

**TO INVESTIGATE THE CONTRIBUTION OF AGRICULTURE MARKETING
COOPERATIVE SOCIETIES ON IMPROVING THE LIVELIHOOD OF MEMBERS.A CASE
OF COFFEE FARMERS AT RUMAKO AMCOS IN KIGOMA DISTRICT COUNCIL,
TANZANIA**

Gerald R Dukila

Email:gdukila @ yahoo.com

Postgraduate Department

Mordecai C. Matto

Email: modematto@gmail.com

Institute of Accountancy Arusha

Abstract

Based on research completed at RUMAKO AMCOS between June and November of 2022, this essay. It aims to share and educate on the impact of marketing services provided by agriculture marketing cooperative societies on raising the standard of living for their members. It has concentrated on the coffee growers in RUMAKO AMCOS in the Tanzanian district council of Kigoma. This paper specifically discussed how various market services, such as the auction market, direct export market, and organic market, as well as storage and transportation facilities and coffee processing, can affect how much the price of coffee per kilogram and net coffee sales can improve members' standard of living. A cross-sectional survey research design was used in the study. 92 people from RUMAKO AMCOS were included in the sample. In order to gather both primary and secondary data, questionnaire surveys, interviews, and document reviews were used. Frequency tables, descriptive statistics, and a regression model were used to examine the data. The study's findings revealed that more than (90%) of respondents agreed and strongly agreed that marketing services had contributed to an increase in the price per kilogram of coffee and net coffee sales, which had a positive impact on respondents' quality of life. In addition, the results of the regression analysis showed that compared to the other marketing services offered by RUMAKO AMCOS, coffee processing has a stronger impact on the price per kilogram and coffee net sales. Despite this, AMCOS has realized that there are bigger obstacles standing in the way of their plans to enhance member livelihood. According to the study's findings, cooperatives are created for a variety of reasons, such as economic growth, empowering marginalized community members, addressing market failures, protecting against unfavorable socioeconomic conditions, gaining access to inexpensive transportation and storage options, and paying less for inputs. Even so, AMCOS has faced significant difficulties in improving members' quality of life due to the fluctuating prices of agricultural produce. The researcher advises AMCOS stakeholders to determine the best means of controlling the risk of price instability in order to safeguard the interests of members who are smallholder coffee producers.

Introduction

Under the current economic climate, the value of a co-operative enterprise as a member-owned and managed social economic institution is becoming more apparent globally (Absanto and Aikaruwa, 2013). According to earlier research, cooperatives significantly contribute to the improvement of members' household welfare by 75% in industrialized nations through generating money, reducing poverty, and creating jobs. Farmers who operate in the agriculture sector organized the Agricultural Marketing Cooperative Societies (AMCOS). Coffee AMCOS is a group of coffee growers who cooperate to bring coffee, locate the best markets, and determine the best pricing for coffee. AMCOS goes beyond the gathering and marketing of coffee by offering farming inputs and loan facilities with the understanding of producing customer value.

Both institutional and technological improvements have been used to explain the rise of cooperatives in European nations. The development of agricultural cooperatives has a long history in the Netherlands. Over time, cooperatives have successfully adapted to changes in regulations, economic situations, and technology. While new tactics for fresh items and markets have been developed.

In Sub-Saharan Africa, where farms are dispersed across vast and inaccessible rural areas, agricultural cooperatives are essential (Wanyama et al. 2009). Farmers can combine their sparse and dispersed land holdings, which will increase the agricultural industry's production, profitability, and sustainability. Agricultural marketing cooperative societies are promoted as the primary means of eradicating poverty and enhancing the standard of living for its members and their families (IFAD, 2011; Christiansen et al. 2011; Asfaw et al. 2012; Dawson et al. 2016).

