FACTORS INFLUENCING EMPOWERMENT OF COOPERATIVE MEMBERS
IN TANZANIA: A CASE OF NYANZA COOPERATIVE UNION,
MWANZA REGION

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ABSTRACT

This study was done on factors that influence empowerment of cooperative members particularly in Agricultural Marketing Cooperative Societies (AMCOS) in Mwanza region. The study focused on the following specific objectives: (i) to determine factors for limited access to information among cooperative members; (ii) to determine reasons for limited cooperative members’ participation; (iii) to analyze causes of cooperative members’ inability to hold their officials/leaders accountable; and (iv) to explore factors for underutilization of the available resources. The study employed multiple units of analysis, and the sample of two hundred and eighty eight respondents was interviewed. Univariate and Bivariate analyses i.e. frequency, percentage, mean, index, pie chart and binary regression model were employed to analyse data. The descriptive data show that male respondents (78%) were more than the female respondents (22%). The majority of the respondents (78.8%) had minimum level of education, while the illiterate ones were few (6.7%). The study results also show that the most important factors that influenced access to information were lack of awareness (70.7%) and biasness (83.4%). Members’ opinions and free and fair election practices (p < 0.001) were factors that influenced members’ participation. Meanwhile, the results show that members’ ability to hold their leaders/officials accountable were positively affected by factors such as auditing reports and job descriptions (p < 0.01). The study further revealed that level of education of cooperative officials, management skills, and access to loans (p <0.05) had positive effects on utilization of the available opportunities The study recommends that among the other things, the government in collaboration with other stakeholders should primarily implement CRMP strategies effectively in order to improve empowerment in the cooperative societies.
DECLARATION

I, Michael Mahene Nyanda, do hereby declare to the Senate of Sokoine University of Agriculture that this dissertation is my own original work done within the period of registration and that it has neither been submitted nor been concurrently submitted in any other institution.

______________________  ____________________
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(MA. candidate)

The above declaration is confirmed

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(Supervisor)
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DEDICATION

To my children, Lillian, Leonard and Elizabeth.

May God bless them
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LIST OF ABBREVIATIONS AND SYMBOLS

AMCOS     Agricultural Marketing Cooperative Society
CI         Confidence Interval
CRMP       Cooperative Reform and Modernization Program
DF.        Degree of Freedom
DSI        Development Studies Institute
ECGA       Eastern Cotton Growing Area
EXP(B)     The Odds Ratio
FBGs       Farmers Business Groups
FGD        Focus Group Discussion
ILO        International Labor Organization
ITC        International Trade Centre
MRCO       Mwanza Regional Commissioner Office
NBS        National Bureau of Statistics
NCU        Nyanza Cooperative Union(1984) Limited
PHDR       Poverty and Human Development Report
PRA        Participatory Rural Appraisal

URT        United Republic of Tanzania

UNDP       United Nation Development Programme

SUA        Sokoine University of Agriculture

SME        Small and Medium Enterprises
SNAL       Sokoine National Agricultural Library
SPSS       Statistical Package for Social Science

TFC        Tanzania Federation of Cooperatives
CHAPTER ONE

1.0 INTRODUCTION

1.1 Background Information

The concept of empowerment has diverse definitions, and there is no consensus on a definition of the term empowerment among scholars (Pigg, 2002). Most definitions of the concept of empowerment are based on disciplinary lines, different social, cultural, economic and political contexts (Huss, 2006). Huss (2006), reviewed definitions given by various scholars: for Political Scientists: empowerment refers to learning, joining, coping with difficult and problems, engaging in politics (De-Shalit, 2004; Banducci et al., 2004); for social welfare scholars: empowerment is inspiring, liberating, power within, power with, and power to (Parpart et al., 2003); for community psychologists: empowerment involves interpersonal sense, fostering involvement, social conflict and social support, and community building (Banyard and LaPlant, 2002; Goodkind and Foster-Fishman, 2002; Ibanez et al., 2003; Rossing and Dudka, 2001). These definitions do not conform with the purpose of this study because they fall within unrelated professional disciplines, hence appropriate definition for this study is essential.

For purpose of this study, empowerment is the expansion of assets and capabilities of cooperative members to participate in, negotiate with, influence, control and hold accountable organization, that affect their lives (Narayan, 2002). Assets are materials, both physical and financial e.g. savings that enable the ordinary members to
expand their horizon of choices. Lack of physical and financial assets results into vulnerability as the ordinary members are unable to negotiate business transactions for their benefits. On the other hand, capabilities or abilities are inherent in cooperative members and enable them to use assets in various ways to improve their social and economic conditions. They comprise of human capabilities that include cooperative education and entrepreneurship skills; social capabilities like leaderships, a sense of identity; and political capabilities which include the capacity to represent oneself or others. In contrast, Pigg (2002) and Sen (2002) ruled out that interaction of assets (resources) and capabilities (agency) was unnecessary for empowerment.

Qualities of empowered members are based on four indicators which also operationalize the concept of empowerment in this study. These are cooperative members’ ability to hold their officials/leaders accountable for their unacceptable behaviors and use of funds; access to information; participation in terms of attending cooperative meetings and providing opinions; and utilization of the available opportunities. While these anticipated qualities have not yet been realized in the cooperative societies (MRCO, 2011a, 2011b; URT, 2011; NCU, 2012), little, if any, is known on drivers behind lack of these qualities among cooperative members. One can ask: if initiatives for members’ empowerment started almost two decades ago in Tanzania, what are the reasons/factors for not achieving the members’ empowerment?
1.2 Problem Statement

Since independence in 1961, the cooperative societies have been substantially playing an important role in improving the livelihoods of the majority of Tanzanians by reducing poverty and creating employment (Sizya, 2001). For about three decades (the 1980s-2000s), the cooperatives societies have been facing several obstacles such as lack of cooperative education (URT, 2003), hence various interventions have been introduced to address the obstacles. These include change of institutional framework by the promulgation of the Cooperative Development Policy of 2002, and the enactment of the new Cooperative Societies Act of 2003. Later in 2005, the Cooperative Reform and Modernization Program was introduced, among other things, to promote empowerment of cooperative members at the grassroots (URT, 2005).

Though empowerment initiatives in the cooperative societies date back to the 1980s, no significant changes have been achieved (URT, 2005). Evidence shows that the cooperative societies are still characterized by limited members’ participation in terms of attendance to cooperative meeting and presenting views; lack of accountability; limited access to information, and underutilization of the available opportunities (URT, 2005; MRCO, 2011a, 2011b; NCU, 2012). This implies that not only cooperative education and training influence members ‘empowerment in the cooperative societies, but also other factors which are either limitedly known or unknown; this is the research gap which needs to be filled. Previous studies on cooperatives issues in Tanzania such as the one by Mgina
(2001) who determined social economic factors influencing farmers’ participation in Agricultural Marketing Cooperative Societies, and by Mwaikambo (2004) who focused on farmers cooperatives, group enterprises and gender, did not investigate the issue of members’ empowerment in relation to cooperative reform. Therefore, this study investigated factors which influence cooperative members’ empowerment and used Nyanza Cooperative Union located in Mwanza Region as the case study.

1.3 Justification for the Study

Findings from this study will enhance an understanding on factors which influence members’ empowerment as well as challenges facing both cooperative members and the cooperative societies in implementing cooperative initiatives. Furthermore, the findings provide inputs that may be used by policy makers and the cooperative societies to rethink on how to reformulate the current strategies and plans to improve performance of cooperative societies. Additionally, the cooperative societies are important empowerment tools for poor people, hence their survival can continue to potentially contribute to poverty reduction to ensure improved realization of poverty reduction (URT, 2003; URT, 2010).

1.4 Objective of the Study

1.4.1 General objective

The main objective of the study was to determine factors which influence members’ empowerment at Nyanza Cooperative Union located in Mwanza Region.

1.4.2 Specific objectives

The specific objectives were:
i. To determine factors for limited access to information among cooperative members.

ii. To determine reasons leading to limited participation among cooperative members.

iii. To find out causes of inability of cooperative members to hold their officials/leaders accountable.

iv. To explore factors for underutilization of the available opportunities in the cooperative societies.

1.5 Research Questions

This study was guided by the following research questions:

(i) Why do the cooperative members have limited access to information?

(ii) Why are the cooperative members not participating in the cooperative societies?

(iii) What causes render the cooperative members unable to hold their officials/leaders accountable?

(iv) What are the driving factors for underutilization of the available opportunities in the cooperative societies?

1.6 Theoretical Framework

This study is guided by theory of empowerment built by Nayaran (2002), which emphasizes that empowerment can be attained through interaction of state reform (policy framework) and poor people’ assets and capabilities and their organization. Balance of change between formal institution (laws and rules) and informal institution (norms) also is essential in supporting environments which are the country’ social and political structures.
This theory is relevant to this study, because it fits into empowerment process of the 2005 CRMP (URT, 2005).

1.7 Conceptual Framework

Conceptual framework provides content of whole study based on literature (Vaughan, 2008). Conceptual framework (Fig. 1) depicts that background variables (age, autonomy, incentives, self-regulation, social auditing, government support, legal framework, and regulation) shape independent variables both direct and indirectly based on the context of policy framework (i.e. the 2002 Cooperative Policy; Cooperative Act of 2003 and Cooperative Reform and Modernization Program of 2005) for members’ empowerment. Independent variables are socio-economic, institutional and supporting environmental factors. Social–economic factors are the factors which are associated with human behavioral, cultural and economic issues. They include attitude, educational level, family size, marital status, secondary occupation, social relationship and time spent in cultivation.
Figure 1: Conceptual framework on factors that influence empowerment of cooperative members

Source: Modified from Narayan (2002)

Key
Dotted lines (             ) = show indirect relationship
Unidirectional arrows (             ) = show direct relationship
Bidirectional arrows $\leftrightarrow$ = show mutual relationship among variables

Institutional factor refers to a process, guideline, initiative, and activity which is employed by a formal organization to facilitate operations to achieve specific goals. This study employed the following institutional factors: sharing power, access to loan, disclosure reports, and bureaucratic culture, organization interest, service to members, leadership qualities, organization structure, management skills, suspension/termination, sensitization on intensification of cotton production, and hiring cooperative godowns. Supporting environmental factors include infrastructures e.g. roads, phones, and electricity, linkages among cooperative societies (networking), and members’ organization capacity. The independent variables have a direct relationship with dependent one (members’ empowerment), which comprises of empowerment outcomes: access to information, participation, accountability, and utilization of the available opportunities.

1.8 Organization of the Study

This study is organized into five chapters. The introduction is presented in chapter one which describes the general introduction of the research. Chapter two reviews literature related to the study by presenting approaches, processes, indicators and determinants of empowerment, and cooperative society, reform program and importance of cooperative society, the importance of empowerment and cooperative societies, and summary of the chapter. Chapter three describes the methodology of the study, while chapter four presents the results and discussion. Chapter five presents conclusions, recommendations of the study, and suggested areas for future studies.
CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 Empowerment

Empowerment traces its history to the mid – 17\textsuperscript{th} century with the legalistic meaning “to invest with authority”. Thereafter, it began to be used in a more general way meaning “to enable or permit”. The idea of empowerment is an offshoot of the discourses on human development and became prominent after 1980s (Tripathi, 2011). Before the concept of empowerment become common in organization management, it was used in political science, social science, and feminist theory as well as in the form of assistance granted to third world countries. The authors in these areas used the term empowerment as provision of resources for individuals in a way that is visible to them so that they can use these resources on their expediencies (Nigel, 1995 as cited by Yazdani \textit{et al.}, 2011).

Today, more than 70 percent of organizations have adopted some kind of empowerment initiative for at least part of their workforce (Lawler \textit{et al.}, 2001). To be successful in today’s business environment, business organization needs the knowledge, ideas, energy, and creativity (Spreiter, 2007). The best business organizations accomplish by empowering their employees to take initiatives voluntary, to serve the collective interests of the organization and act like owners of the business (O’Toole and Lawler, 2006). Hence, empowerment is a tool that aligns individuals and organization goals and makes the employees believe that the organizations’ growth will follow their interests (Miri \textit{et al.}, 2011).
2.1.1 Approaches to empowerment

According to Miri et al. (2011), approaches to empowerment are divided into two approaches. First, it is called structural approach, whereby empowerment is regarded as a result of a process and its formation is affected by external environment. It is embedded in the values and ideas of democracy where power ideally resides within individuals at all levels of a system (Prasad, 2001; Prasad and Eylon, 2001). Therefore, the essence of structural approach of empowerment is the idea of sharing power between superior and subordinate. Second is psychological approach. Psychological perspective of empowerment includes beliefs about one’s competence, efforts to exert control and an understanding of the socio-political environment (Zimmerman, 2000; Spreitzer, 2007). Thus, psychological empowerment refers to the empowerment that takes place on an individual level (Zimmerman, 2000).

2.1.2 Process of empowerment

Literature shows a comprehensive understanding of empowerment through breaking the process down into key components: resource, agency and outcome or achievement depending on the agenda of the writer. Kabeer (2001) defined empowerment as strategic life choice which comprises three inter-related components: “resources, which form the conditions under which choices are made; agency, which is at the heart of the process through which choices are made, and achievements, which are the outcomes of choices.” Chen (1992), cited by Malhotra et al. (2002) describes “resources, perceptions, relationships, and power,” as the main components of empowerment, and Batliwala (1994), cited by Malhotra et al. (2002) characterizes empowerment as “control over resources and ideology” resources (in various forms and by various names, e.g., control,
awareness, voice, power), were the two most common components of empowerment emphasized in the literature. In many discussions, however, resources are treated not as empowerment per se, but as catalysts for empowerment or conditions under which empowerment is likely to occur.

The second component, agency, is at the heart of many conceptualizations of empowerment. Human agency is a central concept in Sen (1999), cited by Malhotra et al. (2002) characterization of development as the process of removing various types of “unfreedoms” that constrain individual choice and agency. In the context of evaluation, we would argue that achievements are best treated as outcomes of empowerment, not as empowerment per se (just as resources may be more usefully construed as enabling factors or catalysts for empowerment). It may be possible to identify empowerment indicators that can be applied in a wide variety of contexts, but there will always be situations in which a particular indicator does not signify empowerment for example not having the inclusion of disadvantaged populations socially, economically, and politically (Malhotra et al., 2002).

2.1.3 Indicators of members’ empowerment

In this study, qualities that reveal empowerment of cooperative members are access to information, participation, accountability, and utilization of the available opportunities.

2.1.3.1 Access to information

According to Narayan (2002), without timely and relevant information, it is impossible for poor people to take effective action and take advantage of opportunities, access to services, exercise their rights, negotiate effectively, and hold their leaders or employers accountable. Also, information includes not only written reports, but also debates and
group discussions which connect and enhance poor people’ assets and capabilities for empowerment. Thus, information is power.

2.1.3.2 Participation

Participation significantly accelerates the process of empowerment (Jamsiah et al., 2010). In essence, lack of participation creates the feelings of powerlessness among poor people. Narayan (2002) argues that inclusion of poor people through participation in decision making builds commitment to change, since people gain in self-confidence and sense of personal control through participation. Moreover, Emamgholizadeh et al. (2011) investigated the experience of participants and concluded that participation in decision-making primarily contributes to personal empowerment in three ways: reducing isolation, expanding participatory competence and making contributions.

2.1.3.3 Accountability

According to Narayan (2002), accountability is the ability to hold officials and service providers, accountable for their actions, misuse of fund, corruption, violating code of conduct, etc. In today lives where most people are selfish and corrupt for example in various organizations, including the cooperative societies, poor people/members are hurt. Access to information is a tool to ensure greater accounting to cooperative members by builds pressure for accountability. Thomas (2007) noted that access to information in cooperatives leads to greater demands for accountability for giving members choice and fiscal disciplines. However, accountability keeps poor people from taking equal advantage of opportunities, benefits, and achieves a decent standard of living (Khan, 2012).
2.1.3.4 Utilization of the available opportunities

As cooperative members exercise real empowerment, they gain increased control over their lives and environments. On the other hand, participating in decision-making ensure that the use of limited resources for people/members priorities, and bring commitment to utilize various opportunities to enhance cooperative members’ assets and capabilities. Sustaining participation usually results in collective actions in terms of organizing, mobilizing, working together and effective utilization of various resources and opportunities to solve problems of common interest.

