of being a member of a Co-operative? (**single member**)  
I get market for coffee, training on how to keep coffee and meeting allowances.
- vii. What are the challenges of being a member of a Co-operative? (**single member**)  
I don't see any challenge.

- viii. As a member of only one co-operative, do you aspire to be a member of more than one co-operative? If Yes, Why? (**single member**)  
 Yes, but I don't have enough money to buy shares.
- ix. How do you generally compare yourself with those who are not members of a co-operative?  
 For sure I don't see any big difference in terms of assets. They have access to coffee market at AMCOS. The difference is, they don't get meeting allowances.
- x. What are the benefits that have come as a result of the co-operative societies existing in your area?  
 We have nearby market for coffee.
- xi. What are the areas of success in your co-operative(s)  
 • Provision of meeting allowances (Tshs 3,000)  
 • Market for coffee
- xii. What are the areas for improvement in your co-operative?  
 Upgrading coffee price.
- xiii. Which activities/service do you think should be added in your co-operative society  
 Shop for agricultural inputs, building materials and consumer products.
- xiv. Do you think members will benefit from the mentioned activities/service added in your co-operative society?  
 YES, it would be easy to get the above-mentioned services on one point, and if possible, by credit.
- xv. What do you think members are missing for not having the mentioned activities/service in your co-operative society?  
 They go far looking for mentioned services.
- xvi. What is your expectation as a member of co-operative in 5 years to come?  
 To see AMCOS growing.
- xvii. How do you see yourself as a member of co-operative in 5 years to come?  
 Big farmer and entrepreneur.
- xviii. How do you see your co-operative in some years to come?  
 AMCOS will be the big and powerful co-operative society. But this depends on the commitment of the leaders and members.

c. Asset Ownership

Assets Category	Source	Quantity
<b>Livestock</b>		
Goats		
Cows	Buy	1
Chicken		3
Duck		
Pig		2
<b>Land size</b>		1.5 Acre
<b>Trees</b>		
<b>Household assets</b>		
Mobile phone		1
Radio		1
TV		
Bicycle		

Motorcycle		
Sofa		
<b>Agro inputs</b>		
Hoe		1
Axe		1
Panga		1
Shame		1
Forked Hoe		
Chekecheke ya kahawa		1
Coffee Milling Machine		
Sprayer		

### **i. Study Area Information**

Village: MRUWIA

Ward: URU EAST

District: MOSHI RURAL

Region: KILIMANJARO

### **ii. Respondent Information**

Name of Respondent	Edward Leiya
Type of respondent	Single membership
Sex of respondent	Male
Years of birth/ age in years	79
Education level	Primary education
Marital status	Married
Main occupation	Crop production & livestock keeping
If farming	
Which crops?	1 Coffee 2 Bananas
Where are you selling your crops?	1 Coffee-Mruwia AMCOS 2 Bananas-in Moshi town
Do you see if there is a need to integrate more crops into co-operative societies?	No
If YES, which crops?	N.A.

### **iii. Members**

#### **a. Before Joining the Co-operative Society(ies)**

##### **i. What was your perception before joining Co-operative society/Societies?**

I had positive perception; I considered co-operative societies as a means of getting income to run my daily activities and for developing.

##### **ii. What motivated you to join co-operative society(ies)**

The closeness of the organisation to my home place. Also, the need to get a place for selling my coffee.

##### **iii. How was your production (maize, coffee, banana, and beans in quantity per acre) before joining co-operative society/societies?**

Production was good and land was productive and fertile

1. Coffee estimates: good by that time land was fertile it increased after I joined the co-operative society estimates 8 bags to 14 bags per acre (annually)

2. Banana bunches 80/acre (in a year)
- iv. How were you before joining the co-operative society(ies) in terms of assets, food security, health care, etc.  
At that time, it was my father who was the owner of assets and all other properties.
- b. Situation after Joining the Co-operative Society(ies)
- i. How is the co-operative performing in delivery of services to members, nonmembers and community at large?  
To members:  
The services are offered well because all members have access to sell coffee in the co-operative society.  
  
To nonmembers:  
Nonmembers are also allowed to sell their coffee in the co-operative society.  
  
To the community:  
The whole community also sells their coffee and we usually accept new comers and we advise them on coffee production.
- ii. How do you perceive performance of your co-operative society(ies)?  
They are offering a good price to us, at present we are selling at Tshs 3,000 per kilo of coffee.
- iii. How is the leadership performing in the co-operative?  
It is good.
- iv. Are you satisfied with the services offered by your society(ies) Yes  
Reasons  
I am satisfied because at present we have a place where we can sell our coffee.
- v. What relationship does your co-operative have with **AMCOS/SACCOS** existing in the area?  
There is not any relationship.
- vi. What are the benefits of being a member of a Co-operative? (**single member**)  
Access to marketing/selling place for my coffee.
- vii. What are the challenges of being a member of a Co-operative? (**single member**)  
There are not any challenges.
- viii. As a member of only one co-operative, do you aspire to be a member of more than one co-operative? If Yes, Why? (**single member**) **NO**  
N.A.
- ix. How do you generally compare yourself with those who are not members of a co-operative?  
I benefit more than them in terms of extra payments/second payments. Also I get allowances during general meetings.
- x. What are the benefits that have come as a result of the co-operative societies existing in your area?  
We have reduced the cost of transporting our coffee to a far selling point/place.
- xi. What are the areas of success in your co-operative(s)  
Buying of coffee in cash terms.

- xii. What are the areas for improvement in your co-operative?  
 Nil (no area for improvement)
- xiii. Which activities/service do you think should be added in your co-operative society  
 The co-operative should open a shop where agricultural inputs such as pesticides and fertilizers and other items such as sugar are sold.
- xiv. Do you think members will benefit from the mentioned activities/service added in your co-operative society?  
 Members will have access to such services in a nearby place. Also the shop will generate some profit to members.
- xv. What do you think members are missing for not having the mentioned activities/service in your co-operative society?  
 The problem at present is that we are getting such services at high price in Moshi town. The co-operative society could sell such items in cheaper price.
- xvi. What is your expectation as a member of co-operative in 5 years to come?  
 If I will struggle to produce more coffee well and if there will be good/committed leaders the co-operative society will develop more.
- xvii. How do you see yourself as a member of co-operative in 5 years to come?  
 If I will increase my coffee production I will have money to meet my necessities.
- xviii. How do you see your co-operative in some 5 years to come?  
 The co-operative society will develop well if it will have a good leadership.

c. Asset Ownership

Asset Category	Source	Quantity
<b>Livestock</b>		
Goats	Own (from coffee and banana selling)	1
Cows	Own (from coffee and banana selling)	1
Chicken	-	-
Ducks	-	-
Pigs	-	-
<b>Land size</b>	Own	1.25 acres
<b>Trees</b>	Own	4
<b>Household assets</b>		
Mobile phone	-	-
Radio	Own (coffee selling)	1
TV	-	-
Bicycle	-	-
Motorcycle	-	-
Sofa	Own (from coffee and banana selling)	5
<b>Agro inputs</b>		
Hoe	Own (from coffee and banana selling)	1
Axe	Own (from coffee and banana selling)	1
Panga	Own (from coffee and banana selling)	2
Sururu	Own (from coffee and banana selling)	1
Forked Hoe	Own (from coffee and banana selling)	1
Chekecheke ya kahawa	Own (from coffee and banana selling)	1
Coffee pulping Machine	-	-
Sprayer	-	-

**i. Study Area Information**

Village: MRUWIA

Ward: URU EAST

District: MOSHI RURAL

Region: KILIMANJARO

**ii. Respondent Information**

Name of Respondent	Margaret Vincent
Type of respondent	Single Member -SACCOS
Sex of respondent	Female
Years of birth/ age in years	31
Education level	Primary School
Marital status	Single
Main occupation	Small business of knitting sweaters/pullovers for school children
If Farming	She is not farming. The reason is that she is staying with her parents and is not married. She has one child.
Do you see if there is a need to integrate more crops in to co-operative societies?	Yes, there is a need of integrating more crops such as maize and beans
If YES, which crops?	1 Maize 2 Beans

**iii. Members**

a. Before Joining the Co-operative Society(ies)

i. What was your perception before joining Co-operative society/Societies?

She had a positive perception on being a member of a co-operative societies, that is co-operative societies can improve the well-being of individuals

ii. What motivated you to join co-operative society(ies)

Inspired by her parents and members of SACCOS, who were progressing well economically.

iii. How was your production (maize, coffee, banana, and beans in quantity per acre) before joining co-operative society/societies?

Before joining the SACCOS, I was helping my parents in household and farming activities at home. In addition, I was also involved in knitting few sweaters for sell/based on demand

iv. How were you before joining the co-operative society(ies) in terms of assets, food security, health care etc.

After Joining the SACCOS I was able to be a member of ROSCAS that facilitated me to conduct a small business. I started the business with a capital of TShs. 50,000/=. The type of business I conduct is selling vegetables, tomatoes and onions/ stall/kiosk. However, with regard to my parents, whom I am still staying with I have seen them increasing the number of livestock, through the loan they get from SACCOS and the proceeds received from marketing of coffee.

b. Situation after Joining the Co-operative Society(ies)

i. How is the co-operative performing in delivery of services to members, nonmembers and community at large?

To members:

The SACCOS is able to deliver good services to members. Members benefit from training on enterprise management. Another benefit is the loans that they get, which can be used for education, constructing good houses, buying livestock and conducting small business

To nonmembers:

Nonmembers do not benefit from the services provided by SACCOS

To the community:

The community benefits from the income generating activities members are conducting, such as keeping livestock, tourism (sell of coffee, visitors, escorting tourists etc.) and establishing small business.

- ii. How do you perceive the performance of your co-operative society(ies)?  
The performance is good. Members have freedom to seek information they require at the SACCOS any time.
- iii. How is the leadership performing in the co-operative?  
The leadership is good at monitoring the day-to-day activities of the SACCOS and they are also close to the members
- iv. Are you satisfied with the services offered by your society(ies) Yes/No  
Reason  
I am satisfied with the services that are provided by the leaders. I/we get the right services when required.
- v. What relationship does your co-operative have with **AMCOS/SACCOS** existing in the area?  
I am not aware of any relationship between the AMCOS and SACCOS.
- vi. What are the benefits of being a member of a Co-operative? (**single member**)  
The benefits that I receive from the SACCOS include: Keeping deposits, training and knowing more people.
- vii. What are the challenges of being a member of a Co-operative? (**single member**)  
Challenges of being a member are expectations of good leadership and getting more training on enterprise management.
- viii. As a member of only one co-operative, do you aspire to be a member of more than one co-operative? If Yes, Why? (**single member**)  
I aspire to become a member of more than one co-operative society, when I will be able to own a piece of land.
- ix. How do you generally compare yourself with those who are not members of a co-operative?  
There is a difference with nonmembers, because I can save money safely in SACCOS, I am able to attend meetings, meet friends, and get new knowledge.
- x. What are the benefits that have come as a result of the co-operative societies existing in your area?  
Provision of good services.
- xi. What are the areas of success in your co-operative(s)

The office of the SACCOS needs to be improved. In addition, members need more education on co-operatives and entrepreneurship. For example, I am not aware of the by-laws of SACCOS.

- xii. What are the areas for improvement in your co-operative?  
Provision of services (loans) and leadership.
- xiii. Which activities/service do you think should be added in your co-operative society  
Activities that I think are required in the SACCOS, include more loan products, improved conditions for provision of loans and a longer repayment period that is suitable for members with low income. For example, up to know I have only one share. I am only keeping deposits and have never taken a loan. With diversification, the number of client and members will increase.
- xiv. Do you think members will benefit from the mentioned activities/service added in your co-operative society?  
Yes, members will benefit more, because they will be able to access more loans.
- xv. What do you think members are missing for not having the mentioned activities/service in your co-operative society?  
Some of the members are afraid to take loans because of the conditions. The major reason is that they are worried on the repayment period offered.
- xvi. What is your expectation as a member of co-operative in 5 years to come?  
Improved leadership, which will facilitate in increasing members and decreasing dropouts.
- xvii. How do you see yourself as a member of co-operative in 5 years to come?  
My business will expand. I will be empowered with regard to SACCOS development.  
My deposits will increase.
- xviii. How do you see your co-operative in some years to come?  
I see myself as an independent, empowered woman with a big business in the community.

c. Asset Ownership

Asset Category	Source	Quantity
<b>Livestock</b>		
Goats		
Cows		
Chicken	Own savings	10
Duck		
Pig	Own savings	1
<b>Land size</b>		
<b>Trees</b>		
<b>Household Assets</b>		
Mobile phone		
Radio		
TV		
Bicycle		
Motorcycle		
Sofa		
<b>Agro inputs</b>		
Hoe		
Axe		

Panga		
Sururu		
Forked Hoe		
Chekecheke ya kahawa		
Coffee Milling Machine		
Sprayer		

### **i. Study Area Information**

Village: MRUWIA

Ward: URU EAST

District: MOSHI RURAL

Region: KILIMANJARO

### **ii. Respondent Information**

Name of Respondent	Michael Mtaló
Type of respondent	Single member
Sex of respondent	Male
Years of birth/ age in years	50
Education level	Primary
Marital status	Married
Main occupation	Farmer
If Farming	
Which crops?	1 Coffee 2 Banana 3 Yams
Where are you selling your crops?	1 Coffee — AMCOS 2 Banana — Sell them at home 3 Yams — Sell them at home
Do you see if there is a need to integrate more crops in to co-operative societies?	Yes
If YES, which crops?	1 Fruits 2 Vegetables 3 Bananas

### **iii. Members**

#### **a. Before Joining the Co-operative Society(ies)**

- i. What was your perception before joining Co-operative society/Societies?  
As an institution to where we can sale and store my coffee without any inconveniences.
- ii. What motivated you to join co-operative society(ies)  
A place where I can sell my coffee.
- iii. How was your production (maize, coffee, banana, and beans in quantity per acre) before joining co-operative society/societies?
  - I was not producing maize and beans.
  - For bananas, I was producing 10 bunches per month in an acre.
  - For coffee, I was producing 15 kg in average annually because the coffee trees were old. After joining the AMCOS I managed to plant new trees.

- iv. How were you before joining the co-operative society(ies) in terms of assets, food security, health care etc.
- The income was little as a result food was scarce as well.
  - I had 1 cow, 2 pigs, and 1 acre of land.
- b. Situation after Joining the Co-operative Society(ies)
- i. How is the co-operative performing in delivery of services to members, nonmembers and community at large?
- To members:  
The co-operatives are good as they provide service to the close proximity
- To nonmembers:  
Our society provides service to both members and nonmembers. Therefore nonmembers also do benefit
- To the community:  
Services are the same to the entire community
- ii. How do you perceive performance of your co-operative society(ies)?  
The society is doing well.
- iii. How is the leadership performing in the co-operative?  
The leadership is good, it also hears our views.
- iv. Are you satisfied with the services offered by your society(ies) **Yes**  
Reason: When I sell coffee, I got the required services on time and there is no bias in provision of service.
- v. What relationship does your co-operative have with **AMCOS/SACCOS** existing in the area?
- I really don't know how they are related because I am a member of AMCOS only.
  - I am not a member of the SACCOS because I am not in a position to meet the membership requirements –paying entrance fee and shares.
- vi. What are the benefits of being a member of a Co-operative? **(single member)**  
When the coffee market price is higher than what we were paid by the AMCOS we are sure of getting the difference.
- vii. What are the challenges of being a member of a Co-operative? **(single member)**
- Lack of inputs such as pesticides.
  - Coffee Price offered is little than what we can get from private buyers.
- viii. As a member of only one co-operative, do you aspire to be a member of more than one co-operative? If Yes, Why? **(single member)- Yes**  
To get financial services such as loan from the SACCOS.
- ix. How do you generally compare yourself with those who are not members of a co-operative?
- We are the same.
  - There is no difference because we are getting same service from the AMCOS and we are living the same rural life.
- x. What are the benefits that have come as a result of the co-operative societies existing in your area?

They have built premises which are rented for several services as a result we get most of the services in our area.

- xi. What are the areas of success in your co-operative(s)
  - Leadership.
  - The society is facilitating administration of our secondary school.
- xii. What are the areas for improvement in your co-operative?
 

The AMCOS should make efforts of getting better market for our coffee so that we can get better price.
- xiii. Which activities/service do you think should be added in your co-operative society
 

The AMCOS should also incorporate other crops like banana, fruits and yams
- xiv. Do you think members will benefit from the mentioned activities/service added in your co-operative society?
 

Yes, because members will be assured of their produce market instead of looking for the market themselves.

This will in turn lower the transaction costs and raise members' income.
- xv. What do you think members are missing for not having the mentioned activities/service in your co-operative society?
 

Costs of looking for market are higher as a result we are selling our produce at home at a lower price hence low income.
- xvi. What is your expectation as a member of co-operative in 5 years to come?
 

If I can get loans from our society it will help to improve my coffee production.
- xvii. How do you see yourself as a member of co-operative in 5 years to come?
 

I will improve coffee production which will result in higher income. From this I will be able to build a modern house.
- xviii. How do you see your co-operative in some years to come?
  - The society will improve members' livelihood, from better market and better prices.
  - The society will market other crops like banana, fruits and yams.
  - It will also provide inputs to members as it was in previous years.