Small farmers in Tanzania are brought together by Agricultural Marketing Cooperative Societies (AMCOS), which provide inputs (such as quality seeds, fertilizers, and pesticides) as well as other services, such as storage, sales crops, processing, and marketing of their produce, in order to improve their lives by generating more income by cutting out middlemen. For more than two thirds of Tanzania's population, the agricultural sector is the most significant source of employment and subsistence (URT, 2020). It makes up around 64.88% of the labor force and about 26.7 percent of the nation's GDP. Most farmers are smallholders who work between 0.2 and 20 hectares of land in rural areas (Chambo et al 2012). The Agricultural Marketing Co-operatives Society, one of Tanzania's economic actors, is heavily accountable for raising the standard of living for the populace. By providing a variety of services to its members and even to the general public, the established cooperative organization is anticipated to supply services that will meet its members' short-, medium-, and long-term expectations. Additionally, there are variations among the various typologies in how cooperative societies develop their members' ability to seek services on their own. It is necessary to describe each of these gaps using real-world examples.

Smallholder farmers' livelihoods in rural areas rely heavily on the activities and offerings of Agricultural Marketing Cooperative Societies. Smallholder farmers want the best market price for their agricultural products, access to farming inputs, and commercial bank loans. The best market price for agricultural products should raise smallholder farmers' purchasing power, the availability of lending facilities should lower their financial risk, and the provision of farming inputs should

increase their productivity and food security. Despite evidence that the welfare of cooperative members' families is poor, the International Labor Organization estimates that roughly half of the world's rural agricultural produce is marketed through cooperatives (Tesha, 2010; Briones, 2015; Dawson et al. 2016). Agriculture and Marketing Cooperative Societies (AMCOS) have failed to improve family welfare for their members in Tanzania and Asia (Poulton et al. 2010; Rapee & Ke-Chung 2016).

Although academics and writers on cooperatives are aware of the importance of agricultural marketing cooperatives, there is currently little proof of a connection between the services offered by AMCOS and the livelihood of its members. As a result, this article evaluated the role that AMCOS' marketing services played in raising the standard of living for its members.

Literature Review

A method for facilitating strategic agricultural product marketing that assures fair returns to all stakeholders through competitive, effective, and fair marketing systems is agricultural marketing (Sanyang and Huang, 2008). The success of agricultural management is generally accepted. Cooperatives, however, are still the only kind of business organization that simultaneously tackles all of the economic, democratic, and social aspects of reducing poverty (Woldu et al. 2013). Dejene and Getachew (2015) discovered that agricultural cooperatives have been widely used as a crucial foundation that has assisted smallholder farmers overcome the obstacles that prevent them from taking advantage of their businesses because it empowers economically weak farmers by strengthening their collective bargaining power and thereby reduces the price risks that they face in the market.

Various studies have produced conflicting results regarding the effectiveness and advantages of agricultural and marketing cooperative societies. Tesha (2010) discovered that the welfare of household members in cashew nut cooperatives in Tanzania is not desirable, despite the fact that co-operatives are local institutions addressing local needs under the direction of local leaders and showing potential for creating self-employment opportunities at the grassroots level. Tesha's observation has led to an inquiry of the function of coffee cooperatives in improving household members' well-being in the Newala District. Rural growth, especially agricultural development, has a lot of promise for co-operatives (Dejene and Getachew, 2015). Cooperative societies, however, have encountered a number of challenges over the previous three decades (the 1980s to the 2000s), including failure to achieve economic development and welfare improvements for their members (URT, 2003; Anania and Rwekaza, 2016). The Co-operative Development Policy, which was published in 2002, and the Co-operative Societies Act, which was amended in 2013, are two interventions that have been made to address co-operative difficulties. Later in 2005, the Co-operative Reform and Modernization Program was launched with the intention of encouraging grassroots cooperative member empowerment so that their incomes are reflected in their household income (URT, 2005). The contribution of cooperatives to raising the welfare level of cooperative members and their households in Tanzania is still debatable and unclear despite the government's efforts (Tesha, 2010).