2.1.4 Determinants of empowerment indicators

As long as this study focuses on empowerment in the terms of access to information, participation, accountability, and utilization of the available opportunities, therefore their determinants are explained as follows:

2.1.4.1 Determinants of access to information

Education is instrumental in changing people’s awareness (Lise, 2001). Bureaucratic culture is defined as a set of formal procedures which are used to maintain behavior and control in all formal organizations (Bashiru, 2007). Social relationship (i.e. friendship and kin relationship with officials) is informal communication approach which determines who has access to information (Bashiru, 2007). Organization interests determine the accessibility of information in the sense that whenever the officials become suspicious that information would harm the interest of the relevant organization, information is completely restricted (Bashiru, 2007). According to Bashiru (2007), attitude and motivation affect access to information as officials who are responsible to provide information may produce negative responses, hence limit access to information. Moreover,
infrastructural factors (electricity, roads and telephone) may hinder access to information due to geographical locations of some cooperative members for example farmers in remote rural areas.

2.1.4.2 Determinants of participation

Educated farmers are more likely to participate in development activities than illiterate farmers (Dolisca et al., 2006). Also, service to members makes individuals join the cooperative societies with certain motive and expectations e.g. access to resources and opportunities (Maghimbi, 2010). Resources go beyond economic factors, and they may include people, equipments, and supplies to perform work effectively (Jara and Satgar, 2009). Second, access to opportunities e.g. educative efforts empowers employees through building their knowledge, skills, and abilities and improving their capabilities not only to do their jobs better but also to learn about the economics of the larger organizations (Schwettman, 2011). Their effective participation depends on the extent these expectations are fulfilled (Mgina, 2001). Effective and efficient leadership influences subordinates to achieve the organization goals (Jain and Saakshi, 2006). Leadership qualities initiate empowerment processes in terms of participation and utilization of business opportunities (Fulton, 2001; Kark, Shamir and Chen, 2003; Chen and Klimoski, 2003; Aryee and Chen, 2006).

Democratic decision process in business organizations such as the cooperative societies can also increase members ‘empowerment through participation. It allows members to elect, remove leaders or to have representatives (Yukl and Becker, 2006). Democracy
decision practices enable cooperative members to regain their voice, control, freedom, choice and create enthusiasm for active participation in making-decision. Another factor is sharing of information; cooperative members’ empowerment is a program to share information about the cooperative societies (i.e. performance, plans, goals, and strategies). It is difficult to expect that cooperative members will participate and make a meaningful contribution to the success of the cooperative societies, unless they have access to basic information of their organization (Glor, 2005; Yukl and Becker, 2006). Sharing power is a process which involves moving decision making downward in the organization hierarchy with intention to promote growth (Erickson et al., 2003; Yukl and Becker, 2006). The most successful approaches of sharing power are survey feedbacks and group participation (Lawer, Mohramm and Ledford, 1998, as cited by Yukl and Becker, 2006).

Cooperative members with unstable economic status find difficult to maintain their memberships as well as participation in self-help groups such as cooperative societies. This is due to inability to meet various conditions of membership e.g. paying share, dues and debts owed to their cooperative societies (TFC, 2006). Motivation may determine degree of member ‘participation as their effective participation in the cooperative society will depend upon the extent to which their expectations are fulfilled (Mgina, 2001). Age also has been observed to have implication on participation. Dolisca et al. (2006) point out that age of people influences their degree of participation in development activities. Likewise Batwel (2008) argues that young people are expected to be more active and ready to participate in development initiatives than old ones.

Gender issues e.g. gender discrimination and misinterpretations of the Cooperative Acts in some cooperative societies are the key elements which affect females’ participation
(Namuhasi, 2012). On the other hand, socio-economic values and norms favor males to be free to participate in various meetings and trainings, and access to information. Cooperative traditions focus on voluntary spirit (URT, 2005; TFC, 2006), hence autonomy is determined by the level of members’ participation in cooperative activities. In other words, government interference in cooperative management implies loss of autonomy of members which discourage participation, and if this occurs the cooperative societies will be seen as government institutions and not serving members’ interests (Mgina, 2001).

2.1.4.3 Determinants of accountability

Accountability is affected by reports disclosure, performance assessment and evaluation, organization structure, participation, self-regulation, and social auditing. Disclosure statements and reports are tools which are widely employed to achieve accountability when they make such reports and legal disclosures available (i.e. monthly, quarterly or annually) to the public or oversight bodies (Ebrahim, 2003). Performance assessment and evaluation is another set of tools for facilitating accountability which includes various forms of evaluation e.g. performance assessment which tends to focus on projects, evaluations have potential on focus on organization change particularly through capacity building (Ebrahim, 2003).

Randle (2005) expresses organization structure as the patterned arrangement of specified roles to be performed by people. It provides a framework and tools that are used to promote accountability and performance standard e.g. roles and responsibilities and strategic plans. Through accountability mechanism, participation is a process of accountability rather than a tool and is ongoing routines in an organization. Participation in this case refers to information about a planned project being made available to the
public, and can include public meetings, or a formal dialogue e.g. contract farming project in the cooperative societies. On the other hand, participation includes public involvement in actual project-related activities and also, participation enables people to own development initiatives through social movement, for example (Ebrahim, 2003).

Self-regulation refers specifically to efforts of an organization to develop standards or codes of behavior and performance for illustrative purposes and address their own problem while retaining some integrity. The content of these codes should agree on the key principles and ethics of development and they should provide guidelines on organization management (Ebrahim, 2003). Social auditing is defined as a process through which an organization assesses reports and improves its project performance and behavior through stakeholders’ dialogue. It integrates other elements of the accountability mechanisms e.g. report and disclosure statement, performance assessment and evaluation, participation and self-regulations. Also, social auditing can serve as a tool for strategic planning in business organizations (Ebrahim, 2003).

2.1.4.4 Determinants of utilization of the available opportunities

Factors that determine effectiveness of utilization of the available business opportunities are managerial skills, government support, financial and market services, legal and regulatory framework, networking, and conducive environments. Khan (2008) argues that most cooperative societies do not have qualified staff with managerial competence (i.e. hired staff and boards). Nyoro and Ngugi (2007) concluded that only cooperative societies with qualified staff can be successful. This view is supported by Martin and Stainess (2008) who argues that, lack of managerial experience and skills are the main reasons for the failure of firms. Hence, managerial knowledge and skills and attitude contribute to
personal effectiveness and utilization of the available business opportunities e.g. planning business volumes, risk management and competitive strategies (Hellriegal et al., 2008).

Government support in terms of tax incentives, market information, and grants are essential for effective utilization of business opportunities (Mnenwa and Maliti, 2009). For example grants are needed to ensure sustainable empowerment in the cooperative societies, since empowerment programs need investment in a range of necessities such as financial and physical resources in its implementation framework at different levels (Kjeller et al., 2003). Government should also create conducive business environments, which refers to all factors both inside and outside the organization including factors which influence the successful existence of the organization (Smit et al., 2007). For business to survive, and expand, the business environment should not be too restrictive for new established businesses, but should promote entrepreneurship development (Delmar and Wiklun, 2008).

Financial and Market services are vital for most business development but the cooperative societies are characterized by both lack of a market and market information, poor infrastructures and lack of economies of scale. As a consequence, lack of capital to invest constrains business growth and utilization of the available opportunities (Cassar, 2004). Technical skill is the key factor for success and survival of any business organization, as they are needed for developing the quality of product and product productivity as well as business decision making (Mnemwa and Maliti, 2009). Similarly, networking helps business organizations to tap resources e.g. information on loans and markets in external environment successfully (Okten and Osili, 2004).
A cooperative success and sustainability is influenced by its ability to acquire information about its competitors and customers (Kyriankopoulos et al., 2004). Legal and regulatory framework e.g. registration, taxation, and licensing might influence the expansion and utilization of the available business opportunities. Weak legal and regulatory frameworks that cannot prevent contract breaching, corruption and manipulative behaviors from hurting the farmers’ cooperatives societies cannot induce the utilization of the business opportunities (Nyoro and Ngugi, 2007). Furthermore, this study assumes that utilization of the available opportunities is facilitated by supportive environments e.g. good linkage at all levels of the cooperative societies from the members of primary cooperative societies up to the federation and members’ organizational capacity (URT, 2005). Members’ organizational capacity refers to the ability of members to work together which influence the realization of the empowerment initiatives.

2.1.5 Measuring empowerment

There are various ways of measuring empowerment. Malhotra et al. (2002) expressed that empowerment can be measured using comprehensive frameworks that describe the various dimensions of empowerment. The framework should employ different levels of specificity and presents the essential elements of the empowerment such as economic, socio-cultural, familial/interpersonal, legal, political and psychological dimension.

According to Del val and Lloyd (2003), empowerment can be measured using a tool with two components (i.e. the degree of extent and dimension). First component: by degree of extent we refer to the people taking part in the empowerment programs. Thus, the degree of extent is thus divided into hierarchical levels. In the second component, dimension is divided into three categories that are formal or informal; direct or indirect, and the degree
of influence of employees along the decision making process. First, the formal or informal
teracter of the kind of involvement. Empowerment is formal when there are official and
recognized channels to put it into practice (Locke and Schweiger, 1979, cited by Del val
and Lloyd, 2003), that is to say, there are certain norms or rules that impose or guarantee
employee participation (Dachler and Wilpert, 1978; Harber et al., 1992, cited by Del val
and Lloyd, 2003). The second dimension is the direct or indirect way of empowerment
(Cole et al., 1993, cited by Del val and Lloyd, 2003) considers empowerment is
characterized for being direct instead of through intermediates. Finally, the last dimension
in this second component of empowerment is the degree of influence of employees along
the decision making process (Del val and Lloyd, 2003). Further, empowerment is multi-
dimensional (Malhotra et al., 2002), consequently, the construction method of human
development indices measure empowerment (Human Development Report, UNDP, 2005,
Varghese, 2011).

2.2 Cooperative Society

2.2.1 The origin of cooperative society

A cooperative society is defined as an autonomous association of persons united voluntary
to meet their economic, social, and cultural needs and aspirations through a jointly owned
and democratically controlled enterprise (TFC, 2006; Mellor, 2010). In Tanzania, the
cooperative society is also known as a primary cooperative society or society (URT,
2003). The earliest idea of cooperative philosophy originated in Great Britain around the
late 18th and early 19th century (Thomas and Hangula, 2011). The Rochdale Pioneers were
not the first group to try to form a cooperative, but they are generally regarded as the
prototype of the modern cooperative society following their first introduction of a set of
principles known as the Rochdale principles which were regarded as ethical code for conducting in the cooperatives (Rhodes, 2009).

2.2.2 Cooperative development globally

According to Rhodes (2009), throughout the 1800s, the cooperative societies initiated and maintained a solid emphasis on carrying out education program in collaboration with workers’ association in order to achieve members’ empowerment through improvement of members’ intellectual capabilities. By 1890, they had been involved in running education infrastructures e.g. libraries, special classes for women, and correspondence courses. The education projects and uninterrupted growth contributed to the expansion of the cooperative societies in other countries in Europe (Rhodes, 2009). Recent survey in developed countries shows that, the cooperative sector has invested a lot in empowerment of both cooperative members and the general public. It supports know-how and trainings related to cooperative issues such as cooperative management, cooperative governance, accounting and human resource development (Pollet and Develtere, 2003).

2.2.3 Cooperative development in Africa

In Africa cooperatives societies have gone through various phases: pre-colonial, colonial, post-colonial (independence) and post liberalization. Unlike in most developed countries, the emergence of earlier cooperative societies in African countries in the 1900s was for the interests of colonial administration (Develtere at el., 2008, Bee, 2009). The main intention in establishing these organizations was to have instruments through which they would implement their socio-economic policies (Develtere at el., 2009). For example, the British wished to promote and protect the interest of white settler farmers in order to enhance their productivity for export to Europe (Lolojih, 2009). On the other hand, the French wished to
use cooperative societies for their policy of assimilation. In Belgium territories, cooperative developments were linked to paternalistic approval of the colonial administration. In the Portuguese territories, the story was not much different and agricultural cooperative were merely functional appendage of rural extension work of semi-public agencies (Pollet and Develtere, 2007).

Right after attaining national independence between 1950s and 1960s, most African countries including Tanzania embraced the cooperative societies as tools for implementing government policies (TFC, 2006; Mukarugwiza, 2010). This led to rapid expansion of cooperative societies in Tanzania. Consequently, following the Arusha Declaration in 1967, state control over agricultural marketing through cooperative societies expanded considerably to implement the government policies (Maghimbi, 2010). During the 1970s, cooperative societies became unpopular to the government because they were unable to achieve the government’ expectations of implementing and building a spirit of self-reliance during the Ujamaa period (TFC, 2006). As a result, following the poor performance of cooperative societies, they were abolished in 1976 (Uliwa and Fischer, 2004).

Marketing boards were established to handle cooperative responsibilities, but they were unstructured and had no capacity to carry out prescribed functions. Few years later the government realized the mistakes of introducing marketing boards which were unable to achieve their objectives such as providing price incentives to farmers. Hence, the government revived the cooperative societies by the Society Act of 1982 and they began their operations during 1984-1985 seasons (Maghimbi, 2006). By 1990s, the government had already started to change its attitude towards cooperative societies, due to the
underperformance of the cooperative societies (Maghimbi, 2010). It was during this time that foreign financed programs to support cooperative movements in Tanzania completed (Mgina, 2001).

Despite the Cooperative Societies Act of 1991 and the 1997 Cooperative Development Policy, problems in the cooperative development have persisted (URT, 2005). However, following the introduction of trade liberalization, the governments in Africa withdrew their supports to the cooperative societies which struggled to compete with the private sector (Lolojih, 2009, Maghimbi, 2010). The main constrains has been the inability of the societies to operate under a liberalized economy and weak institution management (URT, 2005). Most of the cooperative societies became bankrupt due to lack of efficiency and some of them collapsed because of their non-viability (Pollet et al., 2008). Consequently, the cooperative societies were unable to provide their members with service they needed (Maghimbi, 2010). Even after the completion of the first phase of the reforms in the late 1990s, the cooperative societies were not prepared for the reforms yet (Develtere at el., 2009).

### 2.2.4 Cooperative reform in Tanzania

In the case of Tanzania, the 2000 Presidential Committee on the Revival, Strengthening and Development of Cooperatives was introduced to find out problems that were hampering the development of the cooperative societies (Maghimbi, 2010). The committee came up with seven chronic problems that included: inappropriate structure of the cooperative societies; weak capital base; poor management; inappropriate policy and legal environment; weak cooperative support institutions; the cooperatives out-reach limited within a few sectors and lack of cooperative education and training (URT, 2005).
The government responded to these problems by introducing the promulgation of the new Cooperative Development Policy of 2002 and the enactment of the new Cooperative Societies Act of 2003, so as to re-establish cooperative traditions with the importance in the economic lives of the people (URT, 2003, TFC, 2006). Thus, second phase of cooperative reform was unavoidable. To achieve this, Cooperative Reform and Modernization Program was introduced in 2005, and the cooperative members’ empowerment became a major concern (UTR, 2005).

2.2.5 Cooperative reform and modernization program (CRMP)

The Cooperative Reform and Modernization Program is a guideline that deals with the chronic problems of cooperative development in Tanzania. It consists of workable strategies and plans of the 2002 Cooperative Development Policy, the Cooperative Societies Act of 2003 and other initiatives that aim at transforming the cooperative societies to become organizations with capability of fulfilling members’ economic and social needs (URT, 2005: 4). The Cooperative Reform and Modernization Program has specific objective that, among other things, emphasizes promotion of members’ empowerment through provision of education, knowledge, and skills in the cooperative societies, and proposed interventions involve carrying out participatory cooperative education programs for members; conducting targeted training to improve knowledge, and popularizing new Act on power and authority of members (URT, 2005).