#### c. Asset Ownership

	Source	Quantity
<b>Livestock</b>		
Goats	-	-
Cows	Inheritance	1
Chicken	From coffee proceeds	2
Duck	-	-
Pig	From coffee proceeds	2
<b>Land size</b>	Inheritance	1 acre
<b>Trees</b>	From neighbours	15
<b>Household assets</b>		
Mobile phone	From coffee proceeds	1
Radio	From coffee proceeds	1
TV	-	-
Bicycle	-	-
Motorcycle	-	-
Sofa	-	-
<b>Agro inputs</b>		

Hoe	From coffee proceeds	1
Axe	From coffee proceeds	1
Panga	From coffee proceeds	1
Sururu	From coffee proceeds	1
Forked Hoe	From coffee proceeds	1
Chekecheke ya kahawa		
Coffee Milling Machine	-	-
Sprayer	-	-

### **i. Study Area Information**

Village: MRUWIA

Ward: URU EAST

District: MOSHI RURAL

Region: KILIMANJARO

### **ii. Respondent Information**

Name of respondent	Evans Njau
Type of respondent	Nonmember
Sex of respondent	Male
Years of birth/ age in years	32
Education level	Primary
Marital status	Married
Main occupation	Farmer
If Farming	
Which crops?	1 Coffee 2 Banana
Where are you selling your crops?	1 Coffee — I have never sold 2 Banana — Sell them at home
Do you see if there is a need to integrate more crops in to co-operative societies?	Yes
If YES, which crops?	1 Fruits 2 Yams 3 Banana

### **iii. Nonmembers**

a. What are reasons for you not to join any co-operative society?

- For the AMCOS I didn't have my own farm which implies that I didn't have coffee.
- For the SACCOS I don't have money to pay for the entrance fees and initial shares.

b. As a nonmember do you have any network to facilitate your activities

I don't have any network.

- The AMCOS helps nonmembers therefore I don't see any need of such networks. For example, I got farm from my father recently, I went to the AMCOS where I got coffee tree for free and advice on how to plant them.

c. How do you compare yourself with members of co-operative societies?

- Co-operative members are more developed

- They own livestock and other assets.
- Their coffee production is high.
- They can borrow from the SACCOS.
- They are trusted and can get financial support from any other source. Sometime they use coffee as a security

d. Do you plan to join co-operative society? (**Yes**)

Reason

- Currently I have a farm where I have grown coffee which I will start to harvest next year
- I need to borrow so that I can be in a position to take care of my farm more effectively and establish other income generating activities since I am still young
- Without a farm in the village you are not recognised
- I will join both societies when I will start to sell coffee in 2017 because I am sure I will get enough money to meet entry requirements

e. Asset Ownership

	Source	Quantity
<b>Livestock</b>		
Goats	-	-
Cows	-	-
Chicken	From wages (casual labour)	2
Duck	-	-
Pig	-	-
<b>Land size</b>	Inheritance	0.5 acre
<b>Trees</b>	From neighbours	20
<b>Household assets</b>		
Mobile phone	-	-
Radio	From wages (casual labour)	1
TV	-	-
Bicycle	-	-
Motorcycle	-	-
Sofa	-	-
<b>Agro inputs</b>		
Hoe	From wages (casual labour)	1
Axe		
Panga	From wages (casual labour)	1
Sururu	-	-
Forked Hoe (Rato)	-	-
Chekecheke ya kahawa	-	-
Coffee Milling Machine	-	-
Sprayer	-	-

**iv. Validation Workshop**

The presentation and discussion revealed that members were not aware of the integrated model although it is practiced by their co-operative societies (AMCOS and SACCOS). However, the extent of the model practice is still weak since only individual members are involved in the model while none of the two organizations are practicing it (i.e., Mruwia AMCOS as an

organization is not the member in Mruwia SACCOS and the vice versa). In addition to that majority of members who are double members complains of weak linkage between the two organizations which is exacerbated by weak capital base especially in the SACCOS.

The discussion affirmed that:

- i. The model is good and it can involve not only members but also the co-operative societies. This is by the AMCOS becoming a member of the SACCOS and the SACCOS being a member of the AMCOS. This will enable the AMCOS to borrow from the SACCOS instead of borrowing from the commercial banks. However, the concern was on the low capital base in the SACCOS.
- ii. For the model to be effective the AMCOS should extend to other crops like bananas, vegetables and fruits instead of concentrating on coffee only. The concern of the chairman was on the market of these crops as the assured market for such crops is still a big challenge.
- iii. The model should include other activities including agricultural inputs shop.
- iv. Participants are still worried that the government interference in co-operatives is still high and therefore such intervention may affect the model.
- v. Training/education/mobilization should be provided to the members to bring awareness of the model.
- vi. Participants were very positive on integrated model involving AMCOS and SACCOS and negative on the integration that will involve co-operatives that are dealing with the same activities e.g., integration between more than one AMCOS or more than one SACCOS that are operating similar activities.

## **MBINGA DISTRICT**

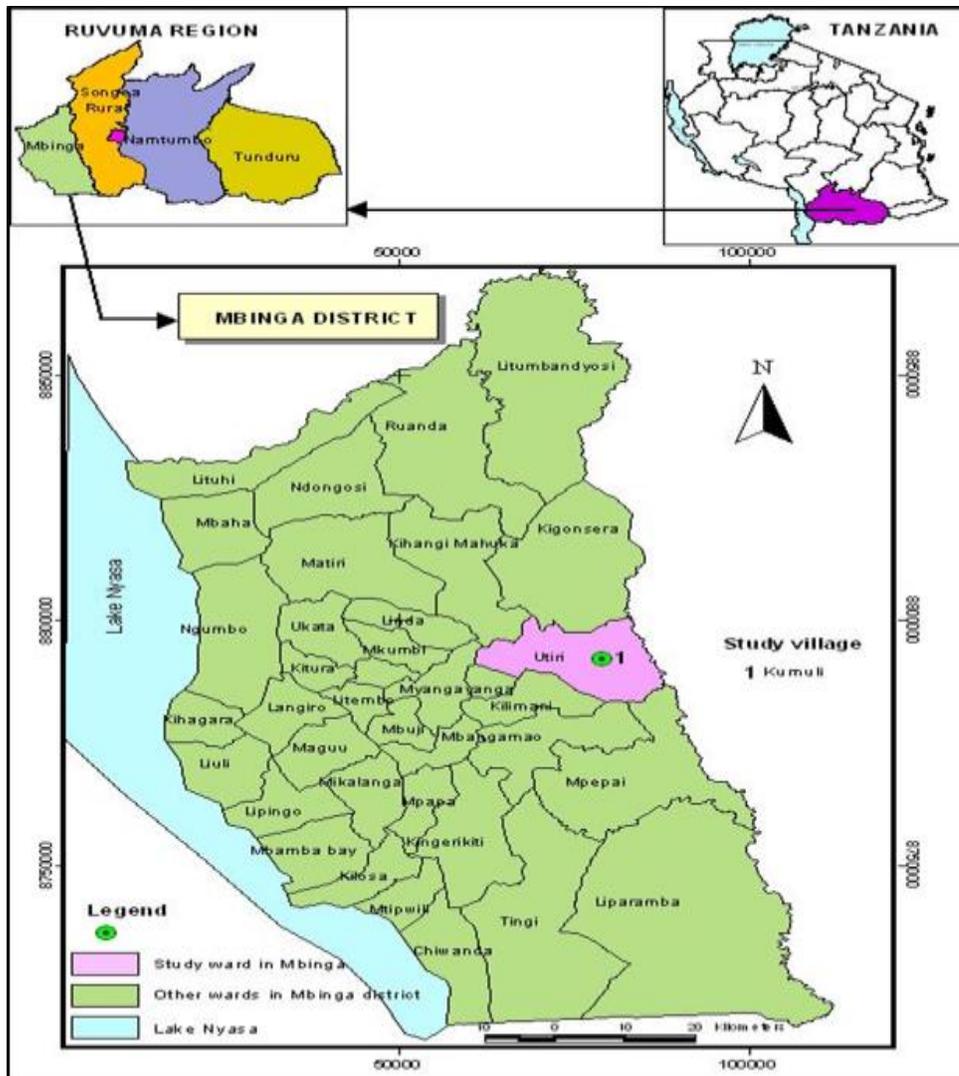
### **Community Profile**

#### **i. Location in the Country**

Mbinga District is one of the six administrative districts of Ruvuma Region in the Southern Highlands of Tanzania. Ruvuma Region is one of Tanzania's 30 administrative regions. The regional capital is the municipality of Songea. According to the 2012 national census, the region had a population of 1,376,891, which was lower than the pre-census projection of 1,449,830.

For 2002-2012, the region's 2.1 percent average annual population growth rate was the twentieth highest in the country. It was also the 28th most densely populated region with 22 people per square kilometer.

The region is named after the Ruvuma River, which forms most of its southern boundary with Mozambique. The region is also bordered to the north by the Morogoro region, to the northeast by the Lindi region, to the east by the Mtwara region, and to the northwest by the Iringa region.



Map of Ruvuma Region and Mbanga District

Mbanga District is situated in the southwestern part of the Region (*Plate 1*) and it is bordered by Songea Rural District to the East, the Nyasa District to the south, and Ludewa District to North. Mbanga District lies between latitude  $10^{\circ}15'S$  and  $11^{\circ}34'S$ , and between Longitude  $34^{\circ}24' E$  and  $35^{\circ}28' E$ . The other districts in the region are Songea Municipality, Songea Rural District, Namtumbo District, Tunduru District and Nyasa District.

**ii. Size**

Mbanga District has an area of **7,585** km<sup>2</sup> with Namswea Division having the largest land area of 1,924 km<sup>2</sup>. This division, however, has the lowest number of wards (only 3) in the district, while Kigonsera (1,876 km<sup>2</sup>) and Mkumbi (913 km<sup>2</sup>) divisions have each 7 wards.

### iii. Residents

#### a. Age Breakdown

According to the 2012 Census Statistics the majority of residents fall in the age group of 0-14 years (153,987: 76,332 male and 77,655 female) followed by 15-37 years (128,729: 61,832 male and 66,897 female) and 38-60 years (56,124: 26,853 male and 29,271 female). Statistics show that the majority are the youth who are the workforce in the District as the major production activity is Agriculture. Nonetheless, findings from the study area indicate that minimum age of the respondents was 22 years while the maximum was 88 years with a mean age of 55 years. The majority of the respondents (46 out of 101) were in the 22 to 40 years age group. This age group accounted for 45.5% indicating that most of the household heads were of productive age, the age at which they were still active to participate in farm activities.

#### b. Family Size

According to the 2012 Census, Mbinga District had a total of 75,409 households with a population of 353,683 and population density of 47 per km<sup>2</sup>. Results from the study area show that the average family size is approximately 6 per household where the maximum is 12 members and minimum is 1 member.

#### c. Educational Attainment of Adults

The majority of adults in the study area have attained primary school education (84.2%), followed very far by secondary school education (9.9%) and vocational education (1.98%). However, some of the adults had no formal education at all (3.9%). Among those who have no formal education the majority are males (66.7%) while females (33.7%), for primary school education the males are leading with 51.8% while females have 48.2% while for secondary school education male constitute 80% and female 20%. Nonetheless, only the males have attained vocational education. Generally, looking at the levels of education it shows that smallholder farmers who have remained in the rural areas are those who have attained primary level education.

#### d. School Attendance of Children by Class

At the district level, Mbinga has a total of 227 primary schools with 5 of them belonging to private ownership. It has total of 66,754 pupils of whom 34,177 are girls and 32,577 boys. There are 53 Secondary schools of which 38 schools are run by the Central Government and the remaining 15 are owned by religious organizations, parents' associations, and private investors. Despite a good number of secondary schools, most of the children from the study area are have attended or are attending primary school (60.5%) followed by secondary school (23.8%), vocational education (1.1%) and university education (1.1%). However, children who are not in school account for 12.9%. In order to pay the school fees and other school expenses the parents/guardians engage themselves into different income generating activities. The respondents were asked to indicate the sources of finance to cover school expenses and the majority depends on farming (77.23%) followed by livestock selling (18.1%), small business (1.98%), brewing (1.98%) and formal employment (0.99%).

#### e. Wealth / Poverty / Income levels / Inequality

The major source of wealth in this area is agriculture in terms of crop production whereby 95% of the household depends on crop production for income generation and wealth

accumulation. Among the respondents, double members have the highest wealth index while nonmembers have the lowest wealth index. The double members have better chances of being wealthier than other due a larger cushion of high crop yields and diversified income sources compared to nonmembers who are considered to be poor in the respective communities. Double membership gives them the advantages of enjoying multiple sources of credit (cash from SACCOS and inputs from AMCOS), access to training (on crop production, processing, entrepreneurship) and socialisation which builds their social capital. Partly the advantages enjoyed have a positive contribution to wealth generation as well as improving household livelihood in terms increasing household incomes, food security, improved asset ownership, access to better health care and investing in children education. The nonmembers have smaller cushions and limited access to opportunities which have an implication to wealth accumulation. A great number of farmers are still living under poor conditions within the district basing on the housing conditions, food security, literacy rate, asset ownership, access to clean and safe water, and access to quality healthcare among the many.

#### f. Gender Issues

Most of the communities in the district are dominated by patrilineal cultural practices which explain why the percentage of female headed households is smaller than that of male headed households. This also is reflected in terms of labour division, assets ownership and household decision making. The division of labour is family based though the women and children do a lot of household domestic activities (cooking, cleaning, fetching water, laundry) and agricultural production activities (crop production and livestock keeping). This suggest that rural women are still shouldered with burdens, that affect their participation in income generating activities and community based groups such as co-operatives which may also result in disempowerment.

Men rarely associate themselves with household domestic activities instead they participate more into productive activities however, there are notable cases where they do not participate into agricultural production activities and show up during marketing of the produce in order to keep and control the use of the income generated. Also, women have no rights to inheritance or ownership of family assets and properties (particularly land) due to customary laws that forbid women. As a result, most of the time women end up not benefiting from the household income they participated to generate, they have limited participation in decision making at household and community level which leads to gender biased (male dominated) decisions.

#### iv. Culture

The main ethnic groups in the district are *Matengo*, *Ngoni* and *Nyasa* though *Matengo* is the largest accounting for over 60 percent of the district total population. The *Matengo* occupy the highland areas in the centre of the district, the *Ngoni* mainly in the north eastern lowland areas while the *Nyasa* are found along the Lake Nyasa shores. Traditionally, the district population is dominated by different ethnic groups who are basically cultivators of maize practising subsistence crop cultivation widely. Unlike most regions and districts in the country, livestock keeping is not a common economic activity among various ethnic groups in the Mbinga.

Swahili is the official language in the district though in the rural areas they do communicate in their local vernaculars or mix between the two (Swahili and local vernacular). Among the local

vernaculars *kimatengo* is widely spoken followed by *kingoni* and *kinyasa*. The cultural set up has a positive implication as far as community solidarity is concerned as well as the operations of socio-economic activities including agriculture and business. They can easily communicate and share perspectives without segregation among themselves which increases efficiency. In terms of Religion, the district is practising secularism just like any other in the country. The majority of residents in the district are Christians basically Catholics and Anglicans due to the presence of Missionaries during colonial time however, there are few Muslims. Religion has no major influence on co-operative operations as the members are unified basing on other common interests such as farming, livestock keeping and entrepreneurial activities other than religious denominations.

#### **v. Geographic Features**

The climate is generally cool all the year round. High temperatures are usually between 29°C and 31°C while the lowest range between 19°C and 23°C during the cold season of June to August. The temperature in the Matengo Plateau goes as low as 13°C in August. Rainfall starts in December every year and ends in April/May. Mbinga district receives an average rainfall of 1,224 mm per year distributed in six to seven months. The landscape is mostly covered with Miombo woodlands and there are few areas which have mixed wood and grasslands.

#### **vi. Economic Activities in the Area**

The main economic activity in the district is agriculture (crop production and livestock keeping). The council has a total land area of 758.5 km<sup>2</sup> out of which 476 km<sup>2</sup> equivalent to 475,893 hectare area is suitable for agriculture and related activities. The major cash crop products include coffee, tobacco, simsim and cashew nuts. Food crops include maize, beans, cassava, wheat, potatoes (sweet), rice and finger millet. The farmers also livestock keeping and the number of livestock in Mbinga district is considered as highest in Ruvuma region but lower when compared to other livestock producing districts in the country. Livestock kept in Mbinga are pigs, cattle, goats, sheep and poultry. Apart from crop production and livestock keeping some farmers also deal with beekeeping as another economic activity. The beekeeping is done on small scale in the villages and it has been gaining momentum due to number of intervention done by the government to sensitize beekeeping.

The local government normally directs the land usage whether in urban or rural areas. In the urban area land is distributed as per urban plan developed by the council and at village level the land is distributed as per village land use plan. The land is most owned by men due to cultural practices and in most cases the land is inherited from one generation to another with few farmers who can buy land from other fellow villagers. There are no land grabbing practices in the district as there is enough land for socio economic activities but also there are land plans which are used for distribution at urban and rural level. Also, traditionally, such practices were forbidden by the local chiefs and some rules were developed which are still in practice. However, there have been incidences of land conflict which are not common particularly in the rural areas.

Mining is also another important economic activity in the district where there are rich mineral resources not fully exploited. Mining contributes a lot to the District Gross Domestic Product (GDP) and incomes of small scale miners. The famous and known mineral resources found in the district include Gold, Coal, and Gemstones like sapphires, chrysobery, alexandrite, spiriel and

garnets. Small scale mining of the gemstones is done at Mkako, Masuguru, Ngembambili, Lukalasi, Amani Makolo and Paradiso. Small scale mining is found at Mpepo, Dar-pori, Liparamba and Lukarasi. Huge deposits of coal are now on exploitation in Namswea division.