Additionally, due to the inefficiency of AMCOS administration and leadership, a lack of business skills, knowledge, good governance, and corruption during the past ten years, it has been difficult, if not impossible, to improve members' well-being, such as income (Maghimbi, 2010; Anania and Rwekaza, 2016). As a result, a 2018 investigation on the Socio-economic Benefits of Agricultural Marketing Co-operatives and Their Challenges was carried out by Researchers Anania, Rwekaza, and Bamanyisa from Moshi Co-operative University (MoCU), Tanzania. The socioeconomic benefits highlighted the overall degree of welfare of the AMCOS members, according to evidence from Selected Cases in Moshi District Council (Tanzania), on Areas for Further Studies. Co-operatives have been around for a while, but more research is still needed to determine how they affect household welfare in the communities where they operate. Therefore, the goal of this article was to investigate how AMCOS' marketing services contributed to enhancing members' livelihoods, especially in Kigoma District Council (KDC), where coffee cooperatives have been active for a considerable amount of time.

Methodology

Because the data were gathered across a single time period, the study on which this research report is based utilized a cross-sectional research design. The approach was ideal for thoroughly examining the current dynamic between the members' livelihood and the marketing services provided by agricultural marketing cooperatives. One of the most successful agricultural marketing cooperatives (AMCOS) in the Kigoma district and surrounding area is RUMAKO AMCOS. This played a role in the decision to choose this cooperative when describing how its marketing services helped to support the livelihood of its members.

A total sample size of 92 responses from members of RUMAKO AMCOS was obtained using a straightforward random and judgemental sampling approach. Using Yamane's formula, the sample size was calculated (1967). This sampling method was used to select the respondents so they would match the study's goals and deadline. When the researcher visited the study location in October 2022, the primary and secondary data were collected. Three methods—questionnaire surveys, interviews, and document reviews—were used to gather the data. An intentional sample of 24 respondents, including members and cooperative leaders, participated in the interviews. 92 respondents who were cooperative members and accessed the survey on various days self-administered it. The following criteria were taken into account while choosing them: their level of commitment/activity in their cooperative affairs, their availability during data collection, and their willingness to engage in the study's response process. This was done in an effort to gather specific data about how the AMCOS services affected their ability to support themselves. In this study, the documentary review approach was also used to evaluate a variety of papers with the help of the general secretary of the RUMAKO AMCOS in order to obtain a quick overview of the RUMAKO AMCOS.

Numerical data were descriptively evaluated for the study, and text analysis was also used to examine the paper's goals. Numerous features of numerical data have been defined in terms of response percentages.

Findings

Contribution of marketing services offered by AMCOS on Improving Livelihood of Members was tested in four dimensions, first the types of market used by RUMAKO to sell coffee, second coffee processing, third availability of storage facilities, and fourth transportation facilities. The followings were the results of the study:

4.1 Types of market used to sell coffee and their contribution in members' livelihood

When the respondents asked about the contribution of the market in their livelihood, the results showed all of available accessed market has greater contribution more than (90%) of the respondents agreed that available accessed market help to increase coffee price per Kilogram and net coffee sales as a result improve member's welfare. Though direct export market and organic market benefits the few members only 2.2%, this is because these two are niche market and are closed with special market conditions. The results of the study are shown in the table 1.

Table 1:Types of market used to sell coffee and their contribution in members' livelihood

	Parameters	Frequency	Percent
Auction Market	Strongly agree	34	37.0
	Agree	50	54.3
	Neutral	6	6.5
	Disagree	2	2.2
	Total	92	100.0
Direct Export Market	Parameters	Frequency	Percent
	Strongly agree	24	26.1
	Agree	60	65.2
	Neutral	6	6.5
	Disagree	2	2.2
Total	92	100.0	
Organic Market	Parameters	Frequency	Percent
	Strongly agree	2	2.2
	Agree	88	95.7
	Neutral	2	2.2

Total	92	100.0
-------	----	-------

Source: Field Data, (2022).