2.2.6 Cooperative policy in Tanzania

The vision of a cooperative system focuses on to fulfill cooperative members’ social and economic aspirations. The mission is to develop cooperatives that are member based; work for the betterment of members’ own economic and social development, and operate
competitively, and care for present and future members. Based on the mission of cooperative development, the main objectives of the 2002 Cooperative Development Policy are to encourage the establishment of economically strong cooperatives that are member–owned and member-controlled; protect cooperative business operations against unfair competition; encourage internal cooperative capital formation; encourage the provision of cooperative education and training and research services that focus on member empowerment (URT, 2002).

2.2.7 The importance of cooperative societies

Traditionally, the cooperative societies are established by members themselves for creating conducive environment for better and reliable markets in order to get good prices for their produce (Mgina, 2001). The cooperative societies operate in democratic and good governance manner without middlemen (i.e. agents) to profit at the expenses of cooperative members. They aim at improving socio-economic conditions of cooperative members who are farmers (URT, 2003). Since its establishment in 1983, the cooperative societies play part in input supply provision through credit and promotion of cash crops (Izekor and Alufohai, 2010). They assist cooperative members to dispose off their produce by providing efficient marketing systems (Khan, 2008). By collectively marketing of the cooperative members’ produce, there would be some control over the price and the flow of some commodities into the market, which would result in the increase of food, industrial raw materials and improved rural sectors, overall national development through agriculture sector, which employs more than 85 % of total population (ILO, 2010). Thus, as majority of cooperative members live in remote areas where private traders cannot reach (Maghimbi, 2010), the cooperative societies are regarded as vital instruments for serving the poor better compared to other organizations (Bhuyan, 2007).
2.2.8 The Importance of empowerment of cooperative members

According to Nayaran (2002), empowerment results in individual’s access to information. As long as information is power, an informed cooperative member, is better equipped to take effective actions for organization development. Greasley et al. (2008) studied empowerment through interview of employees, and found out that they felt empowered when they have decision making ability at work. Empowerment brings about innovativeness among cooperative members (Chegini, 2010); proactive behavior to cooperative members (Kirkman and Rosen, 1999, cited by Spreitzer, 2007), managerial accountability (Kanger and Kanengo, 1988; Spreitzer, 1995, cited by Bagheri et al., 2011), effectiveness among cooperative members (Hatami et al., 2012), commitment (Degner, 2005); cooperative members’s productivity (Koberg et al., 1999, cited by Spreitzer, 2007); positive work attitudes to cooperative members(Spreitzer, 2007), and cultivate entrepreneurship mentality (Chegini, 2010).

Moreover, empowerment is a tool that aligns individuals e.g. cooperative members and organization goals with belief that the organization’s growth will follow their interests (Miri et al., 2011). It leads to greater demand for accountability in an organization (Thomas, 2007). In fact, when empowerment is realized, it lead to the effective functioning of an organization (Davland et al., 2011), hence empowerment is instrumentally important for achieving positive development outcomes and well-being of life (Tripathi, 2011).

2.3 Summary of the chapter

According to the literature review above, there are various determinants influencing components of empowerment, but only few of them have been selected for this study as explained in the conceptual framework (Fig. 1) and paragraph 3.7. The literature review revealed that a first issue in empowerment is access to information. It is determined by
level of awareness, bureaucratic culture, social relationship, organization interest, attitude, and infrastructure factors e.g. roads. Second is members’ participation which is determined by factors such as education level, services to customers, leadership qualities, and democratic decision process. Third is accountability, and its determinants are report disclosure, performance assessment, organization structure, participation, self-regulation, and social auditing. On the other hand, utilization of the available opportunities is determined by management skills, government support, financial and market services, regulatory framework, networking, and conducive business environments.

The literature review above also gives an account on origin and development of cooperative societies through various phases. Though cooperative development approach in Europe differs from that of African cooperatives, all cooperatives adhere to the same values and international cooperative principles. Moreover, it had been revealed that cooperative reform initiative by the Tanzania government to address the chronic problems in the cooperative societies such as members’ empowerment, has not yet achieved its objectives. However, the literature review outlined strategy of the current cooperative policy (i.e. the 2002 Cooperative Policy and CRMP) to recover cooperative tradition in Tanzania. Finally, the literature review above explained the importance of empowerment in business organizations such as cooperative societies.
CHAPTER THREE

3.0 METHODOLOGY

3.1 Description of the Study Area

3.1.1 Location and land area

Mwanza Region lies in the northern part of Tanzania, between latitudes 1° 30’ and 3° 0’ south of the Equator and longitudes 31° 45’ and 34° 10’ east of Greenwich. It borders Kagera Region to the west, Geita Region to the south west, Simiyu Region to the south and southeast and Mara to the northeast. The northern part of Mwanza is surrounded by Lake Victoria, which in turn separates the region from neighboring countries of Uganda and Kenya. Mwanza Region occupies a total area of 26 360 sq. km, out of which 12, 921 sq. km is dry land and 13, 439 sq km is covered by Lake Victoria. Therefore, 51% of the region surface is water, hence in terms of land area the region is one of the smallest in Tanzania Mainland. The region was purposively selected as the study area due to the fact that it has history of having the cooperative organization i.e. VFCU and Regional Cooperative currently known as NCU, which had successful performances in history of cooperative sector in Tanzania (Uliwa and Firscher, 2004). Unfortunately, members’ empowerment in 343 member societies under NCU seems not to be achieved (NCU, 2012, MRCO, 2013a).

3.1.2 Administrative units and population trend

Mwanza is divided into seven districts namely Magu, Ilemela, Nyamagana, Ukerewe, Kwimba, Misungwi, and Sengerema. The main ethnic group is the Sukuma which constitute of 90% of the population. Other ethnic groups are the Kerewe in Ukerewe District, the Zinza, and the Sumva which concentrated mainly in Sengerema District.
Moreover, in the urban district of Mwanza, many ethnic groups found in Mwanza Region are the Haya, Nyamwezi, Kurya, and Jita. According to the 2012 National Census, Mwanza Region has a total of population of 2,772,509 which comprise of 1,360,381 males and 1,412,128 females, and has average annual population growth rate of 3.0%. The region has population density of 293 people per square kilometer (NBS, 2012). Mwanza is the second region with the highest population after Dar-es-Salaam.

3.1.3 Climate conditions
Mwanza Region experiences short rains fall between October and December and the long rains from March to June. The average annual rainfall of Mwanza is about 930 mm varying from 1800 mm in the western parts of Ukerewe Island to 750 mm in the southern and south-eastern parts of the region (MRCO, 2013). The temperature in the region is to some extent influenced by Lake Victoria. About 25° - 28° being generally the average maximum temperature from September to December. The cool dry season from June to August experiences low temperature which range between 20° and 11° (MRCO, 2013).

3.1.4 Socio-economic aspects of Mwanza Region
The main economic activities carried out by Mwanza residents are agricultural production, livestock keeping and fishing. Major food crops in Mwanza are maize, cassava, sorghum, millet, sweet potatoes and legumes (beans/peas). Maize, cassava, and sweet potatoes constitute about 71% of all food crops grown in the region. Cotton is regarded as the main commercial crop in the region (MRCO, 2013). Subsistence farming is the main form of farming in the region. Big fishing companies and packaging industries using modern fishing gears and vessels are still carrying out commercial fishing. In recent years,
agriculture has taken second position followed by mining which operates in small scale (MRCO, 2013).

### 3.2 Description of Nyanza Cooperative Union (NCU)

Nyanza Cooperative Union formally known as Regional Cooperative was officially re-established in 1984, and registered as Nyanza Cooperative Union (1984) Limited or NCU(1984) Limited with its 343 affiliated member societies (MRCO, 2011a). The core business of NCU is to buy and gin cotton in Mwanza Region. The main objectives of the Union are; to improve socio-economic conditions of cooperative members particularly to improve income earning by increasing productivity; to provide cooperative education and appropriate training to members; to collect and sell cotton and other commodities; and to procure agricultural inputs for the affiliated member societies (NCU, 2007, ). In the early 1990s, the Union expanded and made dubious investment in oil mills, rice mills, retail shops, hostels, a bag factory, cotton production, and transport fleet (Uliwa and Fischer, 2004).

Membership in NCU is voluntary. Some of individual members’ rights are; right to vote and to be voted for, right to attend and participate in society meetings, and right to be heard (NCU, 2007). Members also have obligations such as to comply with by-laws, code of conduct, internal regulations, procedures, to pay entry fee buy share, and pay other society dues. The Union is democratically managed; Board Members of the affiliates are elected democratically to form Governing Board (MRCO, 2013a). One representative from each Primary Cooperative Societies is elected by the members in their annual general meeting to represent the particularly Primary Cooperative Society in the NCU annual
general meeting (NCU, 2007). The resolutions passed at the NCU annual general meeting are circulated to members via their Primary Cooperative Societies.

According to the 2007 By-laws of NCU, day to day activities are guided by the following agreements:- NCU should buy agricultural products particularly cotton from the members; in case of selling cotton to business people without consulting NCU, the member societies should pay fine to the Union depending on the value of business done; there should be consultation between the Union and the Primary Cooperative Societies before hiring storage facilities to non-members; and NCU has to serve the member societies by providing services to them (NCU, 2007). Like other business organizations, NCU is facing difficult in its business. Falling price for cotton and lack of transparency are among the key challenges which have shaken the Union (Uliwa and Fischer, 2004). However, the government has been rejuvenating NCU by bringing in new reform policies such as introduction of multipurpose cooperatives which can make the Union and its affiliate member societies to be efficient and healthier economically (MRCO, 2011b).

3.3 Research Design

This study employed a cross-sectional research design due to the nature of the study which allowed the collection of data at one point in time. The researcher was convinced that the design would be appropriate for this study, as it is quick, and appropriate for simple statistical descriptive purpose and interpretation. The design also is economical and allows comparison of the variables at only one point, at particular time (Saunder, 2003).
3.4 Sampling Procedures and Sample size

Purposive and stratified random sampling procedures were employed to select the study units. The sampling was done in two stages. The first stage involved selection of study samples for the first unit of analysis i.e. cooperative members, which was used to determine socio-economic factors influencing empowerment. Based on performance of members’ empowerment, a purposive selection of cooperative societies was done in 3 districts from the cooperative register at Regional Cooperative Office, Mwanza. Then, 10 cooperative societies from each of the 3 selected districts were identified. This was followed by the selection of 5 members from each of the 30 selected cooperative societies to generate 150 members as respondents. Stratified random sampling is a sampling technique whereby the total population is divided into sub-groups before selection of the samples. This is to ensure representation of all members of the population. Thus, a total of 4512 members was divided into two sub-groups (rural and urban/trading centres), then stratified samples of 150 respondents were randomly selected from the sub-groups using equal proportional method of 0.0332. Rural based cooperative societies had 107 respondents as well as the urban cooperatives had 43 respondents for the sample size, which was considered as reasonable for statistical analysis (Hair et al., 2006).

Second stage involved selection of the samples for the second unit of analysis that is cooperative societies as organizations (i.e. represented by cooperative officials) which were employed to complement the first unity of analysis. They were mainly employed to explore cooperatives related factors (i.e. institutional and supportive environmental factors) that influence members’ empowerment. Thus, thirty five cooperative societies were purposively selected from each of the 3 selected districts which give a total of the 105 cooperative societies. Moreover, 24 participants in 3 FGDs were identified to
capture rich and detailed information about feelings of people on the study. Nine informants were purposely selected based on their knowledge on issues under the study. They comprised of Regional and District Cooperative Officers, VEOs, Village chairpersons and local chiefs. The study therefore interviewed 288 respondents, but the analysis based on 255 respondents.

3.5 Data Collection Methods

Data were collected from primary sources. Primary data were collected through structured and semi-structured interviews. FGDs were also conducted to collect primary data, while personal observations particularly visits to the various cooperative societies were of much usefulness to see the real situation of members’ empowerment in the study area.

3.5.1 Primary data collection

The study was carried out in two phases. The first phase involved carrying out reconnaissance survey and PRA exercises /personal observation, while the second stage involved actual survey. Reconnaissance survey preceded the actual survey to get a general picture of the population. During this survey, pre-testing of questionnaires was done to check for clarity, comprehensiveness, redundancy, and meaningful of the items, to ensure that the amount of time for filling the questionnaires was not excessive and assess the reaction of respondents.

For this study, the pre-testing of the questionnaires was done in Mkuyuni, Mwanza District. First, there was an appointment to meet some cooperative members of Bulwa Cooperative Society and their Cooperative Manager on 20th November 2012. The day
when the pre-testing was taking place, self-administered questionnaires were distributed to fifteen cooperative members and were completed by them. During the pre-testing exercise, the researcher asked the cooperative members if they were facing any difficult or they did not understand any word in the questionnaires and responses were noted. Some cooperative members were illiterate, and the researcher had to follow their responses in order to complete the questionnaires. Thereafter, necessary adjustments were made according to the real situation observed in the pre-testing period to suit the collection of desired data. A combination of information gathering techniques, including structured and semi-structured interview, FDGs and direct observation were employed in the data collection.

3.5.1.1 Self-administered questionnaire

Self-administered questionnaire refers to a questionnaire that a respondent completes on his/her own. This study employed structure and semi-structured interview techniques (Appendices 2 and 3) to gather data. Among solicited information by the self-administered questionnaire were: biographical information of individual cooperative members and cooperative officials who represented cooperative societies as organizations, and predetermined factors influencing members’ empowerment, suggestions and recommendations. Later, self-administered questionnaire was prepared, pre-tested, revised and administered prior to the field visit in order to see if questions in the questionnaire were understood and addressing the challenges under the study. The pre-testing enabled some modifications to be made on the original questionnaire to suit the study objective and thus some questions were dropped or reorganized. This approach of data collection provided enough information for this study. Although some of the respondents were unable to complete the questionnaires on their own because they were illiterate. To
address this challenge, the researcher had to consult to the respondents and follow their views to complete these questionnaires.

3.5.1.2 Focus group discussions

Focus group discussions are series of structured, guided discussions that aim at gathering data for scientific purposes (Billson, 2006). FGDs were primarily conducted to explore in-depth information which was recorded using tape recorder after getting the respondents’ permission, in order to get insight which would help to generalize quantitative data. A total of 3 FGDs, each group with 8 members were conducted in three villages of Kanyelele, Kadashi and Nyamasale in Misungwi, Kwimba and Sengerema Districts respectively. Groups of male and female (participants) who had greater knowledge on the issue to be discussed were involved and gender balance was considered in FGDs. The researcher employed the checklist (Appendix 4) to guide the group discussions, and the information collected complemented information given by the respondents during the survey. This is explanatory approach that aimed at creating a dialogue with cooperative members and getting necessary information from them through participatory communication. During the discussion, the discussants expressed their concern on various issues on members’ empowerment.

3.5.1.3 Personal observation

Qualitative data was collected through personal observation whereby direct observation of an activity, behavioral relationship, network in the field was done. The observer (researcher) went beyond outward appearance and used personal communications with respondents to study their perceptions, belief, motives, values and attitudes of cooperative members and leaders, as well as communities being studied. This method was useful in
collection of accurate data from respondents. It was also used in interpretation and in comparing and confirming data obtained from other methods of data collection.

3.6 Data Analysis Procedures

3.6.1 Qualitative data analysis

Qualitative data were summarized and coded to ensure that they were in the form suitable for addressing the research questions. This was done to ensure that origin meaning of the statements by respondents on factors that influence members’ empowerment were maintained. Content analysis was employed to analyse FGDs’ verbal, opinions, and comments so as to ascertain responses obtained from completed questionnaires, and later the recorded dialogues helped the researcher to digest data and determine attitude and beliefs of respondents as well as the whole community.