Furthermore, the district is rich in wild animals especially warthogs, sable, hippo, lions, leopards, monkeys and buffaloes. The district has one game reserve (Liparamba) which covers an area of 57,050.5hectares. The Liwiri Kitesa and Ruhekei forest reserves are having an area of 2,734 hectares. Hence, the wildlife attracts tourists from the local areas as well as outside the district which also contributes to income generation.

#### **vii. Access to Finance**

Mostly people access financial services from registered financial institutions in the district including Commercial Banks, Community Bank and SACCOS. There are 24 SACCOS scattered across different villages, 3 Commercial Banks namely National Micro Finance Bank (NMB), CRDB Bank & Postal Bank, and 1 Community Bank namely Mbinga Community Bank (MCB). The majority access the financial services for saving and borrowing purposes. Findings from the field indicate that many respondents have accessed saving and borrowing services from microfinance institutions (mostly SACCOS) more than other financial institutions. On the part of savings, 78.7% of respondents have been saving their money over the past 12 months either at SACCOS (78.1%), home (19.2%) or at Community Bank (2.7%). The maximum amount saved was Tshs 3,000,000 while the minimum was Tshs 10,000.

However, over the last five years, 65.7% of respondents borrowed money predominantly from SACCOS (89.2%), relative and friends (7.8%) followed by Commercial Banks (3.0). The maximum amount borrowed is Tshs 6,000,000 while the minimum is Tshs 12,500 and the purposes of borrowing were: to buy crop inputs (54.3%); to buy livestock (2.4%); for house construction (2.5%); business investment (17.3%); purchase of household assets (1.2%) and paying tuition fee (22.2%). Towards accessing borrowing services the respondents experienced the challenges of high collateral (38.5%); short repayment period (17.9%); lengthy application process (12.8%); high interest rates (18%) and unavailability of immediate credit source (12.8%).

#### **viii. Employment**

The major source of employment is Agriculture (combining both crops farming and livestock keeping). Findings from the field indicate that 97% of respondents consider agriculture as their source of employment and incomes in their respective households. On average a farmer owns a total land of 25 acres whereby the average of 10acres is used for planting coffee, maize, beans and keeping livestock particularly cows, pigs, goats and chicken. In most cases the land is inherited from parents, guardians or grandparents with a very few who have bought the land from neighbours, friends or relatives. Hence, from agricultural production activities mainly farming a good number of youth are temporarily employed during farming seasons for cultivation, wedding, harvesting, processing and packaging as well as transportation activities.

#### **ix. Farming Systems**

The dominant farming system at Mbinga is intercropping whereby farmers mix different crops in their plantations. The intercropping is basically between maize and beans which are the major

food crops. The other food crops include cassava, sorghum, sweet potatoes and fruits. On the part of cash crops Mbinga is known for the production of coffee, cashew-nuts and tobacco where single cropping is the dominant farming system. The farmers also keep livestock mainly for domestic consumption and occasionally commercial purposes. The majority keep cows, chicken, goats and pigs that in return become a source of food supply as well as organic manure for the farms.

In terms of cultivation methods, the Matengo do practice advanced cultivation methods popularly known as “Ngoro” (pits) and “Matuta” (ridges) for centuries (since 17th Century). Ngoro and Matuta are conservation system developed several hundred years ago and are very effective indigenous manual cultivation practice for steep slopes. They are sustainable for promoting profitable soil, water and nutrient conservation (10-60%) in sloping land. Ngoro consists of a series of regular pits, traditionally 1.5 m square by 0.1 – 0.5 m deep with the crops grown on the bund walls around the pits. The main strengths of the Ngoro system are its proven conservation attributes on steep slopes through water and soil entrapment in the pits (Kayombo, 2006).

#### Ngoro Farming along the Matengo Hills



The Matuta system is basically in two types. Matuta with incorporation of plant residues are formed by slashing grass and crop residues, laying them in parallel lines across the slope and covering with soil to form ridges. Matuta with no incorporation of crop residues are formed in a similar way to the ones described above, but in this case the crop residue is burnt and the soil earthed up using hand hoes (Kayombo, 2006).

### Matuta cultivation across the Matengo Hills and Litembo Mountain



A large number of farmers (80.3%) said that they have been involved in farming particularly coffee because of the support they are getting from either co-operative societies, producer groups or the government. The types of support include: credit (18.9%), extension and training (9%), farm inputs and supplies (30.6%), marketing (18.9%) and storage (22.5%). Basically, the farmers are depending on AMCOS as their main source of support as put forward by 75% of respondents followed by community/fellow villagers (11.8%), SACCOS (8.8%) and producer organisations (4.4%). The support provided by the co-operatives (AMCOS and SACCOS) is on the provision of credit for preparing farms, buying inputs, buying pesticides and other farm supplies. Also, the co-operatives have been inviting extension officers from the District Council to provide training to members as well as nonmembers in the areas of farms preparations, planting, weeding, harvesting, post-harvest management, processing and storage. For some time, farmers have experienced the challenges of getting quality farm inputs and supplies on time before the farming season and to resolve the problem they decided to open a shop at the AMCOS offices and use it as the source of supplies. Moreover, there were problems of dealing with the pests and diseases, processing and storage which made the AMCOS leaders to invite the extension officers and experts from the NGOs to train farmers on how to deal with the problems.

#### **x. Proximity to Rural and Urban Markets**

Respondents in the study area whether a single member, double member or nonmember sold coffee, beans or maize. The majority of them sold coffee (79.7%), maize (8.9%) and beans (11.4%). Coffee was mainly sold at AMCOS (95.2%), maize sold to private traders on farm (85%) and beans to private traders off farm (88.9%). The average distances to the selling points (reflected as markets) were coffee (2.6km), maize (1.2 km) and beans (2.3 km). The crops were all sold in the rural area and sometimes the urban traders came to collect them near farms, warehouses or farmers' premises.

#### **xi. Availability of Infrastructure**

Mbinga district has good number of trunk roads, regional roads, districts roads and feeder roads covering about 1025 km (935.35 km-Earth; 85 km-Murram & 4.65km-Tarmac). The district headquarter is served by the regional road from Songea to Mbamba-Bay with a junction from Kitai to Lituhi. It has three small air strips at Mbamba-Bay (Kilosa), Mbinga Urban and Liuli serving small planes. Marine transport is possible in Lake Nyasa by steamer between Malawi ports and Mbamba-Bay port and between Itungi port and Mbamba-Bay port. The district has also

a good telecommunication services in which telex, fax, EMS and cellular phones (Airtel, Vodacom, Tigo and Zantel) facilities are available.

## Description of Co-operatives

### i. KIMULI Agricultural Marketing Co-operative Society (AMCOS)

7.1	Name	KIMULI Agricultural Marketing Co-operative Society
7.2	Year Founded	Formed in the early 1990s and was formally registered in 1993. Its registration number is 380.
7.3	# of women members	218
7.4	# of men members	1468
7.5	# of youth members	Counted Above
7.6	# of institutional members	2
7.7	Any special efforts being made to involve youth and/or women members in co-op activities or leadership?	Women and Youth are encouraged to participate into co-operative activities and are given opportunities to contest for leadership positions as well as seeking employment from the society
7.8	Any notes on the Board of Directors and/or other co-op leadership	The Board of Directors has 10 members. Among the members, 2 are males and 8 are females  Also, the society has 5 employees (all male) where 3 are youth
7.9	Opportunities offered for learning and training about co-ops	A number of trainings have been provided to members, board of directors and employees. Trainings have been organised and provided on the areas of crop production, soil erosion prevention, pesticides application, occupation safety and storage.
7.10	“Class” breakdown of membership	-
7.11	Mission	To become the leading coffee selling AMCOS through promoting good governance and member participation.
7.12	Lines of business	Coffee Marketing
7.13	Other activities (training, education, links to government extension, involvement in development projects, links with apex organizations, etc.)	The AMCOS is not linked with the Union or Apex  It works with the District Council Office to get extension services from District Agricultural Extension Officers  The AMCOS has participated a lot into community development activities since its establishment. To mention a few, it has been

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		contributing to renovation of village health centre and primary school, its vehicle is used for taking patients to the hospital at times of emergency, and rehabilitation of village roads.
7.14	Volume of business (whatever measures are relevant)	The AMCOS has a business value of Tshs. 302, 419, 242/=
		The members' shares amount to Tshs. 8,440,00/= where one share is valued at Tshs. 5,000/=
7.15	Other business statistics (whatever is relevant)	-
7.16	Links between the co-ops – describe. Are they formalized with MOUs?	The co-operative has business relationships with Muungano SACCOS though there are no formal MOUs. The AMCOS is an Institutional Members of SACCOS
		The majority of AMCOS members are also SACCOS members
7.17	Any information on any overlap of members with other co-ops	-
7.18	Nonmembers: why do they not join? (too expensive? not relevant?) Who are they, socially speaking?	The nonmembers are also coffee farmers and most of them are not members because it is too expensive for them, some are not interested while others do not trust much the co-operatives due to the past history
7.19	Strengths	<ul style="list-style-type: none"> <li>▪ Strong Leadership</li> <li>▪ Committed Members</li> <li>▪ Ownership of 3 CPUs (Coffee Pulping Units)</li> <li>▪ New office building (worth 50 million)</li> <li>▪ Committed Staff with Good customer care</li> <li>▪ Staff have been registered with National Social Security Fund</li> <li>▪ Members have been registered with Community Health Insurance Fund</li> </ul>
	Weaknesses	<ul style="list-style-type: none"> <li>▪ Male dominated membership</li> <li>▪ Lack of MOUs with SACCOS</li> </ul>
	Opportunities	<ul style="list-style-type: none"> <li>▪ Integration with other co-operative societies in the area</li> <li>▪ Increasing membership status (since there are farmers who are nonmembers with potentials)</li> <li>▪ Potentials for adding more crops in the co-operative business</li> <li>▪ Investment in tree plantation in the village</li> </ul>
	Limitations	<ul style="list-style-type: none"> <li>▪ Insufficient Training Opportunities to Leaders and Members</li> </ul>

		<ul style="list-style-type: none"> <li>▪ Lack of access to modern farm technology among members</li> <li>▪ High costs of Farm Inputs</li> <li>▪ Coffee diseases</li> <li>▪ Inadequate capital</li> </ul>
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## ii. Muungano Saving and Credit Co-operative Society (SACCOS)

8.1	Name	Muungano Saving and Credit Co-operative Society
8.2	Year Founded	Registered in 2002 with registration number 438.
8.3	# of women members	408
8.4	# of men members	613
8.5	# of youth members	Counted Above
8.6	# of institutional members	20
8.7	# of groups members	36
8.8	Any special efforts being made to involve youth and/or women members in co-op activities or leadership?	Women and Youth are encouraged to participate into co-operative activities and are given opportunities to contest for leadership positions as well as seeking employment from the society
8.9	Any notes on the Board of Directors and/or other co-op leadership	<p>The Board of Directors has 7 members of which 3 are youths. Among the members, 4 are males and 3 are females.</p> <p>The society has 4 young employees (2 male and 2 female)</p>
8.10	Opportunities offered for learning and training about co-ops	The society has been able to provide a number of trainings to the members, board of directors and employees. Board of Directors have been trained on good governance and leadership practices, staff were trained on record keeping while the members were trained on entrepreneurship.
8.11	“Class” breakdown of membership	-
8.12	Vision and Mission	<p>Vision: To provide quality financial services to meet members’ socio-economic requirements</p> <p>Mission: To provide the best financial services to the majority of the community members through promoting transparency, accountability, internal financing and member participation</p>
8.13	Lines of business	Coffee Marketing
8.14	Other activities (training, education, links to	The SACCOS is linked with a number of

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	government extension, involvement in development projects, links with apex organizations, etc.)	<p>Groups and Institutions which are the members</p> <p>It works with the District Co-operative Officer to organise and conduct trainings to members, leaders and staff</p> <p>The SACCOS has participated a lot into community development activities including community water project, renovation of village health centre and primary school.</p>
8.15	Volume of business (whatever measures are relevant)	<p>The SACCOS has a business value of Tshs. 222,000,000/=</p> <p>The members' shares amount to Tshs. 32,000,000/= and savings accounts to Tshs 190,000,000/=.</p>
8.16	Other business statistics (whatever is relevant)	-
8.17	Links between the co-ops – describe. Are they formalized with MOUs	<p>The co-operative has business relationships with KIMULI AMCOS though there are no formal MOUs.</p> <p>The SACCOS was established by the members AMCOS in order to have better members are also SACCOS members</p>
8.18	Any information on any overlap of members with other co-ops	-
8.19	Nonmembers: why do they not join? (too expensive? not relevant?) Who are they, socially speaking?	The nonmembers are coffee farmers and petty traders. Most of them are not members because it is too expensive for them to meet the members' obligations (buying shares and maintaining savings). Some of the nonmembers are not interested while others do not trust much the co-operatives with their money.
8.20	Strengths	<ul style="list-style-type: none"> <li>▪ Committed Staff with Good customer care</li> <li>▪ Strong Leadership</li> <li>▪ Clean audit reports</li> <li>▪ Transparent operations</li> <li>▪ Committed Members</li> <li>▪ Good connection with AMCOS</li> <li>▪ Members have been registered with Community Health Insurance Fund</li> </ul>
	Weaknesses	<ul style="list-style-type: none"> <li>▪ Male dominated membership</li> <li>▪ Lack of MOUs with AMCOS</li> </ul>
	Opportunities	<ul style="list-style-type: none"> <li>▪ Integration with other co-operative societies in the area</li> <li>▪ Increasing membership status (since there are a lot of nonmembers with potentials)</li> </ul>

	Limitations	<ul style="list-style-type: none"> <li>▪ Insufficient Training Opportunities to Leaders and Members</li> <li>▪ Untimely loan repayments</li> <li>▪ Inadequate capital</li> </ul>
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## Individual Profiles

### i. Study Area Information

Co-operative Society: Kimuli AMCOS and Muungano SACCOS

Village: UTIRI

Ward: UTIRI

District: MBINGA

Region: RUVUMA

### ii. Respondent Information

Name of respondent	Patience Hyera
Type of respondent	Double Member
Sex of respondent	Male
Age in years	49 yrs.
Education level	Secondary School (Ordinary)
Marital status	Married
Main occupation	Farming
If farming, which crops?	Coffee Maize Beans
Where are you selling your crops?	Kimuli AMCOS Local Market Local Market
Do you see if there is a need to integrate more crops in to co-operative societies?	Yes
If YES, which crops?	Maize (Because it's the potential area for success but also most of the members do grow maize which creates another common bond)

### ii. Members

#### a. Before Joining the Co-operative Society(ies)

##### i. What was your perception before joining Co-operative society/Societies?

I perceived co-operative societies to be good agents for empowering the rural farmers as I saw the coffee farmers (members) getting paid favourably and on time.

##### ii. What motivated you to join co-operative society(ies)

- To sell coffee through the AMCOS at better prices
- To join hands with fellow farmers towards bargaining for improved returns
- To save money in SACCOS and take credit for supporting farming activities as well as household transactions with high expenditure such as school fees

##### iii. How was your production (maize, coffee, banana, and beans in quantity per acre) before joining co-operative society/societies?

Coffee: 5 bags/acre

Maize: 8 bags/acre

Beans: 1 bag/ acre

- iv. How were you before joining the co-operative society(ies) in terms of assets, food security, health care, etc.

I had few assets and it was difficult to access quality health care services. However, I managed to provide food for my family without problems.

b. Situation after Joining the Co-operative Society(ies)

- i. How is the co-operative performing in delivery of services to members, nonmembers and community at large?

To members:

The society provides better services to members and as a member I am satisfied with the services provided in terms of input supply, provision of training and sourcing for Coffee markets.

To nonmembers:

To the nonmembers, the co-operative provides coffee production trainings and they are among the participants but also they are allowed to buy farm inputs at a fair prices compared to private sellers. Also, the co-operative contributes to community development projects such as rehabilitation of village roads, health centre and community schools. This also benefits the nonmembers as part of the community

To the community:

The co-operative societies contribute to community development projects such as rehabilitation of village roads, health centre and community schools. This also benefits the entire community.

- ii. How do you perceive performance of your co-operative society(ies)?

All societies are performing well in terms of meeting members' expectations and society's plans and goals.

- iii. How is the leadership performing in the co-operative?

The leaders are also performing well as they are committed, visionary, hard working and have good customer care.