3.6.2 Quantitative data analysis

The study made use of Statistical Package for Social Science (SPSS) version 16 to analyse the quantitative data. Data were collected, summarized and coded to ensure that they are in the form suitable for addressing research questions and suit statistical data analysis procedures. Descriptive analysis was employed to analyse the data for the objectives of the study and results were presented in the forms of frequencies, percentages, indices and pie charts.

For inferential statistics, a set of predictor variables of factors influencing members’ empowerment was determined using a binary logistic regression model. The choice of the binary regression analysis complied with the binary response in this study. The statistical significance of the relationship between covariates and predictor was tested by the model–chi square. The log-likelihood and Negelkere R square were used to test overall model fit.
The binary regression model is the natural log of the probability of being one group divided by probability of being in the group (Pampel, 2000, Hosmer and Lemeshow, 2000). The linear regression equation creates the logit or log of the odds as follows:

\[
\log\left(\frac{P}{1-P}\right) = \beta_0 + \beta_1 x_1 + \beta_2 x_2 + \cdots + \beta_n x_n + \epsilon
\]

Where:

- \(L_{\log}\left(\frac{P}{1-P}\right)\) = the odds of an event occurring
- \(\beta_0\) = Constant term of the model
- \(\beta_1, \beta_2, \ldots, \beta_n\) = Independent variable coefficients where a negative sign would mean the factor does not influence members’ empowerment, and vice versa is true.
- \(X_1, X_2, \ldots, X_n\) = Independent variables
- \(\epsilon\) = Natural logarithm base (approximately 2.71)

3.6.3 Specifications of binary regression model

Binary regression models were specified and employed for data analysis as follows:

**Objective two:**

\[
L_{\log}\left(\frac{P}{1-P}\right) = \beta_0 + \beta_1 (FAMILZE) + \beta_2 (OCCUPT2) + \beta_3 (HOURS) + \beta_4 (ATTEND) + \beta_5 (CONVEN) + \beta_6 (OPINION) + \beta_7 (OPINTIMES) + \beta_8 (COOPED) + \beta_9 (QUALITY) + \beta_{10} (ELECTION)
\]

...............................................(2)
Where:

\[ \ln \left( \frac{P_i}{1-P_i} \right) \]

is dependent variable which is the natural logarithm of the probability of members’ participation \( P_i \) divided by the probability of no members’ participation \( 1 - P_i \). It takes the value of 1 for members who participate and 0 for members who do not participate in the cooperative activities (Power and Xie, 2000). However, to understand whether there is participation in the cooperative societies, questions were asked to the members and majority of the opinions was taken.

\( \chi_1 = \text{FAMILZE (cooperative member’ family size)}: \) larger household would reduce the possibility of participation because the head of the household will concentrate on looking after his family. Thus, it is assumed that family size negatively affect cooperative members’ participation, hence a negative sign on the coefficient would be expected.

\( \chi_2 = \text{OCCUP2 (cooperative member’ secondary occupation)}: \) involvement in secondary occupation is negatively related to the member’ participation and utilization of the opportunities in cooperative societies and result to a negative sign on the coefficient.

\( \chi_3 = \text{HOURS (hours spent in cultivation per day)}: \) negatively influence members’ participation, due to that spending longer time for cultivation per day, reduces the likelihood of members’ participation in cooperative activities such as meetings. Therefore a negative sign on the coefficient would be expected.

\( \chi_4 = \text{ATTEND (attending cooperative meeting)}: \) cooperative members discuss issues and get feedback on cooperative development from their leaders through meetings. It is
assumed that regular attendance to meetings is positively related to members’ participation, hence a positive sign on the coefficient in the regression results.

\( \chi_5 = \text{CONVEN (timely convening meetings)}: \) This has positive effects on members’ participation and would induce members’ participation. Members tend to participate effectively in cooperative activities, only if they get information about issues in time and vice versa is true. Therefore, a positive sign on the coefficient would be expected.

\( \chi_6 = \text{OPINION (members’ opinion)}: \) expected to increase the likelihood of members’ participation. This is due to the fact that through provision of opinion or inputs, members are energized for participation, hence a positive sign on the coefficient.

\( \chi_7 = \text{OPINTIMES (extent of members’ opinions)}: \) would increase the likelihood of members’ participation. If members provide opinions frequently and cooperative management take them positively for implementation and a positive sign on the coefficient would be expected.

\( \chi_8 = \text{COOPEDU (Cooperative education)}: \) would positively result to the members’ participation as they will be taught their rights and responsibilities and obligations and a positive sign on the coefficient in the regression results would be expected.

\( \chi_9 = \text{QUALITY (leadership qualities)}: \) increases the likelihood of members’ participation. It is assumed having leadership with enough education and qualifications, would lead to problem solving, motivating others, honesty, respect for others, integrity, practising participatory approach, listening to others, delegating, self-discipline, communicating, and fostering collaboration. If leaders lack these qualities, members will
not properly participate and a positive sign on the coefficient would be expected for good leadership.

\[ x_{10} = \text{ELECTION (free and fair election):} \] democratic practices like free and fair election in cooperative society would encourage members’ participation because they think that their rights to choose have not been deprived. As a result, a positive sign on the coefficient in the regression results would be expected.

Objective three:

\[
L_d[P(1−P)] = \beta_0 + \beta_1 (LEDUCT) + \beta_2 (AREPORT) + \beta_3 (IREPORT) + \beta_4 (PFFREPORT) + \beta_5 (OWNERSHIP) + \beta_6 (JOBDESP) \ldots (3)
\]

Where:

\[
L_d[P(1−P)] \text{ is dependent variable which is the natural logarithm of the probability of holding officials/leaders accountable \( P \) divided by the probability of not holding officials/leaders accountable \( 1−P \). It takes the value of 1 for members who hold their officials/leaders accountable and 0 for members who do not hold their officials/leaders accountable (Wooldridge, 2003). In addition, to find out whether cooperative members hold their leaders accountable, questions were asked to the members and majority of the opinions were noted.}

\[ x_1 = \text{EDUCT (member’ education level):} \] Unlike a cooperative member who is illiterate, educated members would be more positive in social–economic development initiatives. Hence, it is expected that the more the leaders are educated, the more they are likely to be held accountable and the coefficient would have a positive sign.
\( \mathcal{X}_2 = \text{AREPORT (auditing report)} \): disclosure of auditing reports to the cooperative members is positively related to the members’ ability to hold their leaders accountable. In case of theft of cooperative properties, members would suspend/terminate the cooperative leaders. Consequently, a positive sign on the coefficient would be expected.

\( \mathcal{X}_3 = \text{IREPORT (income and expenditure report)} \): disclosure of cooperative reports such income and expenditure reports to members enable to understand financial position of a cooperative society. In case of misusing cooperative fund in the reports, it would make members to hold their cooperative leaders accountable for example. Thus, a positive sign on the coefficient would mean that an income and expenditure report is positively related to the cooperative leaders’ accountability.

\( \mathcal{X}_4 = \text{PFREPORT (performance evaluation report)} \): it is expected that cooperative societies would timely disseminate performance reports to the members so that they can understand achievements and failures. Thus, a positive sign on the coefficient is expected implying that performance evaluation reports are more likely to increase members’ ability to hold their leaders, due to disclosure of facts on the cooperative status.

\( \mathcal{X}_5 = \text{OWNERSHIP (cooperative member’ ownership)} \): if cooperative members would be informed on planned activities before, they would be able to digest and take decision which may be for cooperative development. Cooperative members might develop patriotism and feelings of ownership of cooperative properties. Consequently, members’ feelings of ownership are positively related to ability of holding cooperative officials/leaders’ accountable. Hence, a positive sign on the coefficient would be expected.
\( x_0 = \text{JOESP (job description):} \) is an official written description of the responsibilities and requirements of a specific job, often one agreed between employer and employee. If cooperative leaders perform below the expected standard, disclosure of job descriptions to the members would increases the odds ratio of accountability, thus result to a positive sign on the coefficient.

**Objective four:**

\[
\frac{Ld[P(1-P)]}{P} = \beta_0 + \beta_1 \text{(SKILLS)} + \beta_2 \text{(LEDUCT)} + \beta_3 \text{(LEFAMILZE)} + \beta_4 \text{LOCCUPT2} + \beta_5 \text{(LOAN)} + \beta_6 \text{(GODOWN)} + \beta_7 \text{(MOBILZ)}
\]

\( \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ld…..
\( \chi_2 = \text{LEDUCT (Leader’ education level):} \) unlike a cooperative leader who is illiterate, educated one would be more positive in social –economic development initiatives. Hence, it is expected that the more the cooperative leaders are educated, the more they would participate in utilization of the available opportunities in the cooperative societies and result to a positive sign on the coefficient.

\( \chi_3 = \text{LEFAMILZE (Leader’ family size):} \) larger households would reduce the possibility of participation because the head of the household will concentrate on looking after his/her family. Thus, a negative sign on the coefficient would assume that larger family size negatively affect cooperative leader’ participation in utilization of the available opportunities.

\( \chi_4 = \text{LOCCUPT2 (Leader’ secondary occupation):} \) involvement in secondary occupation negatively affects a cooperative leader’ participation in utilization of the opportunities in the cooperative societies. As a result, negative sign on the coefficient would be expected in empirical results.

\( \chi_5 = \text{LOAN (loan):} \) would positively influence utilization of the available opportunities and hence result to a positive sign on the coefficient. Generally, no business can be initiated or developed without capital. Therefore, loan in term of finance and agricultural inputs would increase the odds ratio of occurring utilization of the available opportunities and vice versa.

\( \chi_6 = \text{GODOWN (Cooperative godown):} \) utilization of the available opportunities includes hiring cooperative properties such as godowns to business people so as to
generate income. In rural cooperatives, the godowns often remain empty after every cotton season. It is expected that a sign of coefficient in regression results would be positive, implying that hiring godowns is positively related to the utilization of the available opportunities.

\[ \gamma_7 = \text{MOBILZ (member’ ability to mobilize resources)}: \] would more likely increase utilization of the available opportunities. Cooperative societies are self–help organizations which depend on members’ contribution. Briefly, this relationship means the better the members’ social –economic status, the stable the cooperative societies and this relationship would be demonstrated by a positive sign on the coefficient.

3.7 Model selection
Automated selection procedures were used to select best variables for the binary regression models. This approach involves “Forward selection”, “Backward selection” or “step-wise selection”. Backward elimination involves a step wise approach where the procedure tries to remove the most non-significant regressors. This process starts with a complex model progressively eliminating variables that have the largest p -value thus retaining variables that make significant partial contributions to predicting the outcome. Forward selection methods work in the opposite direction. Step-wise procedures combine both methods (Calcagno and Mazancourt, 2010).

3.8 Multicollinearity Diagnosis
Multicollinearity can be defined as a high degree correlation among several independent variables. Though there are several methods to establish multicollinearity, this study employed variance inflation factor (VIF), as a test to diagnose the existence of multicollinearity in the regression models (Pasha and Shah, 2004). It is represented by
VIF \( (\beta_i) = \frac{1}{1 - R^2} \). The VIF measure directly how much the variance of each coefficient is inflated as compared to a situation with uncorrelated \( \mathcal{X} \) variables. If fact, rule of thumb to detect multicollinearity is \( \text{VIF}(\beta_i) > 10 \) (Kennedy, 2003), and the tolerance level method is \( (1 - R^2) < 0.1 \), or (tolerance < 0.1), where \( R^2 \) is the coefficient of determination derived from the cross – sectional regression analysis of each independent variables. If VIF is greater than \( 1/ (1 - R^2) \) or a tolerance value is less than \( (1 - R^2) \), multicollinearity is considered as statistically significant. That is to say, the larger the VIF, the more serious is the multicollinearity problem.

3.9 Limitations of the Study

3.9.1 Time table/schedule conflicts

Basically, cooperative members are farmers who live in rural areas and engaged with farming. Since the study was undertaken during cultivation seasons (November to April) it was a bit difficult to get cooperation from respondents to fill questionnaires in the morning. Hence to ensure that sufficient data for the study to draw conclusions were collected, rescheduling data collection exercise was necessary because the farmers were tired and therefore would have not filled the questionnaires appropriately.

3.9.2 Poor cooperation

Reluctance of some respondents to complete questionnaire particularly in urban and trading centers was another challenge in the data collection. Some respondents were not cooperative due to various reasons. Some argued that they do not see any positive outcome from various researches conducted that promised to address their social and economic problems. With desperation, others refused to fill the questionnaires till they are paid even though they were cooperative members. The researcher had to look other respondents to attain the proposed number of interviewees so as to overcome the encountered challenge.
4.0 RESULTS AND DISCUSSION

4.1 Demographic Data of the Respondents

This section examines respondents’ demographic data that comprise of individual cooperative members and cooperative societies as the units of analysis. It is divided into two parts: general and specific demographic data. The general demographic data provide descriptions of respondents’ characteristics in the sample selected through distribution of sex, marital status, and education level. The specific demographic data include family size, secondary occupation which means non-farming activity, and cultivated land size. Others are time spent in farming per day, membership duration, and awareness on cooperative reform.

4.1.1 General demographic data

4.1.1.1 Sex of the respondents

Table 1 indicates that out of the 150 cooperative members, 70.7% were male and 29.3% were female. Of the 105 cooperative societies, 87.6% were male and 12.4% were female. Thus, male as household heads make more than three quarter (77.6 %) of all respondents (n =255), while female as household heads represent less than quarter (22.3%) implying that, though women are the main agriculture producers in rural areas, they have smaller representation in cooperative societies in the study area. Findings from this study are in line with the findings presented by Omoregbee (2008), who assessed the role of cooperative societies in cocoa production, and found that women were vastly underrepresented in agricultural cooperative in the third world countries. The findings are also similar to those reported by Ibitoye (2012) who indicated that, cooperative membership is usually limited to heads of households who are usually male, taking for granted that husbands have represented their wives.
Moreover, the findings from this study are supported by the views of Baden and Pionetti (2011) who stated that, women are underrepresented due to heavier family workloads and social constrains. During the data collection exercise, the researcher observed that few female who involved in the cooperative activities were either widowed or separated, or not married at all. On the contrary, Attah et al. (2011) found that, males were less represented in cooperative societies than female. This might be influenced by socio-economic values and norms.

Table 1: General demographic characteristics of the respondents

<table>
<thead>
<tr>
<th>Type of demographic data</th>
<th>Cooperative members (n =150)</th>
<th>Cooperative Societies (n =105)</th>
<th>All (n = 255)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Respondents</td>
<td>Percent (%)</td>
<td>Respondents</td>
</tr>
<tr>
<td>Sex distribution</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>106</td>
<td>70.7</td>
<td>92</td>
</tr>
<tr>
<td>Female</td>
<td>44</td>
<td>29.3</td>
<td>13</td>
</tr>
<tr>
<td>Total</td>
<td>150</td>
<td>100.0</td>
<td>105</td>
</tr>
<tr>
<td>Marital status distribution</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>1</td>
<td>0.7</td>
<td>-</td>
</tr>
<tr>
<td>Married</td>
<td>128</td>
<td>85.3</td>
<td>89</td>
</tr>
<tr>
<td>Divorced</td>
<td>8</td>
<td>5.3</td>
<td>2</td>
</tr>
<tr>
<td>Windowed</td>
<td>13</td>
<td>8.7</td>
<td>14</td>
</tr>
<tr>
<td>Total</td>
<td>150</td>
<td>100.0</td>
<td>105</td>
</tr>
<tr>
<td>Education level distribution</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No formal education</td>
<td>10</td>
<td>6.7</td>
<td>-</td>
</tr>
<tr>
<td>Adult education</td>
<td>15</td>
<td>10.0</td>
<td>4</td>
</tr>
<tr>
<td>Primary education</td>
<td>111</td>
<td>74.0</td>
<td>90</td>
</tr>
<tr>
<td>Form four</td>
<td>14</td>
<td>9.3</td>
<td>11</td>
</tr>
<tr>
<td>Total</td>
<td>150</td>
<td>100.0</td>
<td>105</td>
</tr>
</tbody>
</table>
4.1.1.2 Marital status of the respondents

Table 1 shows that out of the 150 cooperative members, 85.3% were married. Similarly, out of 105 cooperative officials, 84.8% were married. This implies that, majority (85.5%) of all respondents (n = 255) belonged to a society which concentrated more in agriculture because of the availability of labour force. This finding agrees with the results on cooperatives issues reported by Mgina (2001) and Mwaikambo (2004), who found that more than 60% of respondents were married.