- iv. Are you satisfied with the services offered by your society(ies)? **[Yes]**

Reason:

For AMCOS

- Timely payments
- Effective and timely provision of farm inputs and supplies
- Presence of AMCOS owned CPUs for processing coffee
- Sourcing for better coffee market

For SACCOS

- Loans are provided on time
- Members are trained on entrepreneurship and coffee production

- There is transparency about the society operations
- v. What relationship does your co-operative have with **AMCOS/SACCOS** existing in the area?
- KIMULI AMCOS is an institution members to Muungano SACCOS
  - Majority of AMCOS members are also SACCOS members and arrangements have been made for them to access credit from SACCOS and pay automatically from AMCOS at the time of receiving coffee sales payments
- vi. What are the benefits of being a member of an AMCOS and SACCOS at the same time? **(double member)**
- Improved cash savings (coffee cash sales from AMCOS are directly saved to SACCOS)
  - Enhanced access to credit (cash credit from SACCOS and inputs credit from AMCOS)
  - Double access to trainings on coffee production, processing, storage, marketing and entrepreneurship
- vii. What are the challenges of being a member of an AMCOS and SACCOS at the same time? **(double member)**
- It's a bit challenging sometimes to actively participate in all co-operative societies' obligations particularly to increase the amount of shares.
- viii. How do you compare yourself with those who are members of only one co-operative? **(double member)**
- I have double access to credit (cash from SACCOS and inputs from AMCOS).
  - I benefit more from the trainings provided by both co-operative societies.
  - I have more household assets compared to single members.
- ix. How do you generally compare yourself with those who are not members of a co-operative?
- I have better access to cash credit from SACCOS.
  - I access farm inputs and supplies at better prices from AMCOS (for cash payment as well as on credit).
  - I receive more training on coffee production, processing, storage and entrepreneurship provided/facilitated by the co-operative societies.
  - I have more household assets compared to nonmembers as I can access credit to support household expenses.
- x. What are the benefits that have come as a result of the co-operative societies existing in your area?
- The co-operative societies have been able to contribute significantly on community development projects such as rehabilitation of health centre, primary school and road in Utiri Village and Ward. Hence, all these were for the benefit of the entire village.
- xi. What are the areas of success in your co-operative(s)
- Effective sourcing of coffee markets (domestic and abroad)
  - Enhanced provision of loans to members to support coffee production as well as to meet household requirements (tuition fees, medical bills and assets acquisition)
  - Improved access to farm inputs and supplies at reasonable prices compared to private distributors/sellers
  - Facilitates the acquisition of motorcycles and solar panel to members

- Provision of training on coffee production, storage, processing and entrepreneurship
  - Contribution to community development projects
  - Construction of quality offices and acquisition of better working tools
- xii. What are the areas for improvement in your co-operative?
- Increasing own capital in order to be self-sufficient rather than seeking loans from CRDB Bank
  - Purchase of better weighing scales
  - Staff capacity building
- xiii. Which activities/service do you think should be added in your co-operative society
- Adding maize as alternative crop (AMCOS)
  - The use of mobile money transfer services (SACCOS)
- xiv. Do you think members will benefit from the mentioned activities/service added in your co-operative society? **[YES]**
- It will enable members to increase household incomes
  - Also, the society will be able to increase capital
- xv. What do you think members are missing for not having the mentioned activities/service in your co-operative society?
- Unreliable market for maize despite high yield from members
  - Inconvenient access to services from distant location
- xvi. What is your expectation as a member of co-operative in 5 years to come?  
To continue being an active member and buy more shares in order to increase the capital of the co-operative societies
- xvii. How do you see yourself as a member of co-operative in 5 years to come?  
I see myself having more development through increased household income (by increasing coffee production) and possess more household assets.
- xviii. How do you see your co-operative in some years to come?
- Increased number of members
  - More qualified staff employed
  - New motor vehicle purchased
  - Agricultural inputs scheme established

c. Asset Ownership

Asset	1=Yes 0=No	Before joining Co-operative (units/status)	After joining Co-operative (units/status)	Value (Tshs) in 2016
<b>Land</b>	1	4 hectares	10 hectares	3,000,000/=
<b>Trees</b>	1	-	2 hectares	1,500,000/=
<b>Farm details</b>				
Coffee Farm	1	2 hectares	6 hectares	10,000,000/=
Maize Farm	1	1 hectare	2 hectares	2,000,000/=
<b>House quality**</b>				
Solar Electricity	1	0	1	5,000,000/=
Iron sheet Roof	1	0	1	
Grass Roof		1		
Mud walls		1		

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Concrete walls	1	0	1	
<b>Livestock</b>				
Cows	1	1	3	1,800,000/=
Goats	1	2	5	300,000/=
Pigs	1	-	3	450,000/=
Chicken	0	-	-	-
<b>Household assets</b>				
Mobile phone	1	-	1	100,000/=
Radio	1	1	2	150,000/=
Television	1	-	1	200,000/=
Car	1	-	1	6,000,000/=
Motorcycle	1	-	1	2,000,000/=
Bicycle	1	1	1	100,000/=
Sofa	1	-	1 set	150,000/=

\*\* The scale of 1=Yes and 0=No have been used to judge the quality before and after joining co-operatives

### i. Study Area Information

Co-operative Society: Kimuli AMCOS

Village: UTIRI

Ward: UTIRI

District: MBINGA

Region: RUVUMA

### ii. Respondent Information

Name of respondent	Sabas Lida
Type of respondent	Single Member
Sex of respondent	Male
Age in years	37 Yrs
Education level	Primary School
Marital status	Married
Main occupation	Farming
If farming, which crops?	Coffee Maize Beans
Where are you selling your crops?	Kimuli AMCOS Local Market Local Market
Do you see if there is a need to integrate more crops in to co-operative societies?	Yes
If YES, which crops?	Maize (Because most of the members do grow maize which creates another common bond) Tobacco (It's the potential area for success)

### iii. Members

#### a. Before Joining the Co-operative Society(ies)

##### i. What was your perception before joining Co-operative society/Societies?

I perceived co-operative societies to be good as they improved rural farmers' incomes

##### ii. What motivated you to join co-operative society(ies)

- Availability of reliable coffee market
  - Provision of agricultural inputs and supplies to members
  - Provision of credit to members
- iii. How was your production (maize, coffee, banana, and beans in quantity per hectare) before joining co-operative society/societies?
- Coffee: 5 bags  
Maize: 20 bags  
Beans: 5 bags
- iv. How were you before joining the co-operative society(ies) in terms of assets, food security, health care etc.
- I had few assets and managed to provide food for my family without problems.
- b. Situation after Joining the Co-operative Society(ies)
- i. How is the co-operative performing in delivery of services to members, 318on-members and community at large?
- To members:
- The co-operative provides better services to members and I am satisfied with the services provided in terms of agriculture input supply, provision of training and better coffee prices compared to those selling to private buyers.
- To nonmembers:
- To the nonmembers, the co-operative allows them to buy agriculture inputs at fair prices compared to private sellers. Also, the co-operative contributes to community development projects such as rehabilitation of health centre and primary schools. This also benefits the nonmembers as part of the community.
- To the community:
- The co-operative societies contribute to community development projects such as rehabilitation of health centre and community schools. This benefits the entire community. Also, the co-operative motor vehicle is used to assist community members at the time of sickness and funerals.
- ii. How do you perceive performance of your co-operative society(ies)?
- The co-operative is performing well in terms of meeting members' expectations and plans made.
- iii. How is the leadership performing in the co-operative?
- The leaders are also performing well as they are hard working, visionary and ethical.
- iv. Are you satisfied with the services offered by your society(ies) **[Yes]**
- Reason:
- Payments are made on time
  - Agricultural inputs and supplies are provided on time either by cash or credit (with no interest to members)
  - There is improved coffee processing and storage
  - Farmers coffee is sold at fair and reasonable prices compared to the prices of private buyers

- v. What relationship does your co-operative have with **AMCOS/SACCOS** existing in the area?
- KIMULI AMCOS is an institution members to Muungano SACCOS
  - Majority of AMCOS members are also SACCOS members
- vi. What are the benefits of being a member of a Co-operative? **(single member)**
- Marketing Services
  - Access to agricultural inputs and supplies (either on cash or credit)
- vii. What are the challenges of being a member of a Co-operative? **(single member)**  
Personally, I don't see any challenges.
- viii. As a member of only one co-operative, do you aspire to be a member of more than one co-operative? If Yes, Why? **(single member) [NO]**  
I am satisfied with the services received from AMCOS.
- ix. How do you generally compare yourself with those who are not members of a co-operative?
- I have better access to farm inputs and supplies at better prices from AMCOS (for cash payment as well as on credit).
  - I receive more training on coffee production, processing, storage and entrepreneurship provided/facilitated by AMCOS.
- x. What are the benefits that have come as a result of the co-operative societies existing in your area?
- The co-operative societies have been able to contribute significantly on community development projects such as rehabilitation of health centre and primary schools. Also, the co-operative motor vehicle is used to assist community members at the time of sickness and funerals.
- xi. What are the areas of success in your co-operative(s)
- Improved access to genuine farm inputs and supplies at reasonable prices compared to private distributors/sellers
  - The co-operative contributes to community development projects
  - Enhanced provision of loans to members to support coffee production
  - The co-operative has succeeded to acquire land and plant tree for the purpose of selling them for profit in the future
  - Facilitates the acquisition of motorcycles and solar panel to members
  - Provision of training on coffee production, storage, processing and entrepreneurship
  - Construction of quality offices and acquisition of better working tools
- xii. What are the areas for improvement in your co-operative?
- Acquisition of a new motor vehicle for business purposes in order to increase capital
  - Train staff on business management and co-operative laws
  - Increasing own capital in order to be self-sufficient rather than seeking loans from CRDB Bank
- xiii. Which activities/service do you think should be added in your co-operative society  
No Response
- xiv. Do you think members will benefit from the mentioned activities/service added in your co-operative society?

N/A

- xv. What do you think members are missing for not having the mentioned activities/service in your co-operative society?

N/A

- xvi. What is your expectation as a member of co-operative in 5 years to come?  
To continue being an active member and buy more shares in order to increase the capital of the co-operative

- xvii. How do you see yourself as a member of co-operative in 5 years to come?  
I see myself having more land for coffee production as well as planting trees.

- xviii. How do you see your co-operative in some years to come?
- The co-operative will have more CPUs
  - More members will join the co-operative
  - Possession of a motor vehicle for business purposes in order to boost the capital

### c. Asset Ownership

ASSET	1=Yes 0=No	Before joining Co-operative (units/status)	After joining Co-operative (units/status)	Value (Tshs) in 2016
<b>Land</b>	1	1 hectare	3 hectares	340,000/=
<b>Trees</b>	1	-	0.5 hectare	200,000/=
<b>Farm details</b>				
Coffee Farm	1	0.5 hectare	1 hectare	400,000/=
Maize Farm	1	0.5 hectare	2 hectares	1,000,000/=
<b>House quality**</b>				
Solar Electricity	1	0	1	1,300,000/=
Iron sheet Roof	1	0	1	
Grass Roof		1		
Mud walls		1		
Concrete walls	1	0	1	
<b>Livestock</b>				
Cows	1	1	3	1,800,000/=
Goats	0	-	-	-
Pigs	0	-	-	-
Chicken	1	10	15	100,000/=
<b>Household assets</b>				
Mobile phone	1	-	1	60,000/=
Radio	1	-	1	30,000/=
Television	0	-	-	-
Car	0	-	-	-
Motorcycle	0	-	-	-
Bicycle	1	-	1	100,000/=
Sofa	1	-	1/2 set	60,000/=

\*\* The scale of 1=Yes and 0=No have been used to judge the quality before and after joining co-operatives.

**i. Study Area Information**

Village: UTIRI  
 Ward: UTIRI  
 District: MBINGA  
 Region: RUVUMA

**ii. Respondent Information**

Name of respondent	Juliana Mathias Kifaru
Type of respondent	Single Member
Sex of respondent	Female
Years of birth/ age in years	41
Education level	Primary
Marital status	Single
Main occupation	Peasant
If Farming	
Which crops?	Beans Maize
Where are you selling your crops	Private buyers
Do you see if there is a need to integrate more crops in to co-operative societies?	NO

**iii. Members**

a. Before Joining the Co-operative Society(ies)

- i. What was your perception before joining Co-operative society/Societies?  
I observed that their wasting time to participate in co-operative issues.
- ii. What motivated you to join co-operative society(ies)
  - Saving my money
  - Borrowing from SACCOS
  - Meeting allowances
- iii. How was your production (maize, coffee, banana, and beans in quantity per acre) before joining co-operative society/societies?
  - Maize – 3 bags
  - Beans – 1 bag
- iv. How were you before joining the co-operative society(ies) in terms of assets, food security, health care etc.  
Generally, I have normal life and the security of assets I owned was questionable

b. Situation after Joining the Co-operative Society(ies)

- i. How is the co-operative performing in delivery of services to members, non-members, and community at large?  
To members:  
Good practice
- ii. How do you perceive performance of your co-operative society(ies)?  
Good
- iii. How is the leadership performing in the co-operative?  
Good

- iv. Are you satisfied with the services offered by your society(ies) Yes/No  
Reason
- Loans are issued timely
  - Education loans are granted on time as per borrowers request
  - Agricultural inputs
- v. What relationship does your co-op have with **AMCOS/SACCOS** existing in the area?  
AMCOS do the needful to collect debts from borrowers on behalf of the SACCO.
- vi. What are the benefits of being a member of a Co-operative? (**single member**)
- Saving my money
  - Borrowing from SACCOS for meeting agricultural inputs, Education and meeting improving my business
- vii. What are the challenges of being a member of a Co-operative? (**single member**)  
Nonmembers they discourage me not to save my money in the SACCOS.
- viii. As a member of only one co-operative, do you aspire to be a member of more than one co-operative? If Yes, Why? (**single member**)  
In order to sell my crops in the AMCOS.
- ix. How do you generally compare yourself with those who are not members of a co-operative?  
Am quite good compared with non-members.
- x. What are the benefits that have come as a result of the co-operative societies existing in your area?
- The business is improving
  - Members are borrowing from the SACCO and use that money to acquire motor vehicles and motor cycles
- xi. What are the areas of success in your co-operative(s)
- Loan section
  - Demand deposits
  - Savings
- xii. What are the areas for improvement in your co-operative?  
Nil
- xiii. Which activities/service do you think should be added in your co-operative society
- Improve savings mobilization to members
  - Increase shares from 10 shares {Tshs 50,000} to 20 shares {Tshs 100,000}
- xiv. Do you think members will benefit from the mentioned activities/service added in your co-operative society?  
The co-operative society will be able to increase loanable funds to its members instead of depending from commercial banks.
- xv. What do you think members are missing for not having the mentioned activities/service in your co-operative society?  
Members fail to get services on time.
- xvi. What is your expectation as a member of co-operative in 5 years to come?
- Increase savings
  - Mobilize/encourage members to increase shares
- xvii. How do you see yourself as a member of co-operative in 5 years to come?  
Co-operative society may expand and change the status of being a bank.

## c. Asset Ownership

No	Name of Asset/Equipment	0 = No 1 = Yes	Before joining [amount in total]	After joining [amount in total]	Value [2016] in Tshs
1.	Size of Land	1	0	3	1,200,000
2.	Land for: Tree	1	0	½ acre	500,000
3.	Coffee	0	0	0	0
4.	Soya Beans	1	0	1 acre	400,000
5.	Maize	1	0	2acre	800,000
6.	Type of House:	1	0	1 house	9,000,000
	1. Electricity	0	0	0	0
	2. Iron sheet roof				
	3. Grass/leaves	0	0	0	0
7.	Cow	0	0	0	0
8.	Goats	1	0	5	400,000
9.	Pigs	1	0	2	250,000
10.	Chickens	1	0	13	130,000
11.	Motor vehicle	0	0	0	0
12.	Motor cycle	0	0	0	0
13.	Tractor	0	0	0	0
14.	Bicycle	1	0	1	80,000

	Source	Quantity
<b>Livestock</b>		
Goats		
Cows		
Chicken		
Duck		
Pig		
<b>Land size</b>		
<b>Trees</b>		
<b>Household assets</b>		
Mobile phone		
Radio		
TV		
Bicycle		
Motorcycle		
Sofa		
<b>Agro Inputs</b>		
Hoe		
Axe		
Panga		
Sururu		
Forked Hoe		
Chekecheke ya kahawa		
Coffee Milling Machine		
Sprayer		

### i. Study Area Information

Village: UTIRI  
 Ward: UTIRI  
 District: MBINGA  
 Region: RUVUMA

### ii. Respondent Information

Name of respondent	Christina Komba
Type of respondent	Nonmember
Sex of respondent	Female
Years of birth/ age in years	23
Education level	Primary
Marital status	Married
Main occupation	Peasant
If Farming	
Which crops?	Beans Coffee Maize Sweet potatoes
Where are you selling your crops?	Kimuli AMCOS
Do you see if there is a need to integrate more crops in to co-operative societies?	No

### iii. Nonmembers

a. What are reasons for you not to join any co-operative society?

- Am new coffee peasant 2014
- Low income

b. As a nonmember do you have any network to facilitate your activities

No

c. How do you compare yourself with members of co-operative societies?

They're good compared with me

d. Do you plan to join co-operative society? (Yes)

Reason:

When I join co-operative society, my life will be improved

e. Asset Ownership

No	Name of Assets/Equipment	0= No 1= Yes	Before joining (Amount in total)	After joining (Amount in total)	Value (2016) in Tshs
1.	Size of Land	1	3 acres		1,200,000
2.	Land for: Tree	0	0		0
3.	Coffee	1	1		400,000
4.	Soya Beans	1	1		400,000

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5.	Maize	1	1		400,000
6.	Type of House:	1	½ acre		150,000
	1. plot	0	0		0
	2. Iron sheet roof				
	3. Grass/leaves	0	0		0
7.	Cow	0	0		0
8.	Goats	0	0		0
9.	Pigs	1	1		90,000
10.	Chickens	1	3		26,000
11.	Motor vehicle	0	0		0
12.	Motor cycle	0	0		0
13.	Tractor	0	0		0
14.	Bicycle	0	0		0

**i. Study Area Information**

Village: UTIRI

Ward: UTIRI

District: MBINGA

Region: RUVUMA

**ii. Respondent Information**

Name of respondent	Onesfori Nchimbi
Type of respondent	Nonmember
Sex of respondent	Male
Years of birth/ age in years	1984
Education level	Standard seven
Marital status	Married
Main occupation	Farming
If Farming	
Which crops?	Coffee Maize Beans
Where are you selling your crops?	Open Market

**iii. Nonmembers**

a. What are reasons for you not to join any co-operative society?

Cash after selling crops from co-ops is late, but in the open market I receive cash instantly.

b. As a nonmember do you have any network to facilitate your activities

No

c. How do you compare yourself with members of co-operative societies?

Members of the co-ops are better in development compared with the nonmembers.

d. Do you plan to join co-operative society? (Yes)

Reason:

- You can arrange farming season because the fund from the co-ops though is late but it come when they said which date will be released.
- I will join to co-ops in next farming season.

e. Asset Ownership

	Source	Quantity	Value
<b>Livestock</b>			
Goats			
Cows	1		400,000
Chicken	15		105,000
Duck			
Pig			
<b>Land size</b>	6 acres		10,000,000
<b>Trees</b>	1.5 acre		2,000,000
<b>Household assets</b>			
Mobile phone			
Radio			
TV			
Bicycle			
Motorcycle	1		1,100,000
Sofa			
<b>Agro inputs</b>			
Hoe			
Axe			
Panga			
Sururu			
Forked Hoe			
Chekecheke ya kahawa			
Coffee Milling Machine			
Sprayer			

iv. Validation Workshop

a. Nonmember Perspective on the Integrated Co-operative Model

1. Can the integrated co-operative model be implemented in Tanzania like what happened in Uganda? Yes
2. If possible, can the integrated co-operative model can be molded in the Tanzania environment?  
To find the market for the alternative crops.
3. What are the roles of the co-op members to make the integrated model successful?  
To create farmers group so as they can deal with the alternatives crops in large extent.
4. What is the role of Tanzania Government to make the integrated co-operative model successful?  
To dishing out enough education to strengthening co-op on integrated co-operative model.
5. How to build the aggregation of co-operative with the farmers who are nonmembers?

b. Emerging Issues from the Nonmember Group

Farmers who are neither member of SACCOS nor AMCOS, they would prefer to join co-ops unfortunately they fail to that because they don't enough education regarding of co-ops and what benefits they could receive out it.

c. Co-op Member Perspective on Integrated Co-operative Model

1. Can the integrated co-operative model be implemented in Tanzania, as happened in Uganda?
  - a) Yes, integrated co-operative model can be implemented at the Kimuli AMCOS
2. What are the roles of the co-op members to make the integrated model successful?
  - a) Members to understand that the co-ops are their own entity
  - b) Good supervision and inspection of the AMCOS
  - c) There should be a law to implemented to basing on the integrated co-operative model
  - d) Law related to integrated co-operative model is very significant
  - e) Members of the co-operative should discuss development issues respectfully
  - f) Leadership and good governance
3. What is the role of the Tanzania Government to make the integrated co-operative model successful?
  - a) Government should come up with the policy of integrated co-operative model
  - b) Government should find markets with reasonable prices
  - c) Government should reduce taxes charged on coffee beans
4. How to build the aggregation of co-operative with the farmers who are nonmembers
  - a) Education on co-ops should be given first priority
  - b) AMCOS should perform better so nonmembers will be attracted and join the co-ops
  - c) Members of the co-ops should continue to advise nonmembers to join the co-ops

**v. Discussions**

- a. Non-co-op members failed to join into co-ops because of the coffee production taxes charged per kilogram were very high; this was the major reason for them not to sale their coffee through AMCOS. They opted to go for open markets. Besides, in the open market tax deductions not affected.
- b. Alternative crops such as beans, maize and tomato they can marketed by the AMCOS. However, farmers had a doubt as they entered into a loss in the past. Sensitization through the integrated co-operative model will build a good foundation on how to market and manage other crops apart from coffee through the AMCOS to strengthen farmers' cash inflow.
- c. Modalities and regulations of managing the integrated co-operative model should be designed. Members and the research community to work together on the matter.

**6. Conclusions**

The transformation of the co-operative movement in Tanzania reflects the economic, political and social pressures that rural primary co-operative societies bear. These pressures have subsequently affected the small-scale farmer and the business of primary co-operative societies. In spite of these pressures, small scale farmers have opted for horizontal integration in the form

of double membership – being a member of an Agricultural Marketing Co-operative Society and a Savings and Credit Co-operative Society – as a strategy for improving livelihood. This form of integration generates future implications for the growing co-operative movement. First and foremost, co-operatives can be used as a tool for poverty reduction; the integrated model recognizes the significance of SACCOS in providing financial services in rural areas that will not only facilitate farmers' on-farm productivity but also create additional wealth. Secondly, there is a variety of productive agricultural activities that are practiced on-farm by small scale farmers. This implies the need for diversification and integration of activities conducted by traditional co-operatives that reduce the risks for small scale farmers. Thirdly, the integrated co-operative model acts as a safety net for vulnerable people in the community. Co-operatives, which serve as social engines in the community, can integrate the facilitation of social services, such as social insurance services that improve the welfare of people in the community.

Integrated co-operative model is still a new practice to the majority of the co-operatives societies. In places where it is practiced, including among Mruwia AMCOS and Mruwia SACCOS, it is still in its infant stage. More facilitation and capacity building is required to enable members and leaders in co-operative societies to adopt such model in a profitable and sustainable manner.

## 7. Recommendations

Based on the findings of this study we recommend that the following issues be considered by the Canadian co-operative Association and authorities who deal with co-operative development in Tanzania:

- a. Members involved in the integrated model are relatively wealthier and have the comparative advantage of access to various services provided in the community. This reflects the importance of the existing integrated model, which has been formed by members themselves. There is therefore a need to enhance the existing integrated model by involving the members and anticipated members who will take into account their business environment, entrepreneurial capabilities, agro-ecological factors and social aspects.
- b. Most of the small-scale farmers who remain in rural areas have only primary level education. This has an implication on capacity building approaches, technological advancement and the conceptualization of policy and legal documents disseminated by the government. There is a need to use appropriate capacity building and mobilization approaches that take into account level of education. In relation to policy and legal documents, there is a need to translate them into Kiswahili, which is a language that the majority of the people can read and understand.
- c. Double members often choose to diversify their income sources as a successful livelihood strategy. Others are barely participating in rural primary co-operative societies at all. Co-operatives have very few women members due to the traditional inheritance system, and youth are not participating in co-operatives and agriculture. There is a need to diversify traditional cash crop marketing agricultural co-operatives into dealing with food crops,

livestock and value addition activities that will increase the participation of women and youth in rural primary co-operative societies.

- d. Nonmembers expressed that financial liquidity was a barrier to membership in co-operatives. In addition, members have expressed nonpayment of loans as a major problem they faced in SACCOS. Some have resorted to informal financial services that are not secure. This indicates that SACCOS have a great role to play in the integrated co-operative model because farmers need funds. There is a need to revisit the current conditions and services offered by SACCOS to suit various groups of people in the community and the production cycle.
- e. The role of primary co-operative societies as safety nets that facilitate social services and the provision of social capital is recognized by the community. There is a need to enhance this role in the integrated co-operative model to in turn enhance social inclusion in the communities that house the co-operatives.
- f. Researchers need to meet with the government and other policy makers about the possibility of tax reductions and tax relief for small farmers. For example, the current tax on coffee beans is a burden to coffee farmers, and it is unlikely that coffee beans receive a subsidy from the government.
- g. Members need to send their co-operative board members who are also members of the Tanzania Coffee Board to present their challenges to the appropriate authority.
- h. Moshi Co-operative University (MoCU) needs to provide education to farmers and co-operatives due to changes of co-operative law and the liberalized market.
- i. Mruwia and Kimuli co-ops member need to meet and exchange different ideas regarding marketing, processing and other things.
- j. New Co-operative law, which commenced in 2013, is not familiar to most of the members. Efforts need to be made to provide each member with a Swahili copy of the law and to teach the law to members.
- k. A demonstration project on how the integrated co-operative model works needs to be introduced in Tanzania.

## ENDNOTE

### Comparative Policy Analysis for Uganda, Rwanda, and Tanzania

1: United Republic of Tanzania; Report of the Presidential Special Committee of Enquiry into Co-operative Movement and Marketing Boards; Dar Es Salaam, Tanzania; 1966; *Jamhuriya Munganowa Tanzania; Taarifaya Kamatiya Waziri Mkuuuna Makamuwa Raisya Kuchunguza Vyama Vikuuuya Ushirika Tanzania Bara; 1975; Jamhuriya Muunganowa Tanzania; Taarifaya Tumeya Waziri Mkuuya Kuchunguzana Kupendekeza Uratibuwa Kurejeshwakwa Vyama*

Section Four: Tanzania Country Report

*Vikuvyaushirika; 1981; Jamhuri of Muunganowa Tanzania; Taarifaya Kamati Maalumya Raisya Kumshauri Juuya Kufufua Ushirika Tanzania, Dar-es-Salaam, Tanzania; 2000.*

## Appendices

**Appendix 1: Data Disaggregated by Gender and Type of Respondent**

## Gender of Respondent x Respondent Type

			Type of Respondent			Total
			Double Member	Single Member	Non-member	
Sex of respondent	Female	Count	25	53	30	108
		% within Sex of respondent	23.1%	49.1%	27.8%	100.0%
		% within Type of respondent	47.2%	46.9%	48.4%	47.4%
	Male	Count	28	60	32	120
		% within Sex of respondent	23.3%	50.0%	26.7%	100.0%
		% within Type of respondent	52.8%	53.1%	51.6%	52.6%
Total		Count	53	113	62	228
		% within Sex of respondent	23.2%	49.6%	27.2%	100.0%
		% within Type of respondent	100.0%	100.0%	100.0%	100.0%

Type of Respondent x Education x Gender of Respondent

Sex of respondent				Education Level of Household Head							Total
				High School	None	Primary	Secondary	University Certificate	University Diploma	Vocational	
Female	Type of Respondent	DM	Count	1	0	18	4	2	0		25
			% of Total	.9%	.0%	16.7%	3.7%	1.9%	.0%		23.1%
		SM	Count	0	2	27	1	0	0		53
			% of Total	.0%	1.9%	25.0%	.9%	.0%	.0%		49.1%
		NM	Count	0	1	45	5	0	2		30
			% of Total	.0%	.9%	41.7%	4.6%	.0%	1.9%		27.8%
Male	Type of Respondent	DM	Count		0	23	2	0	3	0	28
			% of Total		.0%	19.3%	1.7%	.0%	2.5%	.0%	23.5%
		SM	Count		3	39	15	1	0	2	60
			% of Total		2.5%	32.8%	12.6%	.8%	.0%	1.7%	50.4%
		NM	Count		1	26	3	0	0	1	31
			% of Total		.8%	21.8%	2.5%	.0%	.0%	.8%	26.1%

Type of Respondent x Main Occupation x Gender of Respondent

Sex of Respondent				Main Occupation of Household Head					Total	
				Casual Labor	Employed Off farm	Employment On farm	Farming	Own Business		
Female	Type of Respondent	DM	Count	0	0	0	25	0	25	
			% of Total	.0%	.0%	.0%	23.1%	.0%	23.1%	
		SM	Count	0	1	1	50	1	53	
			% of Total	.0%	.9%	.9%	46.3%	.9%	49.1%	
		NM	Count	2	2	0	25	1	30	
			% of Total	1.9%	1.9%	.0%	23.1%	.9%	27.8%	
	Total	Count	2	3	1	100	2	108		
		% of Total	1.9%	2.8%	.9%	92.6%	1.9%	100.0%		
	Male	Type of Respondent	DM	Count	0	1	0	27		28
				% of Total	.0%	.8%	.0%	22.9%		23.7%
SM			Count	1	1	0	58		60	
			% of Total	.8%	.8%	.0%	49.2%		50.8%	
NM			Count	0	1	1	28		30	
			% of Total	.0%	.8%	.8%	23.7%		25.4%	
Total		Count	1	3	1	113		118		
		% of Total	.8%	2.5%	.8%	95.8%		100.0%		

Type of Respondent x Total Land Ownership x Gender of Respondent

Sex of Respondent				Total Land by Category					Total
				0 to 5 Acres	6 to 10 Acres	11 to 15 Acres	16 to 20 Acres	31 Acres and Above	
Female	Type of Respondent	DM	Count	18	6	1			25
			% of Total	16.7%	5.6%	.9%			23.1%
		SM	Count	46	6	1			53
			% of Total	42.6%	5.6%	.9%			49.1%
		NM	Count	28	1	1			30
			% of Total	25.9%	.9%	.9%			27.8%
	Total	Count	92	13	3			108	
		% of Total	85.2%	12.0%	2.8%			100.0%	
Male	Type of Respondent	DM	Count	14	6	4	3	1	28
			% of Total	11.7%	5.0%	3.3%	2.5%	.8%	23.3%
		SM	Count	51	8	0	1	0	60
			% of Total	42.5%	6.7%	.0%	.8%	.0%	50.0%
		NM	Count	28	3	1	0	0	32
			% of Total	23.3%	2.5%	.8%	.0%	.0%	26.7%
	Total	Count	93	17	5	4	1	120	
		% of Total	77.5%	14.2%	4.2%	3.3%	.8%	100.0%	

Type of Respondent x Total Land Ownership x Gender of Respondent

Sex of Respondent				Total Land by Category					Total
				0 to 5 acres	6 to 10 acres	11 to 15 acres	16 to 20 acres	31 acres and Above	
Female	Type of Respondent	DM	Count	18	6	1			25
			% of Total	16.7%	5.6%	.9%			23.1%
		SM	Count	46	6	1			53
			% of Total	42.6%	5.6%	.9%			49.1%
		NM	Count	28	1	1			30
			% of Total	25.9%	9%	.9%			27.8%
	Total	Count	92	13	3			108	
		% of Total	85.2%	12.0%	2.8%			100.0%	
Male	Type of Respondent	DM	Count	14	6	4	3	1	28
			% of Total	11.7%	5.0%	3.3%	2.5%	.8%	23.3%
		SM	Count	51	8	0	1	0	60
			% of Total	42.5%	6.7%	.0%	.8%	.0%	50.0%
		NM	Count	28	3	1	0	0	32
			% of Total	23.3%	2.5%	8%	0%	.0%	26.7%
	Total	Count	93	17	5	4	1	120	
		% of Total	77.5%	14.2%	4.2%	3.3%	.8%	100.0%	

Type of Respondent x If borrowed Money in the last 5 years x Gender of Respondents

Sex of respondent				If Borrowed Money in the Last 5 Years		Total
				No	Yes	
Female	Type of respondent	DM	Count	6	19	25
			% of Total	5.6%	17.6%	23.1%
		SM	Count	31	22	53
			% of Total	28.7%	20.4%	49.1%
		NM	Count	25	5	30
			% of Total	23.1%	4.6%	27.8%
	Total	Count	62	46	108	
		% of Total	57.4%	42.6%	100.0%	
Male	Type of respondent	DM	Count	9	19	28
			% of Total	7.6%	16.1%	23.7%
		SM	Count	32	27	59
			% of Total	27.1%	22.9%	50.0%
		NM	Count	25	6	31
			% of Total	21.2%	5.1%	26.3%
	Total	Count	66	52	118	
		% of Total	55.9%	44.1%	100.0%	

Type of Respondent x Borrowing Source x Gender of Respondent

Sex of respondent				Type of Respondent			Total		
				DM	SM	NM			
Female	BorrowingSourcea	Money Lenders	Count	0	1	0	1		
			% of Total	.0%	2.1%	.0%	2.1%		
		Relatives and Friends	Count	0	3	2	5		
			% of Total	.0%	6.4%	4.3%	10.6%		
		SACCOs	Count	19	16	2	37		
			% of Total	40.4%	34.0%	4.3%	78.7%		
		VICOBA	Count	1	2	1	4		
			% of Total	2.1%	4.3%	2.1%	8.5%		
		Male	BorrowingSourcea	Banks	Count	1	2	1	4
					% of Total	1.9%	3.7%	1.9%	7.4%
Relatives and Friends	Count			0	2	3	5		
	% of Total			.0%	3.7%	5.6%	9.3%		
SACCOs	Count			19	17	2	38		
	% of Total			35.2%	31.5%	3.7%	70.4%		
VICOBA	Count			0	3	0	3		
	% of Total			.0%	5.7%	.0%	5.7%		
AMCOS	Count			0	4	0	4		
	% of Total			.0%	7.4%	.0%	7.4%		

Type of Respondent x Household Dietary Diversity Score x Gender of Respondent

Type of respondent				HDDS BY CATEGORY			Total	
				1.00	2.00	3.00		
Double member	Sex of respondent	Female	Count	6	7	12	25	
			% of Total	11.3%	13.2%	22.6%	47.2%	
		Male	Count	8	10	10	28	
			% of Total	15.1%	18.9%	18.9%	52.8%	
	Total			Count	14	17	22	53
				% of Total	26.4%	32.1%	41.5%	100.0%
Single member	Sex of respondent	Female	Count	22	18	13	53	
			% of Total	19.5%	15.9%	11.5%	46.9%	
		Male	Count	17	17	26	60	
			% of Total	15.0%	15.0%	23.0%	53.1%	
	Total			Count	39	35	39	113
				% of Total	34.5%	31.0%	34.5%	100.0%
Nonmember	Sex of respondent	Female	Count	17	9	4	30	
			% of Total	27.4%	14.5%	6.5%	48.4%	
		Male	Count	7	12	13	32	
			% of Total	11.3%	19.4%	21.0%	51.6%	
	Total			Count	24	21	17	62
				% of Total	38.7%	33.9%	27.4%	100.0%