4.1.1.3 Education level

Table 1 shows that out of the 150 cooperative members, 74% had completed primary education. Of the 105 cooperative officials, 85.7% were standard seven leavers. The table 1 also shows that, none of the cooperative officials were illiterate, but there were 6.7% cooperative members without formal education. Both groups had neither respondents with A-level education, diploma nor degree education. Therefore, the majority (78.8%) of respondents had minimum level of formal education (standard seven). This result is in line with those reported by Agbo (2009) who studied farmers’ perception of cooperative societies in Nigeria and realized that the study sample had higher number (88.5%) of the respondents with primary education. According to Mgina (2006), education is considered as an important factor for change of individuals’ behaviors. It is believed that, education also encourage involvement of individuals in development activities. Besides, through education, individuals become more aware and of the need and scope for social change. Thus, education that impacts curiosity of cooperative members to learn more about cooperative societies, attend training, and seek as well as exchange information with other fellow members and non-members can result into empowerment.
4.1.2 Specific demographic data of the respondents

4.1.2.1 Family size

The study results presented in Table 3 show that, of the 150 cooperative members, 76% reported to have households with 6 family members and above, and out of the 105 cooperative societies, 58.1% had households than 6 family members. Cooperative members had few (3.3%) households which had less than 3 family members, in comparison with cooperative officials who had 7.6 % of their households with less than 3 family members. Thus, out of the 255 respondents, 67 % had more than 6 family members, and they were regarded as larger households. The results are similar to those reported by Ibitoye (2012) who noted that majority of his respondents had large households. He argued that, they lacked education on family planning. On the other side, most of small scale farming in developing countries depends on family labour. Consequently, the more the persons in a household, the more the family labour supply. However, a larger household is believed to pose a burden to the household head or a bread winner, hence involvement in cooperative activities might be an alternative to meet family demand at low cost (Arua, 2004).

4.1.2.2 Secondary occupation

Secondary occupation (non-farming activities) in rural areas is the means of diversifying people’ livelihood and reducing risks associated with agriculture such as natural calamities. If a cooperative member involves more in non-farming activities, consequently, there will be negative effects on his /her participation in agricultural marketing cooperative societies. Distribution by non-farming activities shows that 92.6% of cooperative members and 71.4% of cooperative officials concentrated on agriculture as their main occupation (Table 3). Obviously, 84 % of all sampled respondents (n = 255)
still depend on agriculture as their main livelihood which could influence members’ participation in cooperative activities.

4.1.2.3 Cultivated land size

The results of this survey in Table 3 show that, majority (46.7%) of the cooperative members and 51.4% of cooperative officials cultivate five to ten acres of land. This is closely followed by 44.7%, and 29.5% respondents who cultivate less than five acres in both categories. These results are similar to those presented by Ibitoye (2012) who investigated the performance of agricultural cooperative societies, and noted that the study areas with small farm size were still operating at the subsistence level. Likewise, similar results were reported by Omoregbe (2008) in his study on the roles of cooperative societies in cocoa production, whereas 63.3% of the respondents were mainly cultivating less than four acres. The present study portrays that, the sampled respondents probably underutilized arable land, which could be used to increase cotton production and earn substantial incomes so as to improve their standard of living and generate more revenues for their cooperative societies in the study area.

4.1.2.4 Time (hours) spent in farming per day

From Table 2, the results show that, out of the 150 cooperative members, 63.3% spent 7 – 12 hours in farming, while out of the 105 cooperative officials, 61% spent 3 – 6 hours per day for the same activity. Thus, cooperative members spend more hours per day in farming i.e. cotton production, than cooperative officials. Since agriculture in the study area is labor intensive, it is assumed that the respondents and their family members spend more time (hours) to work in their farms. Consequently, cooperative members neither attend regularly to the meetings nor provide opinions to cooperative managements.
Table 2: Specific demographic characteristics of respondents

<table>
<thead>
<tr>
<th>Type of demographic data</th>
<th>Cooperative members (n =150)</th>
<th>Cooperative Officials (n =105)</th>
<th>All (n=255)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Respondents (n)</td>
<td>Percent (%)</td>
<td>Respondents (n)</td>
</tr>
<tr>
<td>Family size distribution</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than 3 members</td>
<td>5</td>
<td>3.3</td>
<td>8</td>
</tr>
<tr>
<td>3 – 5 members</td>
<td>31</td>
<td>20.7</td>
<td>36</td>
</tr>
<tr>
<td>6 members and above</td>
<td>114</td>
<td>76.0</td>
<td>61</td>
</tr>
<tr>
<td>Total</td>
<td>150</td>
<td>100.0</td>
<td>105</td>
</tr>
<tr>
<td>Secondary occupation (non-farming activities) distribution</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No</td>
<td>139</td>
<td>92.6</td>
<td>75</td>
</tr>
<tr>
<td>Yes</td>
<td>11</td>
<td>7.3</td>
<td>30</td>
</tr>
<tr>
<td>Total</td>
<td>150</td>
<td>100.0</td>
<td>105</td>
</tr>
<tr>
<td>Cultivated land size distribution</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than 5 acres</td>
<td>67</td>
<td>44.7</td>
<td>31</td>
</tr>
<tr>
<td>5 – 10 acres</td>
<td>70</td>
<td>46.7</td>
<td>54</td>
</tr>
<tr>
<td>11 acres and above</td>
<td>13</td>
<td>8.7</td>
<td>20</td>
</tr>
<tr>
<td>Total</td>
<td>150</td>
<td>100.0</td>
<td>105</td>
</tr>
<tr>
<td>Distribution of time (hours) spent in farming per day</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than 3 hours per day</td>
<td>15</td>
<td>10.0</td>
<td>22</td>
</tr>
<tr>
<td>3 – 6 hours per day</td>
<td>40</td>
<td>26.7</td>
<td>64</td>
</tr>
<tr>
<td>7 – 12 hours per day</td>
<td>95</td>
<td>63.3</td>
<td>19</td>
</tr>
<tr>
<td>Total</td>
<td>150</td>
<td>100.0</td>
<td>105</td>
</tr>
<tr>
<td>Membership duration distribution</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 – 4 years</td>
<td>20</td>
<td>13.3</td>
<td>4</td>
</tr>
<tr>
<td>5 – 10 years</td>
<td>40</td>
<td>26.7</td>
<td>13</td>
</tr>
<tr>
<td>11 years and above</td>
<td>90</td>
<td>60.0</td>
<td>88</td>
</tr>
<tr>
<td>Total</td>
<td>150</td>
<td>100.0</td>
<td>105</td>
</tr>
<tr>
<td>Awareness on cooperative reform (CRMP) distribution</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No</td>
<td>136</td>
<td>90.7</td>
<td>84</td>
</tr>
<tr>
<td>Yes</td>
<td>14</td>
<td>9.3</td>
<td>21</td>
</tr>
</tbody>
</table>
According to Table 2, the results show that majority (70%) of the respondents (n = 255) had membership of more than 11 years. This is in line with Motamed et al. (2011) and conform to the results which were reported by Sanni et al. (2012) who did the study on cooperative societies investment and reported in their study that, majority (79.6 %) of the respondents had membership of more than five years. This trend might be attributed to efficiency of the cooperative societies to serve members, which attracted many people to join them in the 1970s and 1980s.

Moreover, the results indicated that out of all respondents (n = 255), very few people (9%) had joined the cooperative societies recently and have membership duration of 1 – 4 years. On the contrary, Ibitoye (2012) indicated the large number of members joining cooperative societies in Nigeria probably due to grants or incentives provided to farmers by government through the cooperative societies. In keeping with the present study, Kgosiemang and Oladele (2012) assert that, the current decreased membership imply that younger men are losing interest in agricultural activities. As such, youth in rural areas move to big cities to look for off-farm’ jobs arguably to attain better life.

### 4.1.2.6 Awareness on Cooperative Reform (CRMP)

Respondents were asked if they have ever learned or heard about cooperative reform, so as to get insight on their understanding in ongoing implementation of reform program. While the implementation of cooperative reform started in 1980s, the results show that, majority of both cooperative members (90.7%) and cooperative officials (85 %) which on average make 86.3 % of all respondents (n = 255) knew nothing about cooperative reform.
program in the study area. This result is similar to the one given by a key informant from VEOs’ office in Kwimba District who said that “...since I shifted to this village about five years ago, I have never seen any training for members organized by the cooperative society“.... Thus, ignorance in cooperative reform still hinders members’ empowerment (URT, 2003).

4.2 Factors That Influence Empowerment of Cooperative Members

4.2.1 Limited access to information among cooperative members

4.2.1.1 Overview

Limited access to information was observed in terms of cooperative members’ failure to understand their responsibilities. Responsibility refers to cooperative members’ rights, obligations and privileges. The researcher observed that, most of the cooperative members do not know cooperative affairs. Some members did not explain a general trend of cooperative activities. Other members seemed not to know what their cooperative societies and leaders were doing and what had been achieved so far at the time. In addition, most of the cooperative members did not know how to exercise their basic rights such as right to be heard; right to vote and to be voted for; and holding their officials/leaders accountable.

4.2.1.2 Perception regarding factors for limited access to information

Respondents were provided with 8 statements to determine their perception on factors for limited access to information among cooperative members in Mwanza Region. The statements were both positive and negative to minimize biasness as much as possible on the studied aspect. The responses were recorded using Likert-scale format in which strongly agree, agree, neutral, disagree or strongly disagree were used for each statement.
As indicated in Table 3, the majority of the respondents strongly agreed with the statements that favor lack of awareness, bureaucratic culture, informal communication, biasness, and officials’ unsatisfactory/negative response as factors for limited access to information. This implies that most of the predetermined factors in the statements are responsible for hindering availability of information among cooperative members in the study area. On the contrary, the respondents did not regard low level of education, unreliable electricity power supply, and lack of cellular networks as reasons for limited access to information.

Table 3: Perception regarding factors for limited access to information (n = 150)

<table>
<thead>
<tr>
<th>Statements</th>
<th>Responses (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low level of education accelerates limited access to information</td>
<td>26.0</td>
</tr>
<tr>
<td>Lack of awareness does not contribute to limited access to information</td>
<td>50.7</td>
</tr>
<tr>
<td>Over-emphasizing procedures does not escalate limited access to information</td>
<td>51.3</td>
</tr>
<tr>
<td>Informal communications are more likely to limit access to information</td>
<td>50.7</td>
</tr>
<tr>
<td>Biasness fuels limited access to information</td>
<td>52.7</td>
</tr>
<tr>
<td>Cooperative officials’ unsatisfactory/negative response result to limited</td>
<td>48.7</td>
</tr>
<tr>
<td>Unreliable electricity power supply in the study area does not result to</td>
<td>27.3</td>
</tr>
</tbody>
</table>
limited access to information
Lack of cellular networks in the study area does not result to limited access to information

For easy comparison, the responses (Table 4) obtained were further grouped into three categories namely: agree, neutral and disagree after combining the results for strongly agree and agree to get column of agree responses, and that of strongly disagree and disagree to get column of disagree responses, and neutral remained as it is as shown in Table 4. This aimed at ascertaining factors that limit access to information and getting general perception of the respondents in the study area.

Table 4: Summarized responses of perception on factors for limited access to information (n=150)

<table>
<thead>
<tr>
<th>No.</th>
<th>Statements</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st</td>
<td>Low level of education accelerates limited access to information</td>
<td>43.3</td>
<td>11.3</td>
<td>45.3</td>
</tr>
<tr>
<td>2nd</td>
<td>Lack of awareness does not contribute to limited access to information</td>
<td>70.7</td>
<td>17.3</td>
<td>10.7</td>
</tr>
<tr>
<td>3rd</td>
<td>Over-emphasizing procedures do not escalate limited access to information</td>
<td>68.0</td>
<td>16.0</td>
<td>14.7</td>
</tr>
<tr>
<td>4th</td>
<td>Informal communications are more likely to limit access to information</td>
<td>69.4</td>
<td>14.0</td>
<td>15.5</td>
</tr>
<tr>
<td>5th</td>
<td>Biasness fuels limited access to information</td>
<td>83.4</td>
<td>14.0</td>
<td>12.7</td>
</tr>
<tr>
<td>6th</td>
<td>Cooperative officials’ negative response result to limited access to information</td>
<td>69.1</td>
<td>13.3</td>
<td>17.3</td>
</tr>
<tr>
<td>7th</td>
<td>Unreliable electricity power supply in the study area does not result to limited access to information</td>
<td>36.0</td>
<td>44.0</td>
<td>20.0</td>
</tr>
<tr>
<td>8th</td>
<td>Lack of cellular networks in the study area does not result to limited access to information</td>
<td>36.0</td>
<td>17.3</td>
<td>46.7</td>
</tr>
</tbody>
</table>
Summarized findings in Table 4 given by respondents regarding their perception on factors for limited access to information. The results were similar to those presented in Table 4 for agree and disagree. For example, the highest scores (83.4% and 70.7%) for the 2nd and 5th statements indicated that respondents ascertained that, lack of awareness in terms of seeking information and biasness towards information seekers were the main constrains for access to information. The scores of the 3rd, 4th, and 6th statements prove that bureaucratic culture, informal communications, and cooperative officials’ negative responses were constrains too. Findings from this study are in line with those reported by Shah and Marchionini (2010) who indicated lack of awareness results in not knowing who is around; what activities are occurring; who is talking with whom; and do not lead to informal interaction, spontaneous connection, and development of shared culture. Moradi and Ali-Beigi (2010) confirmed that the lack of awareness is one of the main barriers to success of cooperatives in Iran. Also, the findings confirm argument by Bashiru (2007) who argued that, many organizations use physical and verbal requests rather than modern communication channels such as e-mail, website and posts in Tanzania. As a result, bureaucratic culture, biasness, informal communication, and negative responses constrain access to information.

The respondents disagreed with the 1st and 8th statements implying that level of education and cellular phones were not escalating limited access to information in the study area. This implies that both illiterate and educated cooperative members experience the same problem of limited access to information. This might render respondents to think that education was not an issue that is why they disagreed with the 1st statement. With regard to cellular communications, the respondents probably saw that limited access to
information was common for all cooperative members, whether they live within cellular network coverage and have cellular phones or not. Additionally, the respondents were neutral on the 7th statement. This implies that, they did not know what benefits they can get from electricity. The literature shows that up to 2007, rural electrification coverage increased from 2% (2000) to 2.5 % (2007) in Tanzania (PHDR, 2009). Unlike in urban areas, most of the Tanzanians in rural areas do not use electricity as source for lighting. Consequently, they do not yet know what benefits can be obtained by using electricity, particularly in the study area.

4.2.1.3 Summative scale for perception on factors for limited access to information

Summative scale means construction of the sum or mean of a set of items (after any reverse keying) in order to produce a variable scale that approximates linear relationship. Thus, summative scale was used to determine overall perception of the sampled population on factors that limit access to information by identifying scores above and below the mean score. The responses i.e. from first statement up to eighth statement were reversed in order to form the scale of perception on factors for limited access to information. Those respondents who “Strongly agree” scored 5, “agree” scored 4, those who were “Neutral” scored 3, “disagree” scored 2, and those who “strongly disagree” scored 1. Thereafter, Microsoft Excel software was employed to sum up scores and get frequencies of the statements.