Why not a Member x Gender of Respondents

Reasons for Nonmembership			Gender		Total	
			Female	Male		
Why Not a Member	Not Interested	Count	1	6	7	
		% of Total	1.8%	10.9%	12.7%	
	Don't have enough Coffee	Count	2	3	5	
		% of Total	3.6%	5.5%	9.1%	
	Don't have enough funds to contribute shares and membership fee	Count	6	14	20	
		% of Total	10.9%	25.5%	36.4%	
	Don't have Land	Count	2	3	5	
		% of Total	3.6%	5.5%	9.1%	
	Don't trust Co-operatives	Count	0	13	13	
		% of Total	.0%	23.6%	23.6%	
	In the process of being a member	Count	1	4	5	
		% of Total	1.8%	7.3%	9.1%	
	Total		Count	12	43	55
			% of Total	21.8%	78.2%	100.0%

Reasons for Membership x Gender of Respondents x Type of Respondent

Reasons				Type of respondent		Total
				Double member	Single member	
Female	Input Related	% of Total	13.2%	28.3%	41.5%	
	Allowances in Meetings	% of Total	3.8%	11.3%	15.1%	
	Co-operative Related-Dividends/Training/Credit	% of Total	1.9%	3.8%	5.7%	
	Marketing Related	% of Total	11.3%	18.9%	30.2%	
	Social Capital/Sharing Ideas/Friends/Information	% of Total	1.9%	.0%	1.9%	
	Persuaded by others to be Member Husband/ Fellow Villagers	% of Total	.0%	3.8%	3.8%	
	Improving Livelihood-Income/Production/Education	% of Total	1.9%	.0%	1.9%	
Male	Input Related	% of Total	25.3%	16.9%	41.2%	
	Allowances in Meetings	% of Total	4.7%	4.2%	6.1%	
	Co-operative Related-Dividends/Training/Credit	% of Total	1.9%	6.6%	8.5%	
	Marketing Related	% of Total	13.6%	19.2%	32.9%	
	Social Capital/Sharing Ideas/Friends/Information	% of Total	1.4%	2.3%	3.8%	
	Persuaded by others to be Member (Wife/Fellow Villagers)	% of Total	.5%	.9%	1.4%	
	Improving Livelihood-Income/Production/Education	% of Total	.5%	1.9%	2.3%	
Total	Count		102	111	213	
	% of Total		47.9%	52.1%	100.0%	

Satisfaction with Co-operatives x Gender of Respondents x Type of Respondent

Type of Respondent				SATISFACTION OVERALL INDEX				Total
				0	1	2	3	
Double member	Sex of respondent	Female	Count		6	6	13	25
			% of Total		11.3%	11.3%	24.5%	47.2%
		Male	Count		3	6	19	28
			% of Total		5.7%	11.3%	35.8%	52.8%
	Total		Count		9	12	32	53
			% of Total		17.0%	22.6%	60.4%	100.0%
Single member	Sex of respondent	Female	Count	1	52			53
			% of Total	.9%	46.0%			46.9%
		Male	Count	1	59			60
			% of Total	.9%	52.2%			53.1%
	Total		Count	2	111			113
			% of Total	1.8%	98.2%			100.0%

Questionnaire No. 

--

**Appendix 2: Household Survey Instrument: Tanzania**

Date of interview: Day/..... month/..... /2014 e.g., (01/08/2014)

Name of

Interviewer.....

**STUDY AREA INFORMATION**

Village.....

Ward.....

District.....

Region.....

**RESPONDENT INFORMATION**

<b>Name of Respondent</b>	
<b>Type of respondent</b>	[1] Double – co-op member [2] Single Co-op member [3] Non-Co-op member
<b>Sex of respondent</b>	1= Male 2= Female
<b>Years of birth/ age in years</b>	
<b>Relationship of respondent to household head</b>	1 = h/head, 2 = spouse, 3 = child, 4 = nephew/ niece 5 = brother/sister, 6 = mother/father, 7 = in-law, 8 = grandchild, 88 = other .....

**SECTION A: Household Demographic Characteristics****1. Information about head of household**

	<b>Sex</b> 1 = Male 2 = Female	<b>Year of birth</b> (years)	<b>Marital status</b>	<b>Education level</b>	<b>Main occupation</b>	<b>Subsidiary occupation</b>
<b>H/head</b>						

**Marital status**

1 = Never Married/Single, 2 = Married Monogamous, 3 = Married Polygamous, 4 = Divorced/Separated, 5 = Widow/Widower

**Education level**

1 = None, 2 = Primary, 3 = Secondary, 4 = High school, 5 = Vocational, 6 = University/ college certificate, 7 = University/ college diploma, 8 = University degree

**Occupation**

1 = Farming, 2 = Employment on farm, 3 = Employed off farm, 4 = Own business, 5 = Casual labor, 6 = Housekeeping, 88 = Other (Specify) --

## 2. Household composition; information about members in your household

MEM	Relationship to H/head	Sex, 1 = M, 2 = F	Year of birth/age in years	Education level
1				
2				
3				
4				
5				
6				
7				
8				

### Relationship to H/head

1 = spouse, 2 = child, 3 = nephew/ niece, 4 = brother/sister, 5 = mother/father, 6 = In-law, 7 = grandchild, 88 = other

### Education level

1 = None, 2 = Primary, 3 = Secondary, 4 = High school, 5 = Vocational, 6 = University/ college certificate, 7 = University/ college diploma, 8 = University degree

### 3. Does the household pay for school fees, books and uniforms of school going members of the household? (Circle one) 1. Yes. 0. No

### 4. If yes, how much is paid for school fees?

Type of education	Amount Shilling	Period of payment 1 = term, 2 = semester, 3 = year
Primary		
Secondary		
Vocational		
College		
University		
<b>Total</b>		

### 5. Where do you source money for paying school expenses? -----

-----

## SECTION B: Co-operative Outcomes: Crop Production and Access to Production Services

### Crop and livestock production

### 6. What is the size of land that this household owns?

Use of land	Size of land (indicate units) e.g., acres, hectares, square metres, etc.
Total land owned	
Land for crops	
Land for other uses e.g., livestock, renting	

**7. Name, in order of importance, four main crops you cultivated under rain fed in 2013/14.**

Main crop	Cropping system	Area cultivated (indicate Units)	Type of inputs used	Source of inputs	Amount harvested (indicate units)

**Main crop**

1 = coffee, 2 = Maize, 3 = Groundnuts, 4 = Cassava, 5 = Rice, 6 = Beans, 7 = Sweet potato, 8 = Sorghum, 9 = Bananas, 10 = Tobacco, 11 = Cowpeas, 12 = Cotton, 13 = Pigeon peas, 14 = Soya beans, 15 = Vegetables, 16 = Fruits, 88 = Others (specify)

**Cropping system**

1 = Single crop, 2 = Intercrop, 88 = Other (Specify)

**Inputs**

0 = None, 1 = Local seed, 2 = Recycled seed, 3 = Improved seed (OPV), 4 = Hybrid seed, 5 = Fertilizer, 6 = Manure, 7 = Pesticides, 8 = Fungicides, 9 = herbicides, 88 = Other (Specify)

**Source of input**

1 = own stock, 2 = Used own money, 2 = Cash loan from Co-operative, 3 = In kind from co-operative, 4 = Given by relative, 5 = Government subsidy program, 6 = Other NGOs, 88 = Others

**8. Of the major crops mentioned above, are there any crops that you grow because of support or influence from producer group, co-operative or organizations?**

1. Yes 0. No.

**9. If yes, provide the following information.**

Main crop (use crop code from above)	Source of support/influence	Type of support/influence from co-operative

**Source of influence:** 0 = none, 1 = producer organization, 2 = AMCOS, 3 = SACCOS, 4 = Community/fellow villagers, 5 = NGO, 6 = Local Government, 88 = Other

**Type of support:** 0 = none, 1 = inputs, 2 = cash credit, 3 = markets, 4 = storage, 5 = processing, 6 = transportation, 7 = extension and training, 88 = other

**10. Did you experience any severe constraints in producing crops last year?**

(1) Yes (0) No.

**11. If yes, mention the severe constraints you experienced and indicate if you received assistance for coping with the constraints.**

Constraint	Type of assistance	Source of assistance

**Constraint:**

1 = Low soil fertility, 2 = Pests, 3 = Diseases, 4 = Weeds, 5 = Vermin/rodents, 6 = Lack of improved varieties, 7 = Extreme weather changes, 8 = Small land holding, 88 = Other

**Type of assistance:**

0 = None, 1 = Loan, 2 = Donation cash, 3 = Donation food, 4 = Donation inputs, 5 = Donation farm tools and implements, 6 = Extension advice, 7 = Training raining, 88 = Other

**Source of assistance:**

0 = None, 1 = producer organization, 2 = AMCOS, 3 = SACCOS, 4 = Community/fellow villagers, 5 = NGO, 6 = Local Government, 88 = Other

**12. What are the major types of livestock kept in this household?**

Livestock	Breed	Number

**Type of livestock:**

1 = chicken, 2 = pigs, 3 = goats, 4 = sheep, 5 = cows, 6 = fish, 7 = bees, 88 = other

**Breed of livestock:**

1 = local breed, 2 = crossbreed/ exotic

**ACCESS TO LABOUR FOR PRODUCTION**

**Labour for main crop production**

**13. Where did you source labour for production of your main crops last season 2012/13?  
(Tick appropriate activity)**

Activity	Tick	Crop (s)	Source of labour 1 = family 2 = communal 3 = hired	Mode of payment for hired labour 1 = cash 2 = in kind
1. Land clearing and preparation				
2. Planting				
3. Weeding				
4. Chemical application				
5. Harvesting				
6. Storage				
7. Processing				
8. Transportation				
9. Marketing				

### Main Crop

1 = coffee, 2 = Maize, 3 = Groundnuts, 4 = Cassava, 5 = Rice, 6 = Beans, 7 = Sweet potato, 8 = Sorghum, 9 = Bananas, 10 = Tobacco, 11 = Cowpeas, 12 = Cotton, 13 = Pigeon peas, 14 = Soya beans, 15 = Vegetables, 16 = Fruits, 88 = Others (specify)

### Labour for main livestock production

14. Where did you source labour for livestock production in the last 12 months? (Tick appropriate activity)

Activity	Tick	Livestock	Source of labour 1 = family 2 = communal 3 = hired	Mode of payment for hired labour 1 = cash 2 = in kind
1. Feeding e.g., trekking, grazing etc.				
2. Milking				
3. Cleaning				
4. Processing e.g., slaughter				
5. Marketing				

### Type of livestock:

1 = chickens, 2 = pigs, 3 = goats, 4 = sheep, 5 = cows, 6 = fish, 7 = bees, 88 = other

### ACCESS TO PRODUCTION SERVICES

#### Financial Services

##### Credit

15. Did you or any member in your household borrow MONEY in the last 5 years? (Circle one)

1. Yes 0. No

16. If yes, please provide the following details:

Source	Amount borrowed	Purpose for borrowing	Interest rate (%)	Period of repayment (indicate time)

**Source:** 1 = VICOBA, 2 = SACCOs, 3 = Community bank, 4 = Co-operative bank, 5 = Commercial bank, 6 = NGO, 7 = Government, 8 = Money lender, 9 = Relatives and friends, 88 = other

**Codes for Purpose for borrowing:** 1 = Purchase food, 2 = Purchase household assets, 3 = School fees, 4 = Buy crop inputs, 5 = Buy livestock inputs, 6 = Invest in business, 7 = Construction, 8 = Buying land 88 = Others

**17. If you or any member in your household ever borrowed MONEY from more than one source, which source was the easiest to borrow from?**

Easiest source	Why was source easy?

**Source:** 1 = VICOBA, 2 = SACCOs, 3 = Community bank, 4 = Co-operative bank, 5 = Commercial bank, 6 = NGO, 7 = Government, 8 = Money lender, 9 = Relative, 10 = Friend, 88 = other

**18. Did you experience any severe constraints in accessing credit?**

(1) Yes (0) No.

**19. If yes, what were the severe constraints your household faced in accessing credit?**

Constraint	Constraint

**Constraint:** 1 = Credit sources not available, 2 = Not aware of credit sources, 3 = Lengthy application process, 4 = Limited maximum amount of credit offered, 5 = High interest rate, 6 = High collateral, 7 = Short period for repayment of credit, 8 = Long distance to credit source, 9 = Failed to repay credit on time, 88 = Others

## Savings

**20. Did you make any cash savings in the past 12 months?**

(1) Yes            (0) No

**21. If yes, please provide the following details**

Where is cash saved?	Value of savings (TZ Sh)

**Where saved:** 1 = Home, 2 = VICOBA, 3 = SACCOs, 4 = ROSCA, 5 = Community bank, 6 = co-operative bank, 7 = Commercial bank, 88 = other

**22. Did you make any other form of savings apart from cash in the last 12 months?**

Other form of savings?	Quantity/ Value of savings (TZ Sh)

**Form of savings:**

1 = crops (mention.....), 2 = livestock (mention.....), 3 = trees, 88 = other (mention.....)

**23. Did you experience any severe constraints in saving cash?**

(1) Yes            (0) No.

**24. If yes, what are the severe constraints that you faced in cash savings?**

Constraint	Constraint

**Constraint:** 1 = Distance to place of savings, 2 = Processes required for one to make savings, 3 = Processes required accessing one's savings, 4 = High charges for savings, 5 = Lack of security, 88 = Other .....

## ACCESS TO CROP MARKETS

**25. Did you sell any crops in the last 12 months?**

(1) Yes            (0) No.



**29. If you sell crops through a co-operative, are there constraints that you face?**

(1) Yes (0) No.

**30. If yes, what are they? Please explain your answer**

Type of constraints	Type of constraints

**Type of constraints**

1 = Quantity/volume-related constraints, 2 = Quality-related constraints, 3 = Marketing cost-related constraints, 4 = Storage-related constraints, 5 = Market search-related constraints, 6 = Price-related constraints, 7 = Payment terms-related constraints, 88 = Others (specify)

**MARKET INFORMATION**

**31. Do you access market information (*Circle one*)**

1. Yes 0. No

**32. If yes, what are your most reliable source of information**

Source of information	Source of information

**Source of information:** 1 = AMCOS, 2 = SACCOS, 3 = Radio, 4 = Mobile phone messages, 5 = Newspapers, 6 = Neighbors and friends, 7 = NGOs and CBOs, 8 = Open market, 9 = Ward office, 10 = Village office, 11 = Village meeting, 88 = Other

**33. Did you experience any severe constraints in marketing your crops?**

(1) Yes (0) No

**34. If yes, what were the severe marketing constraints your household faced in marketing crops?**

Constraint	Constraint

**Constraints:** 1 = Poor roads, 2 = High transport costs, 3 = Low prices, 4 = Low demand, 5 = Poor storage facilities, 6 = Lack of markets, 7 = Lack of market information, 8 = High post-

harvest losses, 9 = High local taxes (market dues,), 10 = Unorganized farmers, 11 = Late payment after sales, 88 = Others (specify)

**ACCESS TO EXTENSION AND TRAINING**

**35. In the past 12 months have you ever accessed extension services (advice) regarding your crops?**

1. Yes 0. No

**36. If yes, please provide the following information**

Type of extension/advice	Source of extension/advice

**Type of extension:** 1 = Crop production, 2 = Crop marketing, 3 = Crop Storage, 4 = Crop processing, 5 = Farm business and entrepreneurship, 6 = Group dynamics and leadership, 88 = Others

**Source of extension:** 1 = AMCOS, 2 = SACCOS, 3 = Radio, 4 = Mobile phone messages, 5 = Newspapers, 6 = Government extension worker, 7 = NGOs and CBOs extension worker, 8 = Neighbours, friends, relatives, 9 = village/ward meetings, 88 = other.....

**37. In the past 12 months have you ever received training regarding your crops?**

1. Yes 0. No

**38. If yes, please provide the following information**

Type of training	Training providers	How many times in a year

**Type of training:** 1 = Crop production, 2 = Crop marketing, 3 = Crop storage, 4 = Crop processing, 5 = Farm business and entrepreneurship, 6 = Group dynamics and leadership, 88 = Others

**Training provider:** 1 = AMCOS, 2 = SACCOS, 3 = Government agricultural office, 4 = NGO, 5 = Private company, 6 = Training institution e.g., MUCCOBS, 88 = Others

**SECTION C: Rural Development and Poverty Reduction Outcomes**

**Household Income**

**39. Now I would like to ask about the income (big or small amounts) you and other members of the household earned in the last 12 months. (Ask one at a time and if the household does not get income from that source, move to the next)**

Income source	Tick source	(a) Estimate amount from this source in the past 12 months	(b) Who benefits from income from this source? (See codes below table)
Crop sales			
Livestock and poultry sales			
Fish sales			
Bee farming			
Sale of other products (firewood/charcoal/crafts)			
Casual employment (agricultural related)			
Casual employment (non-agricultural related)			
Running own business			
Remittances			
Rentals			
88. Other .....			