The respondents’ scores ranged from 8 to 40 and the mean scores was 24, whereby the lowest score was 8 and the highest was 40. They were further categorized into 3 groups: the respondents who scored 25 to 40 were categorized in the highest rank because they were above the mean and considered to have positive perception on factors for limited
access to information; those who scored 24 were regarded as they had undecided perception; and finally, those who scored 8 to 23 were considered to have negative perception because they were below the mean.
Table 5: Summative scale for perceptions on limited access to information (n=150)

<table>
<thead>
<tr>
<th>Type of perception</th>
<th>Frequency (n)</th>
<th>Percent (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Negative perception (8 – 23 scores)</td>
<td>20</td>
<td>13.2</td>
</tr>
<tr>
<td>Neutral (24 score)</td>
<td>8</td>
<td>5.1</td>
</tr>
<tr>
<td>Positive perception (25 – 40 scores)</td>
<td>122</td>
<td>81.7</td>
</tr>
<tr>
<td>Total</td>
<td>150</td>
<td>100.0</td>
</tr>
</tbody>
</table>

The findings from Table 5 indicate that 81.7% of the respondents have positive perception towards factors for limited access to information in the study area. In other words, the sample of this study had higher percentage (82%) of respondents with positive perception regarding the predetermined factors for limited access to information as shown in the Fig. 2. Therefore, it was concluded that the factors behind limited access to information were lack of awareness, bureaucratic culture, biasness, informal communication, and negative responses.

4.2.1.4 Respondents’ opinions on factors for limited access to information

Because it was not possible for the researcher to exhaust all the possible factors for limited access to information from the perspective of cooperative members, the respondents were given opportunity to give other factors through the Key informants interviews and FGDs. Some of the factors which were mentioned include lack of seminars
for cooperative members to get updates; lack of awareness among cooperative members to make follow up of relevant cooperative reports such as financial and performance reports; members not participating in the cooperative meetings; cooperative members no longer interested in the cooperative activities as they have failed to meet their expectations, and cooperative leaders not having appropriate knowledge to organize, coordinate and prepare various cooperative information. In addition, opinions in two districts highlighted the burning issue of scarce resources in the cooperative societies as the main challenge for limited access to information. In Kwimba District, one Key informant from local non-governmental organization pointed out that, cooperative societies do not have funds for running offices i.e. payments for miscellaneous expenses which constrained reports preparations and dissemination. This has been reported by Thomas and Hangula (2011) who argued that, lack of capital resource stagnated flow of information among cooperative members in Namibia.

In FGDs at Kanyelele village in Misungwi District, one participant said that “... currently, most of the cooperative offices do not have notice boards as alternative way to make sure that members are informed on cooperative financial reports through written announcements which can be accessed by members at their own times.....”. He continued “.....this situation is different from what we experienced twenty years ago, whereby there were different means of contacts between members and cooperative management...”. According to Bhuyan(2007), existence of poor communication in cooperatives societies often result in members’ loss of trust in cooperative management, which may stagnate cooperative success.

One female participant in Sengerema District said “......limited information among cooperative members is an outcome of the abrupt collapse of cooperative societies,
because some of them are no longer operating and serving their members....” On the other hand, another key informant at Regional Cooperative Office in Mwanza said “......sometimes that cooperative leaders do not prepare reports for members due to reluctances, hence results into limited access to information.....” . This confirms the finding by Unal (2008) who argued that lack of accountability and solidarity among cooperative members affect cooperative development.

4.2.2 Limited members’ participation in cooperative societies

4.2.2.1 Overview

Limited cooperative members’ participation was observed in terms of members’ inability to attend to the meetings and provide opinions to the cooperative management. Cooperative members were unable to provide their inputs to cooperative management though they had been given platforms in different occasion to do so. Sometimes, cooperative meetings were convened and members’ attendance of members was not impressive, thus resulting into a decline of members’ participation.

4.2.2.2 Reasons for limited members’ participation

Binary regression results in Table 6 show that, the model fit indices suggested a significant relationship between the independent variables and the dependent variable, which support the interpretation of the model using the full data set. This has been attributed to small value of -2log likehood (= 89.919), and the model chi-square of 117.99 which is highly significant (p<0.001). Classification table shows that, the estimated model has strong explanatory power, as it predicts 90 % of the observations. This implies that the model is significant, and other variables than intercept term, are useful predictors for members’ participation.
Table 6: Estimates of the binary logistic model on reasons for limited members’ participation in cooperative activities

<table>
<thead>
<tr>
<th>Variables</th>
<th>B</th>
<th>S.E.</th>
<th>Wald</th>
<th>Df.</th>
<th>Sig.</th>
<th>Exp(B)</th>
<th>EXP(B)</th>
<th>95.0% C.I.for</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Lower</td>
</tr>
<tr>
<td>FAMILZE</td>
<td>-1.126</td>
<td>.554</td>
<td>4.134</td>
<td>1</td>
<td>.042</td>
<td>.324</td>
<td>.110</td>
<td>.960</td>
</tr>
<tr>
<td>OCCUP2</td>
<td>-1.264</td>
<td>1.005</td>
<td>1.580</td>
<td>1</td>
<td>.209</td>
<td>.283</td>
<td>.039</td>
<td>2.027</td>
</tr>
<tr>
<td>HOURS</td>
<td>-1.937</td>
<td>.590</td>
<td>10.766</td>
<td>1</td>
<td>.001</td>
<td>.144</td>
<td>.045</td>
<td>.458</td>
</tr>
<tr>
<td>ATTEND</td>
<td>1.739</td>
<td>.538</td>
<td>10.439</td>
<td>1</td>
<td>.019</td>
<td>.176</td>
<td>.568</td>
<td>11.605</td>
</tr>
<tr>
<td>CONVEN</td>
<td>3.543</td>
<td>1.216</td>
<td>8.487</td>
<td>1</td>
<td>.004</td>
<td>.029</td>
<td>.003</td>
<td>.314</td>
</tr>
<tr>
<td>OPINION</td>
<td>4.299</td>
<td>1.377</td>
<td>9.746</td>
<td>1</td>
<td>.002</td>
<td>73.595</td>
<td>1.553</td>
<td>2.994</td>
</tr>
<tr>
<td>OPITIMES</td>
<td>1.611</td>
<td>.447</td>
<td>13.011</td>
<td>1</td>
<td>.000</td>
<td>5.007</td>
<td>2.047</td>
<td>4.195</td>
</tr>
<tr>
<td>COOPEDU</td>
<td>4.870</td>
<td>1.284</td>
<td>14.378</td>
<td>1</td>
<td>.000</td>
<td>.008</td>
<td>.001</td>
<td>.095</td>
</tr>
<tr>
<td>QUALITY</td>
<td>2.413</td>
<td>1.045</td>
<td>5.330</td>
<td>1</td>
<td>.021</td>
<td>.090</td>
<td>.012</td>
<td>.695</td>
</tr>
<tr>
<td>ELECTION</td>
<td>2.198</td>
<td>.816</td>
<td>7.252</td>
<td>1</td>
<td>.007</td>
<td>9.011</td>
<td>1.519</td>
<td>44.639</td>
</tr>
<tr>
<td>Constant</td>
<td>7.095</td>
<td>2.376</td>
<td>8.919</td>
<td>1</td>
<td>.003</td>
<td>1.206</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Goodness of Fit Tests**

Initial -2log livelihood = 207.917

-2log like hood = 89.919

Model chi-square = 117.99 (.000) [df = 10]

Nagelkerke R² = .726

Overall percentage of the model predictions = 90 %

According to Table 6, nine covariates were significant. There were those which negatively affecting members’ participation included; members’ family size (FAMILZE) and hours spent in farming per day (HOURS). Secondary occupation (OCCUPT2) is not significant,
but it possibly has negative impact on members’ participation. As expected, the coefficients on FAMILZE, HOURS, and OCCUPT2 have negative values, implying that larger household, involvement in secondary occupation and spending longer time for cultivation per day reduce the probability of members’ participation in the cooperative activities.

According to Table 6, the covariates had positive significant influence on members’ participation included; attending to the cooperative meetings (ATTEND), timely convening meetings (CONVEN), members’ opinions (OPINION), extent of members’ opinions (OPITIMES), cooperative education (COOPEDU, leadership qualities (QUALITY) and free and fair election (ELECTION). This significant effect on participation is due to the fact that, the greater percentage of the significant covariates, therefore the more susceptible the members’ participation. In other words, one unit increase in the respective variable, increases respective odds ratio by corresponding factor. For the covariates which are highly significant: It means for example frequent attendance to the cooperative meetings (p < 0.05) enable a member to discuss issues and create curiosity for more participation. Extent of cooperative members’ opinions (OPITIMES) which is significant at p =0.000, increases of one unit of the extent to which members’ provide their opinions, increases the odds ratio by a factor of 5.007 with a 95% CI of 2.047 to 4.195.

Findings of this study corroborate with those reported by Mgina (2001), who found that there was statistical relationship between members’ participation and both leadership and cooperative education. Similarly, the findings by Harwiki (2013) described leadership qualities as a servant leadership which relates to serve first rather than lead first. It always
strives to meet the highest priority needs of others, and influences motivation, organization culture and employee’ performance. Servant leadership respects the capabilities of their followers and enables them to exercise their abilities. In fact, some literature unveils leadership as a process of influencing subordinates so they can cooperate in the achievements of group goals (Jain and Saakshi, 2005).

4.2.2.3 Respondents’ opinions on reasons for limited members’ participation

The key informants were asked to give opinions on causes for limited members’ participation in the cooperative activities. They mentioned various challenges such as introduction of contract farming which deals with distribution of inputs so as farmers can produce and sell their agricultural produce to the respective company. Contract farming program emphasizes on the establishment of Farmers Business Groups (FBGs) rather than using existing cooperative societies. FBGs refers to the groups of farmers comprising of between 50 and 90 smallholders, who come together to engage in contract farming agreements with selected ginners (ITC, 2012), and failure of cooperative societies to distribute agricultural inputs to members. Other reasons were dishonest of cooperative leaders and volatility of cotton price which discourage members (farmers) to continue with cotton production. This resembles the findings reported by Nasrabady and Seyed (2012) who indicated that volatility of price severely affected cooperative affairs e.g. empowerment of members in Iran.

In the FGDs, participants did express reasons why there was limited members’ participation whereby participants from two districts of Kwimba and Sengerema including one key informant who represents her community in Misungwi mentioned various problems such as the feeling that members did not understand their rights and obligations; the feeling that induce members to see they are not part and responsible for cooperative
affairs; ignorance in cooperative rules, regulations and by-laws; members’ negative attitude towards their cooperative societies because of misappropriation of cooperative properties; and decision to sell cotton to individual businessmen. Literature (URT, 2003; 2004; TFC, 2006) shows that, the problems mentioned above were associated with lack of cooperative education among cooperative members. Some of them raised issues that fall under the category of a cooperative member’ rights, duties and privileges in the Cooperative Societies Act No. 20 of 2003 and Cooperative Rules of 2004. Probably, that is why these opinions were similar to the regression results whereas the coefficient of cooperative education was positive and significant (p = 0.000).

4.2.3 Cooperative members’ inability to hold their officials/leaders accountable

4.2.3.1 Overview

Cooperative members’ inability refers to unfavorable environments to hold their officials/leaders accountable by either suspension or termination. The study established that, majority of the cooperative societies and their leadership were characterized by a lack of favourable environment for members to practice and promote accountability. For example, cooperative leaderships was engulfed with corruption. Several times, the researcher was told/heard sentences like this, “.....the manager’s father is already cooperative retiree, but he is still influential person in our cooperative society.....”. Somewhere in Kwimba District, it was found that husband and wife were key persons in decision of cooperative business. Moreover, the study found that, cooperative boards were not doing their jobs of controlling and supervising cooperative activities including staff.

4.2.3.2 Causes for cooperative members’ inability to hold their officials/leaders accountable

Results from the binary logistic regression show that seven factors were statistically significant in predicting officials/leaders’ accountability. The observed results of -
Loglikelihood was equal to 74.744 indicating a high likelihood. The model chi-square of 70.045 is statistically significant at 0.01% level of significance (n =105, \( \chi^2 = 70.045, p\text{–value} = 0.000 \)). Also, classification Table depicts overall correct percentage of 87.6%, which reflects the model’ overall explanatory strength.

**Table 7: Estimates of the binary regression model on causes for members’ inability to hold their cooperative officials/leaders’ accountable**

<table>
<thead>
<tr>
<th>Variables</th>
<th>B</th>
<th>S.E.</th>
<th>Wald</th>
<th>Df.</th>
<th>Sig.</th>
<th>Exp(B)</th>
<th>EXP(B)</th>
<th>95.0% C.I. for EXP(B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>MEDUCT</td>
<td>-2.460</td>
<td>1.019</td>
<td>5.832</td>
<td>1</td>
<td>.016</td>
<td>.085</td>
<td>.012</td>
<td>.629</td>
</tr>
<tr>
<td>AREPORT</td>
<td>4.708</td>
<td>1.259</td>
<td>13.987</td>
<td>1</td>
<td>.000</td>
<td>110.872</td>
<td>9.402</td>
<td>17.3073</td>
</tr>
<tr>
<td>IREPORT</td>
<td>-2.544</td>
<td>1.259</td>
<td>4.085</td>
<td>1</td>
<td>.043</td>
<td>.079</td>
<td>.007</td>
<td>.926</td>
</tr>
<tr>
<td>PFREPORT</td>
<td>-2.705</td>
<td>1.159</td>
<td>5.444</td>
<td>1</td>
<td>.020</td>
<td>.067</td>
<td>.007</td>
<td>.649</td>
</tr>
<tr>
<td>OWNERSHIP</td>
<td>2.238</td>
<td>.951</td>
<td>5.535</td>
<td>1</td>
<td>.019</td>
<td>9.375</td>
<td>1.453</td>
<td>60.490</td>
</tr>
<tr>
<td>JODESP</td>
<td>3.809</td>
<td>.856</td>
<td>19.786</td>
<td>1</td>
<td>.000</td>
<td>45.122</td>
<td>8.422</td>
<td>241.740</td>
</tr>
<tr>
<td>Constant</td>
<td>-.070</td>
<td>.723</td>
<td>.001</td>
<td>1</td>
<td>.979</td>
<td>.932</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Goodness of Fit Tests**

Initial -2log likehood = 144. 789

-2log like hood = 74.744

Model chi-square = 70.045 (.000) [df = 6]

Nagelkerke R square = .651

Overall percentage of the model predictions = 87.6%

According to Table 7, the regression results show that there are six of significant covariates significantly influenced cooperative leaders/officials accountability. Out of the six covariates, three have a positive value. These are; auditing report (AREPORT), members’ ownership of cooperative activities (OWNERSHIP), and job description
(JODESP) implying these have a significance influence on accountability of cooperative leaders. A plausible explanation shows that if cooperative members have frequent access to the auditing reports and their cooperative officials’ job descriptions are clear, and then they are more likely to hold their officials/leaders accountable. This is because they will be able to know whether financial reports are genuine or not. In case of mismanagement and misappropriation of cooperative properties, officials/leaders will be held accountable.

Disclosure of cooperative officials/leaders’ job descriptions to cooperative members enable them to understand what their leaders are really supposed to do and what they are not supposed to do, whether their cooperative leaders are performing or underperforming so as to be held accountable. Also, the higher the feelings of ownership among cooperative members, the more the probability of holding officials/leaders accountable. This is due to the fact that, committed members who really feel that a cooperative society belongs to them, will immediately employ accountability as a tool to either suspend or terminate lazy, reluctant and unethical leaders. Significant covariates with the negative value on the coefficients include members’ education level (MEDUCT), income and expenditure report (IREPORT), and cooperative performance report (PFREPORT). They have no effect on leaders’ accountability implying that increase in one unit of respective covariates is less likely to increase the likehood of officials/leaders’ accountability.

As pointed above, disclosure of a cooperative expenditure reports is important. However, the same may have no effect on probability of holding officials/leaders accountable. This may be due to the biasness in what is reported because these reports are prepared by cooperative officials who often avoid getting into trouble by hiding truth about their cooperative affairs. As a result, lack of genuine reports are often misled and thus
cooperative members take no action against cooperative officials knowing that their cooperative societies are operating in the required manner. Therefore, unlike auditing report which originates from external sources, IREPORT and PRREPORT are unable to help and make the cooperative members able to find out the real progress of their cooperative societies. Consequently, members are misled and fail to take further actions against cooperative leaders, and therefore accountability is undermined. This is in agreement with the findings of Khfayei (2009) who acknowledged the importance of accountability by arguing that, lack of accountability among cooperative members play an important role in the failure of different types of cooperative societies.

4.2.3.3 Respondents’ opinions on causes for members’ inability to hold their officials/leaders accountable

The findings revealed several factors from key informants when they were asked to give opinions on challenges facing members to enforce officials/leaders’ accountability. Among the causes mentioned were lack of government follow up on accountability; lack of cooperative meetings; cooperative members not knowing their responsibilities; and cooperative reports not being disclosed. To complement the responses above from FGDs discussions, one participant at Kadashi village said,” …nowadays, without a bribe, you cannot be a leader in a cooperative society, and you should have godfathers to support and protect your interest…..” These findings confirm the concern on democratic legitimacy and effectiveness of cooperative governance which was raised by Cornforth (2002), whereby management culture was responsible for lack of good governance (Davis, 2001). In his study to investigate strategies that lead to success and failure of cooperative societies, Reynolds (2006) suggested that among other things, cooperative societies should have participative management.
The FGDs disclosed that, most of cooperative boards were controlled by cooperative managers who used money to bribe some top board members and influential members to protect their interests. As a result, cooperative management shun agenda for corrupt and unethical officials/leaders. Meanwhile, cooperative members were unable to take any disciplinary actions against officials/leaders who misbehave due to existence of protection from godfathers in cooperative management. Syndicates are used by corrupt officials/leaders to ensure that, they maintain their influence in cooperative leadership. Consequently, accountability initiatives are completely stagnated in cooperative societies.

4.2.4 Underutilization of the available opportunities in the cooperative societies

4.2.4.1 Overview

Underutilization of the available opportunities occurred in terms of inability of cooperative societies to use various assets and resources effectively within their capabilities. This underutilization occurred in the following three areas: first, the researcher observed that, each cooperative society had two to three godowns for storing cotton. However, these storage facilities were idle after every cotton seasons, they were not hired to private companies who work around in order to earn income to support cooperative operations. Unfortunately, in some areas where the godowns are hired, terms of contracts were conducted secretly between cooperative officials/leaders and business people. Cooperative members were not informed about income earned from rent, therefore it is doubtful if there were any benefits to cooperative societies. It happens sometimes that, these facilities were hired for video shows and tailors or other small businesses which paid their rents in small amounts which could not promote cooperative revenues.
Second, good climatic condition and arable land which could be used to increase cotton production and earn more income for cooperative members were not utilized in the study area. The study observed that, most of the cooperative members cultivated cotton as a hobby. Thus, they cultivate small pieces of lands for cotton production which neither increase their income nor enhanced revenues of their cooperative societies. Finally, underutilization of the available opportunities took place in the area of availability of capital through access to loans. The study revealed that, none of the cooperative societies accessed loans from commercial banks for the past 5 years. According to the Cooperative Rule of 2004, every member should have bought shares as conditions for active membership conditions. It was found that, cooperative societies did not raise fund through selling members’ share. In the meantime, no sensitization has been done to raise awareness of cooperative members to buy shares in order to accumulate funds for cooperative securities so as to meet loan requirements.

Figure 3: Underutilization of cooperative storage facilities (godowns) in the study area
4.2.4.2 Factors for underutilization of the available opportunities

Influence of independent variables on the probability of utilizing the available opportunities in cooperative societies is depicted in Table 8. This is due to the existence of goodness model fit, as the estimated model chi-square (46.420) is highly significant (p= 0.000) at 1% level. The classification table indicates that the model overall correctly predicts 80.0% of the variations in the response.

Table 8: Estimates of the binary logistic model on factors for underutilization of the utilization of the available opportunities

<table>
<thead>
<tr>
<th>Variables</th>
<th>B</th>
<th>S.E.</th>
<th>Wald</th>
<th>Df.</th>
<th>Sig.</th>
<th>Exp(B)</th>
<th>95.0% C.I.for EXP(B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>SKILLS</td>
<td>1.114</td>
<td>.489</td>
<td>5.180</td>
<td>1</td>
<td>.023</td>
<td>.328</td>
<td>.126  .857</td>
</tr>
<tr>
<td>LEDUCT</td>
<td>1.300</td>
<td>.758</td>
<td>2.941</td>
<td>1</td>
<td>.086</td>
<td>3.671</td>
<td>.830  16.224</td>
</tr>
<tr>
<td>LEFAMILZE</td>
<td>-1.200</td>
<td>.497</td>
<td>5.825</td>
<td>1</td>
<td>.016</td>
<td>3.319</td>
<td>1.253 8.792</td>
</tr>
<tr>
<td>LOCCUPT2</td>
<td>-1.488</td>
<td>.667</td>
<td>4.977</td>
<td>1</td>
<td>.026</td>
<td>4.429</td>
<td>1.198 16.370</td>
</tr>
<tr>
<td>LOAN</td>
<td>.757</td>
<td>.518</td>
<td>2.136</td>
<td>1</td>
<td>.044</td>
<td>2.132</td>
<td>.772  5.887</td>
</tr>
<tr>
<td>GODOWN</td>
<td>-1.791</td>
<td>.512</td>
<td>12.256</td>
<td>1</td>
<td>.000</td>
<td>.167</td>
<td>.061  .455</td>
</tr>
<tr>
<td>MOBILZ</td>
<td>1.185</td>
<td>.511</td>
<td>5.365</td>
<td>1</td>
<td>.021</td>
<td>.306</td>
<td>.112  .833</td>
</tr>
<tr>
<td>Constant</td>
<td>-.796</td>
<td>.954</td>
<td>1.651</td>
<td>1</td>
<td>.199</td>
<td>.022</td>
<td></td>
</tr>
</tbody>
</table>

Goodness of Fit Tests

Initial -2log likelihood = 145.475

-2log like hood = 99.055

Model chi-square = 46.420 (.000) [df =7]

Nagelkerke R square = .477
Overall percentage of the model predictions = 80%

The regression results (Table 8) show that there are six significant predictors: management skills (SKILLS), leader’ family size (LEFAMILZE), leader’ second occupation (LOCCUPT2), loan (LOAN), cooperative godowns (GODOWN) and ability to mobilize resources (MOBILZ). As expected, Wald statistics depict the negative value on leader/official ‘family (LEFAMILZE) and leader/official second occupation (LOCCUPT2) which are statistically significant at 5 % level, implying that they negatively influence utilization of the available opportunities as explained in the paragraph number 3.6.2.3. The negative sign on GODOWN which is significant at 1% level (p = 0.000) was not expected, but it is implying that the intensity of hiring cooperative godowns may disrupts cooperative operations, hence negatively affecting utilization of the available opportunities.

Management skills, loans and resources mobilization which are statistically significant at 5% level, positively affect utilization of the available opportunities. As a result, a positive sign on SKILLS implies that, being more competent in managerial skills will enable to strategize on business planning, decision making, innovativeness, risk management and business competitiveness which eventually results into personal effectiveness and utilization of the available business opportunities. This finding is consistent with those reported by Nyoro and Ngugi (2007), who observed in Kenya that successful cooperatives, had management with relatively higher education than unsuccessful ones. Kneeling et al. (2004) have also emphasized this point by referring of the failure of the California Rice Growers Association due to lack of managerial skills. Access to adequate loans (LOAN) helps to initiate and expand cooperative businesses. This finding is similar to that
presented by Baba–Zedar (2007) who noted that weak financial strength affected formation of agricultural marketing cooperatives in East Azarbaijan province. Having members with high ability to mobilize resources (MOBILIZ) enables cooperative societies to raise fund for business purposes easily and on time. This finding is in agreement with those reported by Ibitoye (2012) who showed the essential of capital accumulation in cooperative societies. This consolidates the views of Birchall (2003) who cited an example of early cooperative societies in Britain, which failed due to the absolute poverty of cooperators.

4.2.4.3 Respondents’ opinions on factors for underutilization of the available opportunities

Several factors were mentioned by Key informants when they were asked to give their opinions on driving factors for underutilization of the available opportunities in the cooperative societies. The Key informants had different opinions, but main factors were lack of capital due to unwillingness of commercial banks to provide loans to the cooperative societies, lack of entrepreneurship trainings as well as lack of farmers’ bank which would serve farmers and support agriculture through cooperative societies. Findings from this study agree with those presented by Thomas and Hangula (2011) who stated that lack of capital and trainings retarded business development in Namibia.

In FGDs, one participant representing cooperative society at Nyamasele village was asked why there was underutilization of the available opportunities in their cooperative society; he answered that “….it is difficult to utilize the opportunities because the cooperative staff neither advise us nor build our capacity on how to go about…..” These arguments were supported by a representative from VEO’s office, who said, “…..the cooperative leaders
do not mobilize members on how to utilize the existing opportunities because there is no formal communication between these two sides in my area.....” According to Wardsworth and Business (2011), effective communication enhances relationship between members and cooperative management, hence utilization of the available resources.

4.3 Analysis of Cooperative Members’ Empowerment

4.3.1 Index for measuring members’ empowerment

This sub-section unveils respondents’ opinions on the indicators of empowerment. These include cooperative members’ responsibilities, attendance to meetings, members’ opinions, officials/leaders being suspended or terminated, access to loan as a cooperative society, sensitization of cooperative members, and hiring cooperative godowns (Appendix 1). From Table 9, the findings from this study revealed that, majority of the cooperative members did not by any means have access to information in cooperative societies. More than half (55.2%) of cooperative societies had moderate accountability, and among them (59%) reported to suspend their officials due to corruption once for the past 10 years. Furthermore, almost three quarter (71.5%) of cooperative members neither understood nor exercised their responsibilities as they had limited access to information. Moreover, more than half (55.3%) of the cooperative members were not attending meetings at all. This went along with cooperative members (51.3%) inability to provide their opinions.

Table 9: Responses of cooperative members and officials on empowerment (n = 255)

<table>
<thead>
<tr>
<th>Questions implying empowerment</th>
<th>Yes (%)</th>
<th>No (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you understand your responsibilities?</td>
<td>28.5</td>
<td>71.5</td>
</tr>
<tr>
<td>Do you attend cooperative meetings?</td>
<td>44.7</td>
<td>55.3</td>
</tr>
<tr>
<td>Do you provide opinions to cooperative management?</td>
<td>48.7</td>
<td>51.3</td>
</tr>
</tbody>
</table>
The results showed that, majority (52.4%) of the cooperative societies had never terminated any officials, though they were engulfed with unethical and corrupt officials. Similarly, more than three quarter of cooperative societies (80%) have never accessed loans from commercial banks for the past 5 years ago. The index of each indicator was constructed where minimum and maximum scores were established for each underlying statement. Score for each statement was expressed “yes” and “no” with value between zero and one. The value of index zero represents cooperative members who were poorly empowered and one represents those who were fully empowered. The maximum score is one, and minimum is zero. Therefore, ten statements generate score that ranged from zero to ten with mean score of 5.5. Through this procedure, two categories were obtained: where the scores above the mean denoted full empowerment and the scores below the mean stood for poor empowerment.

Table 10: Variables used index for members’ empowerment (n= 255)

<table>
<thead>
<tr>
<th>Variables</th>
<th>Descriptions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have you ever suspended cooperative leaders?</td>
<td>55.2</td>
</tr>
<tr>
<td>How many times for the past 5 years? : Once</td>
<td>86.0</td>
</tr>
<tr>
<td></td>
<td>46.4</td>
</tr>
<tr>
<td></td>
<td>23.3</td>
</tr>
<tr>
<td></td>
<td>29.0</td>
</tr>
<tr>
<td>Have you ever terminated cooperative officials/leaders?</td>
<td>47.6</td>
</tr>
<tr>
<td>Do you access to loan as a cooperative society?</td>
<td>20.0</td>
</tr>
<tr>
<td>Do cooperatives sensitize farmers to increase cotton production?</td>
<td>36.2</td>
</tr>
<tr>
<td>Do cooperatives hire godowns to private sector?</td>
<td>52.4</td>
</tr>
<tr>
<td>Do hiring contracts involve large scale businesses?</td>
<td>24.1</td>
</tr>
</tbody>
</table>
Do you understand your responsibilities?  Yes = 0  No = 1
Do you attend cooperative meetings?  Yes = 0  No = 1
Do you provide opinions to cooperative management?  Yes = 0  No = 1
Have you ever suspended cooperative officials?  Yes = 1  No = 0
How many times, officials were suspended?  Yes = 0  No = 1
Have you ever terminated cooperative officials/leaders?  Yes = 0  No = 1
Do you access to loan as a cooperative society?  Yes = 0  No = 1
Do cooperatives sensitize farmers to increase cotton production?  Yes = 0  No = 1
Do cooperatives hire godowns to private sector?  Yes = 1  No = 0
Do hiring contracts involve large scale businesses?  Yes = 0  No = 1

<table>
<thead>
<tr>
<th>Categories of empowerment (n= 255)</th>
<th>Frequency (n)</th>
<th>Percent (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poor empowerment</td>
<td>243</td>
<td>95.3</td>
</tr>
<tr>
<td>Full empowerment</td>
<td>12</td>
<td>4.7</td>
</tr>
</tbody>
</table>

Fig. 4 shows that the majority (95 %) of the studied cooperative members were poorly empowered. Literature (URT, 2005) explains that current cooperatives are characterized by weak leadership, lack of accountability to members, persistent corruption, limited members’ participation and domination of political rather than business consideration. In order to address the current situation, all initiatives must be focused on empowering members to take the lead in the operations of their cooperative society.
Figure 4: Status of cooperative members’ empowerment in the study area
CHAPTER FIVE

5.0 CONCLUSIONS AND RECOMMENDATIONS

5.1 Conclusions

Based on the findings of this study, the following conclusions are drawn:

(i) Lack of awareness among cooperative members, officials’ bureaucratic culture, informal communications, biasness and negative responses were the major factors for limited access to information among cooperative members; Institutional problems were among these factors.

(ii) Reasons for limited members’ participation were lack of attendance to cooperative meetings, timely convened meetings, and members’ opinions. Other reasons were lack of cooperative education among cooperative members, leadership qualities, and free and fair election. On the other hand, dishonesty of cooperative officials, members’ ignorance, and negative attitude, were the reasons that discouraged members’ participation.

(iii) Lack of disclosure of audit reports and job descriptions, and members’ ownership and corruption were prominent causes of cooperative members’ inability to hold their officials/leaders’ accountable.

(iv) Lack of management competence, access to loan, members’ ability to mobilize resources, and institutional weakness were the key factors for underutilization of the existing and potential opportunities in the study area.
5.2 Recommendations

The following recommendations are proposed:

(i) The government in collaboration with other stakeholders should assist cooperative societies to organize and carry out participatory cooperative education to members in order to popularize the Cooperative Societies Act, Cooperative Societies Rules and By–laws of cooperative societies. This will enable cooperative members to be aware of their rights and duties and those of their cooperative leaders, hence create enlightened cooperative members and committed staff.

(ii) The government should introduce cooperative leadership and management training program through seminars and short courses to equip them with adequate knowledge in leadership and good governance i.e. transparency and accountability.

(iii) The government should ensure that all hired staff and board members in cooperative societies have professional management with managerial competence, and evolve system of employment which is based on fixed term contracts in all cooperative societies to ensure staff performance.

(iv) Regional Cooperative Office in collaboration with District Cooperative Officers should conduct regular auditing in cooperative societies. Audit reports should be distributed to all cooperative stakeholders including cooperative members through different ways like general meetings and public notes boards..