**Who benefits from income from this source? Codes:** (1) Men, (2) Women, (3) Children, (4) Grandchildren, (5) All household members, (6) Relatives and friends, (88) Others (Specify)

#### HOUSEHOLD ASSETS (Type of House, Tools and Equipment)

**40. What kind of main housing does the household have? (Observe but ask if not possible) (Tick response)**

(a) Type of walls:	Tick	(b) Type of floor:	Tick	(c) Type of roof:	Tick
1. Mud poles un plastered		1. Cement floor		1. Iron sheet roof	
2. Stones		2. Rammed earth/sand		2. Grass/leaves thatched	
3. Cement bricks		3. Animal dung		3. Mud and leaves	
4. Sun dried bricks		4. Ceramic tiles		4. Plastic/ box	
5. Baked bricks		5. Palm bamboo		5. Concrete	
6. Timber				6. Tiles	
7. Timber and iron sheet					
8. Poles and mud					
9. Grass					

**41. How many of the following Home Items do you possess?**

Item	Number	Item	Number
Radio		Motorcycle	
Watch		Motor Vehicle	
Clock		Sofa sets	
Bicycle		Lanterns	
Mobile Phone		Sewing machine	
TV		Milling machine	
Iron		Coffee (pulp removing) machine	
		Other, mention	

**42. How many of the following Agricultural Implements do you possess?**

Item	Number	Item	Number
Hoe		Wheelbarrow	
Panga		Ox-Plough	
Rake		Chemical sprayer	
Spade		Motor Irrigation pump	
Axe		Manual irrigation pump	
Slasher		Tractor	
Sickle		Power tillers (kilimokwanza)	
Watering cane		Other, mention	

## SANITATION AND UTILITIES

### Sanitation

#### 43. Does your household have a toilet?

0 = No, 1 = Yes, inside the house, 2 = Yes a pit latrine outside the house, 3 = Yes both inside the house and pit latrine outside the house

#### 44. How do you dispose solid wastes in the home?

1 = use waste pit, 2 = burn the waste, 3 = recycle them in garden, 4 = feed them to animals, 5 = Just dump them anywhere, 88 = Other specify

### Water Supply

#### 45. Where does your household mainly collect water? (Tick response)

Source of water for drinking	Tick	Distance (km)	Water for other domestic purpose	Tick	Distance (km)
1. Protected well			1. Protected well		
2. Unprotected well			2. Unprotected well		
3. Household tap			3. Household tap		
4. Communal tap			4. Communal tap		
5. Borehole			5. Borehole		
6. Spring			6. Spring		
7. Stream			7. Stream		
8. River			8. River		
9. Lake			9. Lake		
10. Dam			10. Dam		
11. Rain water			11. Rain water		
88. Other (Specify)			88. Other (Specify)		

#### 46. Who collects the water?

1 = Husband, 2 = Wife, 3 = Daughter, 4 = Son, 5 = Family, 6 = Worker, 7 = Other

### Energy Supply

#### 47. What is the source of energy in your household? (Tick Source)

Energy for cooking	Tick	Energy for lighting house	Tick
1 = Wood		1 = Kerosene lamp	
2 = Charcoal		2 = Candle	

3 = Gas		3 = Electricity	
4. = Bio-gas		4 = Solar	
5 = Electricity		5 = none	
6 = Solar		88 = Other: Mention	
88 = Other: Mention			

## ACCESS TO HEALTH SERVICES

### 48. Does your household have access to health care?

1 =yes            0 = No

### 49. What type of health care service?

1 = Traditional health care, 2 = Modern health care services, 3 = Both

### 50. If yes, please provide the following information

Source of health care service accessed	Distance to health centre (Km)	Means of transport to health centre

**Source of health care service:** 1 = health care centre, 2 = dispensary/clinic, 3 = district hospital, 4 = regional/ national referral hospital, 5 = herbalist/ traditional doctor

**Means of transportation to the health centre:** 1 = public vehicles, 2 = ambulance, 3 = motor cycle, 4 = tricycle, 5 = bicycle, 6 = Ox-cart, 7 = personal bicycle, 8 = walking, 88 = other

### 51. Do you face challenges when it comes to accessing health care services for your household?

0 = No,            1 = Yes

### 52. If yes, what challenges do you face when it comes to accessing health care?

Challenges	Challenges

**Challenges to access health care services:** 1 = Distance, 2 = Transport problems, 3 = Lack of finances, 4 = poor health services, 5 = shortage of medical equipment and drugs, 88 = other

## HOUSEHOLD NUTRITION AND FOOD SECURITY

### 51. In the past 12 months, were there months in which you did not have enough food in your household?

(1) Yes            (0) No

**52. If yes, in which month(s) did the household not have enough food to eat? (Tick all that apply)**

1	2	3	4	5	6	7	8	9	10	11	12
Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec

**53. On average, how many meals does your household consume in a day during the season of plenty? (Circle one)**

(1) One (2) Two (3) At least three meals

**54. On average, how many meals does your household consume in a day during the season of scarcity? (Circle one)**

(1) One (2) Two (3) At least three meals

**55. Which type of food reserves does your household have? (Tick all that apply)**

Type of food reserved	Tick	In garden (0 = no, 1 = yes)	In storage (0 = no, 1 = yes)
1. Grain and legumes (e.g., maize, rice, wheat, sorghum, millet, beans, cowpeas, pigeon peas, groundnuts etc.)			
2. Roots and tubers (e.g., cassava, sweet potato, yams, potatoes etc.)			
3. Vegetables			
4. Plantains (e.g., green banana)			
5. Beverages (coffee, tea)			
6. Fruits			
88. Other			

**56. What are the sources of food consumed in your household?**

Type of food reserved	Tick	Source in months of plenty	Source in months of scarcity
1. Grain and legumes (e.g., maize, rice, wheat, sorghum, millet, beans, cowpeas, pigeon peas, groundnuts etc.)			
2. Roots and tubers (e.g., cassava, sweet potato, yams, potatoes etc.)			
3. Vegetables			
4. Plantains (e.g., green banana)			
5. Beverages (coffee, tea)			
6. Fruits			
88. Other			

**Source of food:** 1 = own garden, 2 = market, 3 = relatives/ neighbors, 4 = donation from Gov, NGO etc., 88 = other

**HOUSEHOLD DIETARY DIVERSITY**

**57. Describe the foods (meals and snacks) that you or any member of the family ate yesterday during the day and night at home. Start with the first food eaten in the morning.**

- Note:** 1. This excludes foods purchased and eaten outside of the home.  
2. Please circle or underline each food eaten.  
3. If not among the examples given, please write down the name of the food.

Food Group	Examples	1 = Yes 0 = No
Staples	Cassava, Maize, European potatoes, Green Banana, Sweet potato, Plantain, Yam, Millet, Sorghum, Rice, Bread, coco yam, biscuits, maize-soy blend porridge	
Vegetables	Pumpkin leaves, carrots, squash, yellow sweet potatoes, sweet pepper Dark green/leafy vegetables, including wild ones + <i>locally available vitamin-A rich leaves such as cassava leaves etc.</i> other vegetables (e.g., tomato, onion, eggplant) , including wild vegetables	
Food from animals	Meats including liver, kidney, heart or other organ meats, blood-based foods, beef, pork, lamb, goat, rabbit, wild game, chicken, eggs, duck, or other birds. Milk, cheese, yoghurt, ice cream, Fresh and dried fish, shellfish. Insect larvae, lake fly, ants	
Legumes	Groundnuts, beans, cowpeas, lentils, soybeans, ground beans, pigeon peas, velvet beans	
Fruits	Ripe mangoes, watermelon, peaches, plums, apples, pine apples, Tamarind, orange, tangerine, avocado pear, paw paw, custard apple, grapes, pumpkin fruit, ripe banana	
Oils and Fats	Cooking oil, margarine, butter.	

**SECTION D: What Is the Co-operative Member Experience, Level of Satisfaction, and Perceived Benefits and Costs of Co-operative Membership?**

**Awareness about Co-operatives**

**58. Have you ever heard, seen, or read something about co-operative societies?**

1 = yes                      0 = No

**59. If yes, what types of co-operatives are you aware of and what types exist in your area?**  
[Tick]

	Type of co-operative	I am aware of co-operative (Tick)	Co-operatives exist in my area (Tick)
1	AMCOS		
2	SACCOS		
3	Consumer		
4	Housing		
5	Transportation		
88	Other....		

**Member Experience in Co-operatives**

**60. Are you or any adult in this household a member of a co-operative society?**

1. Yes            0. No

**61. If no, why are you not a member of any co-operative?.....**

**62. If yes, provide the following information (indicate all co-ops for each member)**

Who in household is a member?	Type of co-operative	Year of joining	Paid membership fee when joining 0 = no, 1 = yes	Amount paid (TZ SH)

**Who is member:** 1 = Husband, 2 =Wife, 3 = Single/widower/divorced man, 4 = Single/widow/divorced woman, 5 = Son, 6 = Daughter, 7 = Nephew, 8 = Niece, 9 = Brother, 10 =Sister, 88 = other (specify)

**Type of co-operative:** 1 = AMCOS, 2 = SACCOS, 3 = Consumer co-op, 4 = Housing co-op, 5 = Transportation co-op, 88 = other (specify)

**63. If you are a member, why did you choose to be a member of the co-operative (s)**

		Reasons for joining co-operative
1	AMCOS	
2	SACCOS	
88	Other mention	

**64. Are you aware about shareholding in your co-operative society(ies)?**

	AMCOS (Tick)	SACCOS (Tick)	Other (Tick)
0 =No			
1 =Yes			

**65. Do you have shares in your co-operative society(ies)? if yes move to question 68**

	AMCOS (Tick)	SACCOS (Tick)	Other (Tick)
0 =No			
1 =Yes			

**66. If no, why don't you hold shares in your co-operative society(ies)?**

		Reasons for not holding shares in co-operative
1	AMCOS	
2	SACCOS	
88	Other	

**67. If don't have shares, would you like to buy shares in your co-operative society(ies)?**

	Type of co-operative	Would like to buy shares 0 = No 1 = Yes	Amount of shares would like to buy (TZ SH)
1	AMCOS		
2	SACCOS		
3	Consumer		
4	Housing		
5	Transportation		
88	Other		

**68. If you own shares, how much did you have when joining the co-operative and how much do you have now? Please tick appropriate**

	Co-operative where shares are held	Tick	Amount of shares owned in year of joining	Amount of shares owned now (2014)
1	AMCOS			
2	SACCOS			
3	Consumer			
4	Housing			
5	Transportation			
88	Other			

**69. If have shares, would you like to buy more shares in your co-operative society(ies)?**

	AMCOS (Tick)	SACCOS (Tick)	Other (Tick)
0 =No			
1 =Yes			

**70. If no, why wouldn't you like to increase your shareholding in your co-operative?**

	Reasons for not increasing shares in co-operative
1	AMCOS
2	SACCOS
88	Other

**71. If yes, how much more shares would you like to buy (increase)?**

	Type of co-operative	Tick	Amount of shares to buy (increase)
1	AMCOS		
2	SACCOS		
3	Consumer		
4	Housing		
5	Transportation		
88	Other		

**72. Why would you like to increase your shareholding in the co-operative?**

	Reasons for increasing shares in co-operative
1	AMCOS
2	SACCOS
88	Other

**Member Participation in Co-operatives****73. Are you aware of the committees that are in co-operative societies?**

	AMCOS (Tick)	SACCOS (Tick)	Other (Tick)
<b>0 = No</b>			
<b>1 = Yes</b>			

**74. If yes, mention the type of committees.**

		Types of committees that member is aware of
<b>1</b>	AMCOS	
<b>2</b>	SACCOS	
<b>88</b>	Other	

**75. Have you ever been a member of any committee?**

	AMCOS (Tick)	SACCOS (Tick)	Other (Tick)
<b>0 = No</b>			
<b>1 = Yes</b>			

**76. If yes, specify the types of committees and indicate number of years you have been a member in the respective committees**

	Type of committee	Number of years
	AMCOS	
	SACCOS	
	Other	

**77. Have you ever been a board member of a co-operative society?**

	AMCOS (Tick)	SACCOS (Tick)	Other (Tick)
<b>0 = No</b>			
<b>1 = Yes</b>			

**78. If yes, for how many years?**

	AMCOS (Tick)	SACCOS (Tick)	Other (Tick)
<b>Number of years</b>			

**79. How often do you participate in the following activities of your co-operative?**

Activity	Frequency of participation	
	1 = never, 2 = rarely, 3 = frequently	
	AMCOS	SACCOS
Regular meetings		
General assembly		
Voting of leaders		
Discussions and decisions on finances and budget		
Discussions on financial audit report		

## Governance of Co-operatives

### 80. Does your co-operative have by-laws in place?

	AMCOS (Tick)	SACCOS (Tick)	Other (Tick)
<b>0 =No</b>			
<b>1 =Yes</b>			

### 81. If yes, who drafted the by-laws? Tick appropriate

	Type of co-operative	Tick	Who drafted by-laws 1 = Co-operative officers, 2 = founder, 3 = Leaders only, 4 = Members
<b>1</b>	AMCOS		
<b>2</b>	SACCOS		
<b>3</b>	Other		

### 82. Knowledge on co-operative society by-laws

Knowledge on by-laws	<b>1 = Yes: 0 = No</b>	
	AMCOS	SACCOS
I know what the by-laws in my co-operative society contain.		
The by-laws support the business of the co-operative society.		
Members can propose changes in the by-laws.		

### 83. What is the importance of the by-laws to members?

		Importance of by-laws in co-operative
<b>1</b>	AMCOS	
<b>2</b>	SACCOS	
<b>88</b>	Other	

### 84. What happens if members do not follow the by-laws?

		What happens if member do not abide by the by-laws
<b>1</b>	AMCOS	
<b>2</b>	SACCOS	
<b>88</b>	Other	

### 85. What are your views with regard to the following governance issues in your co-operative society?

Governance issues	<b>0 = No, 1 = Yes</b>	
	AMCOS	SACCOS
Leaders are elected after every three years		
Members are involved in decision making		
Members participate in electing members of the board		
Members are aware of the type and composition of board committees		
Women are committee members		
The committees conduct meetings as scheduled		

Audited reports are made open to members		
Members share surplus as per by/laws. (distribution)		
Leaders are accountable		
The Co-operative has linkages with other co-operative societies		
The co-operative has linkages with other organizations /firms		

### Member Satisfaction with Co-operative Performance

#### 86. How satisfied are you with the overall performance of your co-operative?

Co-operative performance	Satisfaction 1 = Disagree, 2 = Undecided, 3 = Agree	
	AMCOS	SACCOS
Overall I am satisfied with the results of my membership in the co-operative		
Overall I am getting what I bargained for when I joined my co-operative		
Overall I am satisfied with the services provided in co-operative society		
Overall I am satisfied with the way leaders manage my co-operative		

#### 87. How satisfied are you with delivery of services in your co-operative?

I access the following services in my co-operative without difficulties:	Satisfaction 1 = Disagree, 2 = Undecided, 3 = Agree	
	AMCOS	SACCOS
Production inputs and technologies		
Credit for buying inputs		
Credit for meeting household needs		
Extension and information on production		
Extension and information on marketing		
Training on production		
Training on marketing		
Produce storage services		
Produce processing services		
Produce markets		
Better market prices		
Timely payment for produce sold		
Other		

### Perceived Benefits and Cost of Co-operatives

#### 88. In your own opinion, is it a problem for one not to be a member of a co-operative?

1 = yes      0 = No

#### 89. If yes, what problems is this individual likely to encounter?

.....

#### 90. If no, what benefits can one get as a result of being a member of a co-operative?

.....

**91. What challenges/costs is one likely to face as a result of being a member of a co-operative?**  
 .....

**92. What are the benefits that have come as a result of the co-operative societies existing in your area?**

a. To you as an individual and your household  
 .....

b. To your community as a whole  
 .....

**93. What are the challenges that have emerged as a result of the co-operative society existing in your area?**

a. To you as an individual and your household  
 .....

b. To your community as whole  
 .....

**94. In terms of the following, how do you generally compare yourself?**

a. With those who are not members of a co-operative (**applicable to member**)

b. With those who are members of a co-operative (**applicable to nonmember**)

Compare	0 = I don't know 1 = They are better 2 = We are not different 3 = I am better	
	Member	Nonmember
Type of residential house		
Size of cultivated land		
Number of livestock kept		
Quantity of crop harvested		
Quantity of crop surplus for the market		
Food security for your household		
Affordability of children's school fees		
Ease of access to markets for your produce		
Ease of access to markets for agric. Inputs		
Ease of access to credit		
Prices you get for your produce		
Ease of access to agri. extension services/advice		
Training on agricultural production		
Training on agricultural marketing		
Knowledge on gender issues		
Participation in Social activities (group meetings, attend social events/ceremonies/sports/religious)		
Confidence in decision making		

**95. What are the benefits of being a member of an AMCOS and SACCOS at the same time?** .....

**96. What are the challenges of being a member of an AMCOS and SACCOS at the same time?** .....

**97. Do the AMCOS and SACCOS work together?**

1 = yes, 0 = No

**98. Do you get any benefit as the result of the AMCOS and SACCOS working together?**

1 = yes, 0 = No

**SOCIAL CAPITAL**

**Member Trust in Co-operatives**

**99. To what extent do you trust your fellow members in the co-operative you belong?**

Trust in members of co-operatives	Trust level	
	AMCOS	SACCOS
Generally, most of my fellow members cannot be trusted		
I have to be careful when dealing with fellow members in my co-operative		
Most of my fellow members are not going to respond the same way if I did them good or favour		

**Trust code:** 1 = Agree, 2 = Undecided, 3 = Disagree

**100. To what extent do you trust the leaders of your co-operative?**

Trust in leaders of co-operatives	Trust level	
	AMCOS	SACCOS
Generally, leaders of my co-operative society cannot be trusted		
My co-operative leaders cannot be trusted especially when it comes to:		
• Transparency and accountability for money earned in the co-operative		
• Sharing of resources and benefits equally among members		
• Fair treatment of members during conflicts		

**Trust code:** 1 = Agree, 2 = Undecided, 3 = Disagree

**101. Tick the type of organization/s that your household participates in.**

Type of Organization	Husband (1)	Wife (2)	Son (3)	Daughter (4)	Other (88)
1. Education school committee					
2. Water Users group					
3. AMCOS					
4. SACCOS					
5. NGO					
6. Producer group					
7. Political group					
8. Religious group					
9. Women group					
10. Burial group					
11. Informal Credit and savings groups					

12. Ward Committee					
13. Village committee					
14. Ngoma groups					
15. Community groups					
16. Youth group					
17. Farmers field school					
88. Others; Mention					

**102. Is there any member of your household who participate in community development activities?**

Community development activity	Tick	Who participates	How do they participate?
1. Environment, Natural resources and forestry conservation			
2. Community Food and nutrition			
3. Community home based care e.g., orphanage /elderly			
4. Health/HIV AIDS and sanitation			
5. Community infrastructure development projects e.g., roads, schools, health centre			

**Who participates:** 1 = husband, 2 = wife, 3 = daughter, 4 = Son, 88 = Other

**How they participate:** 1 = financial contribution, 2 = physical resources contribution, 3 = physical work, 88 =Other

Thank you.

### **Appendix 3: Focus Group Discussions — Interview Schedules**

#### **Checklist for Focus Group Discussions with Members and Leaders in AMCOS and SACCOS**

##### TANZANIA

#### **A. Service delivery by co-operative**

How is the co-operative performing in delivery of services to members, nonmembers, and the community at large?

*(Expected issues)*

- Benefits that members get
- Benefits nonmember get
- Benefits community gets
- Problems that members face to access services
- Problems nonmembers face to access services
- Problems community faces because of the existence of the co-operative
- Areas co-operatives perform beyond members' expectations

#### **B. Provision of training by co-operative**

Does the co-operative organise training for members?

*(Expected issues)*

- Type of training (production, leadership, entrepreneurship)
- Who does the training?
- Who has been receiving training (leaders, members, community)?
- Are there members who do not receive training?

#### **C. Governance of co-operative**

How is the leadership performing in the co-operative?

- Management (employees)
- Board
- Committees

#### **D. Linkages of AMCOS and SACCOS**

What relationship does your co-operative have with AMCOS/SACCOS existing in the area?

*(Expected issues)*

- Joint activities and planning
- Contract/agreement for the implementation of this relationship
- Advantages/benefits of relationship
- Challenges faced from relationship

#### **E. Strengths, weakness, opportunities and threats**

- What are the areas of success in the co-operative?
- What are the areas for improvement in the co-operative?

**F. Aspirations**

How do you see your co-operative in some years to come (say in 5-10 years)?

## Appendix 4: Checklist for Co-operative Profile, Tanzania

### Name of co-operative:

#### 1. Formation

Year registered  
Purpose

#### 2. Membership

Conditions for membership  
Number of members  
    Females  
    Males  
    Total

#### 3. Services provided by co-operative

To members  
To nonmembers  
Production services offered by co-operative

Production service	Amount	
Cash credit and loans (TZ Sh)		
Savings and deposits (TZ Sh)		
Marketing -crops collected and sold by co-op (Kgs)	Volume collected	Volume sold

#### 4. Training offered by co-operative

To leaders  
To members

#### 5. Co-operative leadership structure and by-laws (Governance)

Number of leaders in co-operative structures

Structure	Female	Male	Total	Period current members have served in positions
Board				
Committees (name them)				

1. Are there by-laws in the AMCOS?
2. How were the by-laws formed?
3. What happens if members do not follow the by-laws?

## Appendix 5: Validation Workshops — Agenda

### MBINGA

**Day One:** Research team started travelling from Moshi on 18<sup>th</sup>. 01. 2016 and arrived in Iringa at 1800 pm.

**Day Two:** Journey continues all the way to Mbinga town (Ruvuma Region), Research team departure from the Hotel in Iringa around 0500 am. The team arrived in Njombe 0900 am and managed to get breakfast. The journey continues from Ismania mount hill and takes downhill of Lukumburu. We arrived in Songea town at 1300 pm and continued with the protocol at the Regional Administrative Secretary office. We met Miss. Fausta Kasuga- the Assistant Registrar of Co-operatives in the Region The chairperson of the team gave her preliminary outcome of the research report. The same day we continued with the journey to Mbinga and arrived in around 1700 pm.



**Day Three:** The research team continues with protocol at the Mbinga District council by reporting to the Officer responsible for co-operatives, Mr. Luvanda who introduced the research team to the Head of department – Agriculture and Co-operatives. Mr. Luvanda also introduced the research team to the District Executive Director (DED) of Mbinga Mbinga District Council- Mr. Mwamengo. The research team also made a brief introduction of the project, particularly the purpose and its preliminary outcomes. We promised to submit a full report District Director when it is complete.

From the DED office, the research team went to Kimuli AMCOS for conducting the validation workshop. Mr. Gervas Machimu introduced the research team to the workshop and thereafter the workshop started as per the schedule.

## Appendix 6: Individual Participant Profiles

### Checklist for Discussion with Nonmembers and Members of AMCOS and SACCOS

#### 1. Study Area Information

1.1 Co-operative Society: Kimuli AMCOS and Muungano SACCOS

1.2 Village: Utiri

1.3 Ward: Utiri

1.4 District: Mbinga

1.5 Region: Ruvuma

#### 2. Respondent Information

Name of Respondent	Patience Hyera
Type of Respondent	Double Member
Sex of Respondent	Male
Age in Years	49 Yrs
Education Level	Secondary School (Ordinary)
Marital Status	Married
Main Occupation	Farming
If Farming, which Crops?	Coffee Maize Beans
Where are you selling your crops?	Kimuli AMCOS Local Market Local Market
Do you see if there is a need to integrate more crops in to co-operative societies?	Yes
If YES, which crops?	Maize (Because it's the potential area for success but also most of the members do grow maize which creates another common bond)

#### 3. Members

##### 3.1. Before Joining the Co-operative Society(ies)

###### i. What was your perception before joining Co-operative Society/Societies?

I perceived co-operative societies to be good agents for empowering the rural farmers as I saw the coffee farmers (members) getting paid favourably and on time.

###### ii. What motivated you to join co-operative society(ies)

1. To sell coffee through the AMCOS at better prices

2. To join hands with fellow farmers towards bargaining for improved returns

3. To save money in SACCOS and take credit for supporting farming activities as well as household transactions with high expenditure such as school fees

###### iii. How was your production (maize, coffee, banana, and beans in quantity per acre) before joining co-operative society/societies?

Coffee: 5 bags/acre

Maize: 8 bags/acre

Beans: 1 bag/ acre

iv. How were you before joining the co-operative society(ies) in terms of assets, food security, health care etc.

I had few assets and it was difficult to access quality health care services. However, I managed to provide food for my family without problems.

### 3.2. Situation after Joining the Co-operative Society(ies)

i. How is the co-operative performing in delivery of services to members, nonmembers and community at large?

To members:

- The society provides better services to members and as a member I am satisfied with the services provided in terms of input supply, provision of training and sourcing for Coffee markets.

To nonmembers:

- To the nonmembers, the co-operative provides coffee production trainings and they are among the participants but also they are allowed to buy farm inputs at a fair prices compared to private sellers. Also, the co-operative contributes to community development projects such as rehabilitation of village roads, health centre and community schools. This also benefits the nonmembers as part of the community

To the community:

- The co-operative societies contribute to community development projects such as rehabilitation of village roads, health centre and community schools. This also benefits the entire community.

ii. How do you perceive performance of your co-operative society(ies)?

- All societies are performing well in terms of meeting members' expectations and society's plans and goals.

iii. How is the leadership performing in the co-operative?

- The leaders are also performing well as they are committed, visionary, hard working and have good customer care.

iv. Are you satisfied with the services offered by your society(ies) [**Yes**]

Reasons:

For AMCOS

- Timely payments
- Effective and timely provision of farm inputs and supplies
- Presence of AMCOS owned CPUs for processing coffee
- Sourcing for better coffee market

For SACCOS

- Loans are provided on time

- Members are trained on entrepreneurship and coffee production
  - There is transparency about the society operations
- v. What relationship does your co-operative have with **AMCOS/SACCOS** existing in the area?
- KIMULI AMCOS is an institution members to Muungano SACCOS
  - Majority of AMCOS members are also SACCOS members and arrangements have been made for them to access credit from SACCOS and pay automatically from AMCOS at the time of receiving coffee sales payments
- vi. What are the benefits of being a member of an AMCOS and SACCOS at the same time? **(double member)**
- Improved cash savings (coffee cash sales from AMCOS are directly saved to SACCOS)
  - Enhanced access to credit (cash credit from SACCOS and inputs credit from AMCOS)
  - Double access to trainings on coffee production, processing, storage, marketing and entrepreneurship
- vii. What are the challenges of being a member of an AMCOS and SACCOS at the same time? **(double member)**
- It's bit challenging sometimes to actively participate into all co-operative societies obligations particularly to increase the amount of shares
- viii. How do you compare yourself with those who are members of only one co-operative? **(double member)**
- I have double access to credit (cash from SACCOS and inputs from AMCOS)
  - I benefit more from the trainings provided by both co-operative societies
  - I have more household assets compared to single members
- ix. How do you generally compare yourself with those who are not members of a co-operative?
- I have better access to cash credit from SACCOS
  - I access farm inputs and supplies at better prices from AMCOS (for cash payment as well as on credit)
  - I receive more trainings on coffee production, processing, storage and entrepreneurship provided/facilitated by the co-operative societies
  - I have more household assets compared to nonmembers as I can access credit to support household expenses
- x. What are the benefits that have come as a result of the co-operative societies existing in your area?
- The co-operative societies have been able to contribute significantly on community development projects such as rehabilitation of health centre, primary school and road in Utiri Village and Ward. Hence, all these were for the benefit of the entire village.
- xi. What are the areas of success in your co-operative(s)
- Effective sourcing of coffee markets (domestic and abroad)

- Enhanced provision of loans to members to support coffee production as well as to meet household requirements (tuition fees, medical bills and assets acquisition)
  - Improved access to farm inputs and supplies at reasonable prices compared to private distributors/sellers
  - Facilitates the acquisition of motorcycles and solar panel to members
  - Provision of training on coffee production, storage, processing and entrepreneurship
  - Contribution to community development projects
  - Construction of quality offices and acquisition of better working tools
- xii. What are the areas for improvement in your co-operative?
- Increasing own capital in order to be self-sufficient rather than seeking loans from CRDB Bank
  - Purchase of better weighing scales
  - Staff capacity building
- xiii. Which activities/service do you think should be added in your co-operative society
- Adding maize as alternative crop (AMCOS)
  - The use of mobile money transfer services (SACCOS)
- xiv. Do you think members will benefit from the mentioned activities/service added in your co-operative society? **[YES]**
- It will enable members to increase household incomes
  - Also, the society will be able to increase capital
- xv. What do you think members are missing for not having the mentioned activities/service in your co-operative society?
- Unreliable market for maize despite high yield from members
  - Inconvenient access to services from distant location
- xvi. What is your expectation as a member of co-operative in 5 years to come?
- To continue being an active member and buy more shares in order to increase the capital of the co-operative societies
- xvii. How do you see yourself as a member of co-operative in 5 years to come?
- I see myself having more development through increased household income (by increasing coffee production) and possess more household assets
- xviii. How do you see your co-operative in some years to come?
- Increased number of members
  - More qualified staff employed
  - New motor vehicle purchased
  - Agricultural inputs scheme established

#### 4. Asset Ownership

ASSET	1-Yes 0-No	Before joining Co-operative (units/status)	After joining Co-operative (units/status)	Value (Tshs) in 2016
<b>Land</b>	1	4 hectares	10 hectares	3,000,000/=
<b>Trees</b>	1	-	2 hectares	1,500,000/=

Section Four: Tanzania Country Report

<b>Farm details</b>				
Coffee Farm	1	2 hectares	6 hectares	10,000,000/=
Maize Farm	1	1 hectare	2 hectares	2,000,000/=
<b>House quality**</b>				
Solar Electricity	1	0	1	5,000,000/=
Iron sheet Roof	1	0	1	
Grass Roof		1		
Mud walls		1		
Concrete walls	1	0	1	
<b>Livestock</b>				
Cows	1	1	3	1,800,000/=
Goats	1	2	5	300,000/=
Pigs	1	-	3	450,000/=
Chicken	0	-	-	-
<b>Household assets</b>				
Mobile phone	1	-	1	100,000/=
Radio	1	1	2	150,000/=
Television	1	-	1	200,000/=
Car	1	-	1	6,000,000/=
Motorcycle	1	-	1	2,000,000/=
Bicycle	1	1	1	100,000/=
Sofa	1	-	1 set	150,000/=

\*\* The scale of 1 = Yes and 0 = No have been used to judge the quality before and after joining co-operatives

## Appendix 7: Research Permission Letter



**MOSHI UNIVERSITY COLLEGE OF  
CO-OPERATIVE AND BUSINESS STUDIES (MUCCoBS)**  
The Constituent College of Sokoine University of Agriculture



**DIRECTORATE OF RESEARCH AND POSTGRADUATE STUDIES**

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**Our Ref:** MUCCoBS/CCA-ICMP/7/91

21<sup>st</sup> June, 2013

PROGRAM OFFICER, AFRICA AND RESEARCH,  
CANADIAN CO-OPERATIVE ASSOCIATION,  
275 RUE BANK, SUITE/BUREAU 400,  
OTTAWA, ON K2P 2L6,  
CANADA

Dear Anna Brown,

**Re: COLLABORATIVE RESEARCH BETWEEN THE CANADIAN CO-OPERATIVE  
ASSOCIATION AND MOSHI UNIVERSITY COLLEGE OF CO-OPERATIVE AND  
BUSINESS STUDIES (TANZANIA), MAKERERE UNIVERSITY (UGANDA), CENTRE  
FOR THE STUDY OF CO-OPERATIVES, UNIVERSITY OF SASKACHEWAN  
(CANADA) AND RWANDA**

Please kindly refer the above subject matter.

We acknowledge receipt of your letter dated 30th May, 2013 concerning the above subject matter. We would like to express our sincere appreciation to the Canadian Co-operative Association (CCA) for involving the Moshi University College of Co-operative and Business Studies (MUCCoBS) as research partners in the above collaborative research project. This project shall have a significant contribution towards collaborative efforts in developing and managing sustainable co-operatives between CCA, the co-operative movement and research institutions.

We are willing to participate in this research project and will grant the research clearance and permission for the researchers to proceed with data collection in Tanzania.

Looking forward to our continued collaboration.

With Co-operative greetings

Prof. F. K. Bee  
**PRINCIPAL**

cc Prof. S. A Chambo

## Appendix 8: Research Travel Permit

JAMHURI YA MUUNGANO WA TANZANIA  
OFISI YA WAZIRI MKUU  
TAWALA ZA MIKOA NA SERIKALI ZA MITAA

MKOA WA KILIMANJARO  
Anwani ya Simu: 'REGCOM' KILIMANJARO  
Simu Na. Moshi 027-54236/7-027- 52184  
E-mail ras.kilimanjaro@pmorala.go.tz  
Fax Na. 027-2753248 –na 027-2751381  
Unapojibu tafadhali taja



OFISI YA MKUU WA MKOA,  
S.L.P. 3070,  
MOSHI

Kumb. Na. FA 228/276/03/4

05 Septemba, 2014

Makatibu Tawala Wilaya,  
HAI, SIHA, MOSHI, ROMBO,  
MWANGA NA SAME

Yah: KIBALI CHA KUFANYA UTAFITI

Tafadhali husikeni na somo hapo juu.

2. Nimeidhinishwa na Katibu Tawala wa Mkoa kuwa **Ndugu Prof. S.A. Chambo, DV. Esther N. Towo, Ms Mwanahawa Mhina, Happiness Huka** na **Mr. Gervas Machimu** – Watafiti wa Chuo Kikuu cha Sokoine cha Kilimo wamepewa kibali cha kufanya utafiti juu ya **“Examining Success Factors for sustainable Rural Development Through the Intergrated Co-operative Model”**.
3. Sehemu wanazotarajia kufanyia utafiti huo ni **Kaya, Kijiji, Miji** na **Taasisi mbalimbali** ndani ya mkoa wetu. Kama kuna sehemu kati ya hizo zimezuiliwa ni wajibu wenu kuzuia zisitembelewe.
4. Muda wa utafiti huu ni kuanzia tarehe **01/09/2014** hadi **30/03/2015**. Tafadhali wapeni ushirikiano ili kufanikisha utafiti huo, aidha hakikisheni taratibu, kanuni na sheria zinafuatwa wakati wote.
5. Nawatakia kazi njema.

N.E. Mshana

Kny: KATIBU TAWALA MKOA  
KILIMANJARO

Kny, KATIBU TAWALA WA MKOA  
KILIMANJARO

Nakala: Mkuu wa Chuo,  
MUCCoBS,  
MOSHI

: Mtafiti (Prof. S.A. Chambo)

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