(v) Policy statement of the Cooperative Development Policy of 2002 states that “the government should continue to support and protect Cooperatives as important
organizations for achieving National goals and objectives”. Therefore, the government should keep on assisting cooperative societies to secure loans from banks so as cooperative societies can accumulate enough capitals to revamp their performance and compete with private sector in business arena. In the meantime, the government should ensure that all cooperative societies implement Cooperative Policy of 2003 by diversifying their business activities, and develop capacity to raise internal capital through increased share contributions and surplus accumulation.

5.3 Suggested Areas for Future Studies

(i) This study focused on empowerment in cooperative societies whose members are farmers. Future studies could focus on other types of cooperative societies such as saving and credit cooperative societies (SACCOS).

(ii) This study was conducted in Mwanza Region in the western cotton growing area (WCGA). Another could be conducted in the eastern cotton growing area (ECGA) to broaden the scope and get an insight on how different social, cultural, and economic conditions influence members’ empowerment. A comparative study on members’ empowerment could be useful in designing effective strategy of cooperative members’ empowerment in different environments.
REFERENCES


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productive section. Mwanza Regional Commissioner’s Office (MRCO), Tanzania. 19pp.


### APPENDICES

#### Appendix 1: Operationalization of Key Concepts

<table>
<thead>
<tr>
<th>Objective</th>
<th>Concept</th>
<th>Definition</th>
<th>Operationalization</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Objective one</strong></td>
<td>Education</td>
<td>Respondent ‘level of education’</td>
<td>Level of education</td>
</tr>
<tr>
<td></td>
<td>Bureaucratic culture</td>
<td>Frustrating procedures in a formal organization.</td>
<td>Over-emphasizing procedures</td>
</tr>
<tr>
<td></td>
<td>Social relationship</td>
<td>Friendship or kin relationship</td>
<td>Informal communication</td>
</tr>
<tr>
<td></td>
<td>Organization interest</td>
<td>Protecting information for person’s interest</td>
<td>Biasness</td>
</tr>
<tr>
<td></td>
<td>Attitude</td>
<td>Officials’ behavior towards information seekers</td>
<td>Unsatisfactory/ negative response</td>
</tr>
<tr>
<td></td>
<td>Infrastructural factors</td>
<td>Means of communications</td>
<td>Availability of electricity power</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Availability of cellular networks</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Passable roads</td>
</tr>
<tr>
<td><strong>Objective two</strong></td>
<td>Services to members</td>
<td>Access to opportunities</td>
<td>Trainings</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Access to resources</td>
<td>Marketing farm produce</td>
</tr>
<tr>
<td>Leadership</td>
<td></td>
<td>Characteristics of effective and efficient leadership (qualities of leadership)</td>
<td>Enough education and qualifications</td>
</tr>
<tr>
<td>Democratic decision –</td>
<td></td>
<td>Enabling members to regain their voice, control,</td>
<td>Free and fair elections</td>
</tr>
<tr>
<td>making</td>
<td></td>
<td>freedom and choice.</td>
<td></td>
</tr>
<tr>
<td>Sharing information</td>
<td></td>
<td>Sharing information about the cooperative affairs</td>
<td>Timely convening official meetings</td>
</tr>
<tr>
<td>Sharing power</td>
<td></td>
<td>Moving decision making downward in the organization hierarchy.</td>
<td>Members’ inputs</td>
</tr>
<tr>
<td>Economic status</td>
<td></td>
<td>Being financially stable to meet conditions of</td>
<td>Owning share</td>
</tr>
<tr>
<td></td>
<td>Disclosure reports</td>
<td>Legal disclosure of various reports</td>
<td>Income and expenditure reports</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Auditing reports</td>
</tr>
<tr>
<td>Performance assessments</td>
<td>Cooperative performance evaluation</td>
<td>Performance evaluation report</td>
<td></td>
</tr>
<tr>
<td>-------------------------</td>
<td>------------------------------------</td>
<td>------------------------------</td>
<td></td>
</tr>
<tr>
<td>Participation</td>
<td>Information about planned projects made available to the cooperative members.</td>
<td>Member’s ownership</td>
<td></td>
</tr>
<tr>
<td>Organization structure</td>
<td>Specified roles to be performed</td>
<td>Job description</td>
<td></td>
</tr>
<tr>
<td>Objective four</td>
<td>Management skills</td>
<td>Sets of knowledge, skills, behavior and attitude that contribute to personal effectiveness.</td>
<td>Management competence</td>
</tr>
<tr>
<td></td>
<td>Members’ organizational capacity</td>
<td>Members’ capacity to sponsor their cooperatives</td>
<td>Ability to mobilize resources</td>
</tr>
<tr>
<td></td>
<td>Linkage among the cooperative societies</td>
<td>Sharing resources between cooperatives and other actors</td>
<td>linkage</td>
</tr>
<tr>
<td>Dependent variable</td>
<td>Access to information</td>
<td>Ability to understand and practice members’ rights, obligations, and privileges</td>
<td>Members’ responsibilities</td>
</tr>
<tr>
<td>Participation</td>
<td>Involving in both decision making and cooperative activities</td>
<td>Attending meetings</td>
<td>Providing opinions</td>
</tr>
<tr>
<td>Hold leaders/ officials accountable</td>
<td>Members’ ability to enforce accountability in cooperative societies</td>
<td>Suspension / termination of leaders/ officials</td>
<td></td>
</tr>
<tr>
<td>Utilization of the available opportunities</td>
<td>Services that facilitate business startup/ strength and growth</td>
<td>Access to loan</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Business development</td>
<td>Increase cotton production</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Generating income from cooperative properties</td>
<td>Hiring cooperative godowns</td>
<td></td>
</tr>
</tbody>
</table>
Appendix 2: Questionnaire for Cooperative Members

FACTORS INFLUENCING EMPOWERMENT OF COOPERATIVE MEMBERS IN TANZANIA: A Case of Nyanza Cooperative Union, Mwanza Region

Questionnaire No:………… Date:……………………

Dear Respondent,

This questionnaire aims at investigating factors that influence cooperative members’ empowerment so as to improve cooperative performance in line with government policies. All provided information will be confidential and for the purpose of this study only.

PART A: SOCIAL –ECONOMIC STATUS (Please circle an appropriate answer)

(i). Sex  ① Male  ② Female .................................................................[   ]

(ii) Age (in years)………..

(iii). Marital status  ① Single  ② Married  ③ Divorced  ④ Widowed ..........[   ]

(iv). What is your level of education?

   ①. No formal Education  ②. Primary education  ③. Secondary education
   ④ A-level  ⑤ Diploma/degree and above .................................[   ]

(v). What is your family size?

   ① 2 members  ② 3 – 5 members  ③ 6 and above .............................[   ]
(vi). Do you involve yourself in non-farming activities?

① No  ② Yes ................................................................. [   ]

(vii). What is that?

① Petty trader  ② Fisherman  ③ Civil servant  ④ Others.........................[   ]

(viii). What is your land size?

① Below 5 acres  ② 5-10 acres  ③ 11 acres and above  .........................[   ]

(ix). How many hours do you spend in farming per day?

① Below 3 hours  ② 3-6 hours  ③ 7-12 hours  ...........................[   ]

(x). How long have you been a member of the society?

① 1-4 years  ② 5-10 years  ③ 11 years and above  ..........................[   ]

(xi). Have you ever held about Cooperative Reform and Modernization Program (CRMP)? ① No  ② Yes..........................................................[   ]

(xii) Do you understand your responsibilities as a cooperative members?

① No  ② Yes .................................................................[   ]
PART B: ACCESS TO INFORMATION

In your view, how would rate the following statements to agree or disagree as factors for limited access to information among cooperative members? *(tick relevant box)*

Where  *SA = strongly agree, A = agree, N = neutral/do not know, D = disagree, and SD = strongly disagree.*

<table>
<thead>
<tr>
<th>No.</th>
<th>Statement implying problem</th>
<th>Connotation</th>
<th>SA</th>
<th>A</th>
<th>N</th>
<th>D</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st</td>
<td>Low level of education accelerates limited access to information</td>
<td>+</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2nd</td>
<td>Lack of awareness does not contribute to limited access to information</td>
<td>_</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3rd</td>
<td>Over-emphasizing procedures does not escalate limited access to information</td>
<td>_</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4th</td>
<td>Informal communications are more likely to limit access to information</td>
<td>+</td>
<td></td>
<td></td>
<td></td>
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<td>5th</td>
<td>Biasness fuels limited access to information</td>
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<td>6th</td>
<td>Officials’ unsatisfactory/negative response result to limited access to information</td>
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<td>7th</td>
<td>Unreliable electricity power supply in the study area does not result to limited access to information</td>
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<td>8th</td>
<td>Lack of cellular networks in the study area does not result to limited access to information</td>
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PART C: MEMBERS’ PARTICIPATION

(i). Do you attend cooperative meetings?

① No  ② Yes………………………………………………………………………………. [  ]
(ii). If yes, how many times?
   ① Once  ② Twice  ③ Three times  ④ Four times  ⑤ Many times ……[   ]

(iii). Do you involve in providing inputs/ recommendations to the cooperative
       Management? ① No  ② Yes ………………………………………………………[   ]

(iv). If yes, how many times?
      ① Once  ② Twice  ③ Three times  ④ Four times  ⑤ Many times ……[   ]

(v). Do you have an access to cooperative trainings?
      ① No  ② Yes……………………………………………………………………[   ]

(vi). Does your cooperative society buy cotton in your area?
      ① No  ② Yes ………………………………………………………………………[   ]

(vii). Do society leaders / officials have qualities of leadership?
      ① No  ② Yes ………………………………………………………………………[   ]

(viii). Do you practice free and fair elections?
       ① No  ② Yes ………………………………………………………………………[   ]

(ix). Do you own a share?
PART D: COOPERATIVE MEMBERS ABILITY TO HOLD THEIR OFFICIALS/LEADERS ACCOUNTABLE

(i). Have you ever suspended your officials/leaders for past 10 years?

① No  ② Yes ................................................................. [  ]

(ii). If yes, how many times?

① Once  ② Twice  ③ Three times  ④ Many times ......................... [  ]

(iii). Have you ever terminated your officials/leaders for past 10 years?

① Once  ② Twice  ③ Three times  ④ Many times ......................... [  ]

(iv). Do you have an access to cooperative auditing reports?

① No  ② Yes ................................................................. [  ]

(v). Do you have an access to cooperative income and expenditure reports?

① No  ② Yes ................................................................. [  ]

(vi). Do you have an access to cooperative performance report?

① No  ② Yes ................................................................. [  ]

(vii). Do you feel to own cooperative activities?

① No  ② Yes ................................................................. [  ]
(viii). Do leaders’ job descriptions available for members?

① No  ② Yes……………………………………………………………………… [ ]

PART E: SUGGESTIONS AND RECOMMENDATIONS

E1. What other factors do you think can cause the below mentioned challenges?

(i) Limited information among the cooperative members

................................................................................................................

................................................................................................................

(ii) Members’ limited participation in the cooperative activities

................................................................................................................

................................................................................................................

(iii) Underutilization of the available opportunities in the cooperative societies

................................................................................................................

................................................................................................................

E2. What would you recommend to the cooperative society and the government to address the following challenges?

(i) Limited information among the cooperative members

................................................................................................................

................................................................................................................

(ii) Members’ limited participation in the cooperative activities

................................................................................................................

................................................................................................................
(iii) Underutilization of the available opportunities in the cooperative societies

Thank you very much for your cooperation
Appendix 3: Questionnaire for Cooperative Society

FACTORS INFLUENCING EMPOWERMENT OF COOPERATIVE MEMBERS

A case of Nyanza Cooperative Union, Mwanza Region

Questionnaire No: ……  Date:…………………………

Dear Respondents,

You have been selected to give your view on factors that influence empowerment of cooperative members. The main objective of this study is to assess the factors that influence cooperative members’ empowerment through Cooperative Reform and Modernization Program (CRMP) in Mwanza region. The study findings will provide inputs to policy makers and cooperative actors to design mechanisms for enhancing the ongoing empowerment program in the cooperative societies in Mwanza region and Tanzania as whole. All information obtained from you will be treated with strict confidence.

PART A: BIOGRAPHICAL INFORMATION (Please circle a correct answer)

(i) Sex  ① Male  ② Female……………………………………………………..[    ]

(ii) Age (in years)…………………………

(iii) Marital status…………………………

  ① Single  ② Married  ③ Divorced  ④ Widowed ………………….. [    ]

(iv) What is your level of education?

  ① No formal Education  ② Primary education  ③ Secondary education

  ④ A-level  ⑤ Post A-level  ⑥ Diploma/degree and above …………….. [    ]
(v) What is your family size?

① 2 members  ② 3 – 5 members  ③ 6 and above………………[  ]

(vi) Do you involve yourself in non-farming activities?

① Yes  ② No ………………………………………………………………[  ]

(vii) What is that?

① Petty trader  ② Fisherman  ③ Civil servant  ④ Others…………[  ]

(viii) What is your land size?

① Below 5 acres  ② 5-10 acres  ③ 11 acres and above ……….[  ]

(ix) How many hours do you spend in cultivation per day?

① Below 3 hours  ② 3-6 hours  ③ 7-12 hours ……………[  ]

(x) How long have you been a member of the society?

① 1-4 years  ② 5-10 years  ③ 11 years and above …………[  ]

(xi) Have you ever held /learn about Cooperative Reform and Modernization Program (CRMP)?  ① No  ② Yes ………………………………………… [  ]

PART B. UTILIZATION OF THE AVAILABLE OPPORTUNITIES

(i) Has the society ever accessed loan for the past 5 years?
(ii) Does the society sensitize members to increase cotton production?

① No  ② Yes ................................................................. [  ]

(iii) Has the society ever distributed agricultural inputs to members for the past 5 years?

① No  ② Yes ................................................................. [  ]

(iv) Do you hire cooperative godowns?

① No  ② Yes ................................................................. [  ]

(v) Do officials/leaders have managerial skills in the society?

① No  ② Yes ................................................................. [  ]

(vi) Can members mobilize financial resources for the cooperative society?

① No  ② Yes ................................................................. [  ]

(vii) Do you share business information with other societies and unions?

① No  ② Yes ................................................................. [  ]

PART C: SUGGESTIONS AND RECOMMENDATIONS

C1: What other factors do you think can cause underutilization of the available opportunities in the cooperative societies?
C2: What would you recommend to the cooperatives and the government to address the problem of underutilization of the available opportunities?

(i) ........................................................................................................

(ii) ........................................................................................................

(iii) ........................................................................................................

(iv) ........................................................................................................

C3: Name of respondent:.............................................................................

Name of cooperative society:.................................................................

Village / Town:...............................Ward:..........................................

District:.................................Telephone Number: .........................

Thank you for your cooperation
Appendix 4: Checklist for Focus Group Discussions (FGDs)

i. What is your background in relation to cooperative activities?

ii. What do you think are the reasons for limited information among the members?

iii. What should be done to improve the access to information?

iv. What do you think are the causes of the members’ limited participation?

v. What measures do you think can promote members’ participation?

vi. What do you think are the causes for inability of the cooperative members to hold their leaders/officials accountable?

vii. Do you think the cooperative members or leaders are doing their best to ensure accountability in their cooperative society?

viii. Do you know measures which have been proposed by leaders/members to ensure accountability practices in the cooperative society?

ix. What do you think are the driving factors for underutilization of the available opportunities in the cooperative society?

x. How do you think the situation can be improved to fully utilize the available opportunities?

Thank you very much for your cooperation
Appendix 5: Checklist for Key Informants

1. What do you think are the reasons for the challenges:
   
i) Limited information among cooperative members
   
ii) Members’ limited participation
   
iii) Cooperative members’ inability to hold their leaders/officials accountable
   
iv) Underutilization of the available opportunities in the cooperative societies?

2. What interventions have been proposed to counter the above mentioned challenges?

Thank you very much for your cooperation