Auction market: The results of the study show 50 (54.3%) of the respondents agreed and 34(37.0%) were strongly agreed that auction market help to increase coffee price per kilogram (Kg) and net coffee sales. Only 2 (2.2%) of the respondents disagreed that auction market does not help to increase price and net coffee sales, where 6(6.5%) of the respondents were neutral.

Direct Export Market: The results of the study showed 60 (65.2%) of the respondents agreed and 24(26.1%) were strongly agreed that direct export market help to increase coffee price per kilogram (Kg) and net coffee sales. Only 2 (2.2%) of the respondents disagree that direct export market does not help to increase coffee price per Kilogram and net coffee sales, where 6(6.5%) of the respondents were neutral. Coffee Organic Market: The results of the study show 88 (95.7%) of the respondents agreed and 2(2.2%) were strongly agreed that coffee organic market help to increase coffee price per kilogram (Kg) and net coffee sales where 2(2.2%) of the respondents were neutral.

4.2 Coffee Processing

Coffee processing is the one of the value chain activities of coffee. Processed coffee has high price compared to unprocessed coffee. In terms of processed coffee RUMAKO AMCOS has two types, Home processed and coffee processed at Central Processed Unit (CPU). Processed coffee under CPU fetch high price compared to home processed coffee. The results of the study show 54 (58.7%) of the respondents agreed and 30(32.6%) were strongly agreed that coffee processing help to increase coffee price per kilogram (Kg) and net coffee sales. Only 8 (8.7%) of the respondents disagree that coffee processing does not help to increase coffee price per Kilogram and net coffee sales, where 6(6.5%) of the respondents were neutral.

Table 2: Coffee Processing

Parameters	Frequency	Percent
Strongly agree	2	2.2
Agree	88	95.7
Neutral	2	2.2
Total	92	100.0

Source: Field Data, (2022).

4.3 Availability of Storage Facilities

The agricultural marketing co-operatives are giving storage facilities for the members' produce. Storage facilities are available at coffee curing factory and at the marketing center. The findings in figure 2, indicated that 76.1% agreed that RUMAKO AMCOS is providing storage facilities for storing members' coffee and later sell them. It was found that as the harvest season ends, the co-

operative is collecting the bulk of coffee from members and puts in a warehouse waiting either for processing or selling. Storage facilities always create the time value to process or sell the coffee produce at a right time and right price. The results of the study show 48 (54.3%) of the respondents agreed and 30(37.0%) were strongly agreed that available storage facilities help to increase coffee price per kilogram (Kg) and net coffee sales. Only 6 (2.2%) of the respondents disagree that available storage facilities do not help to increase coffee price per Kilogram and net coffee sales, where 6(6.5%) of the respondents were neutral. The results suggested storage facilities add livelihood of members because availability and uses of storage facilities increase the coffee price per kilogram and coffee sales.

Table 3: availability of Storage Facilities

Parameters	Frequency	Percent
Strongly agree	30	32.6
Agree	48	52.2
Neutral	8	8.7
Disagree	6	6.5
Total	92	100.0

Source: Field Data, (2022).

4.4Coffee Transportation Facilities

In rural areas, improved transport infrastructures and facilities (transport vehicles) are essential for boosting rural economies and agricultural benefits like easy access to markets and inputs. Individual farmers who are the members of RUMAKO AMCOS are given transport facilities to carry their coffee produce, first from the farm to the processing center, second from processing center to the warehouses, third from warehouse to the auction market Moshi, Kilimanjaro.

Usage rate of the transport facilities provided by AMCOS as found in the study was 56.5%, then the next dimension was to what extent this transport facility contributes to the livelihood of members. The results of the study show 51 (55.4%) of the respondents agreed and 26 (28.3%) were strongly agreed that coffee transportation facilities help to increase coffee price per kilogram (Kg) and net coffee sales. Only 2 (2.2%) of the respondents disagree that coffee transportation facilities do not help to increase coffee price per Kilogram and net coffee sales, where 13 (14.1%) of the respondents were neutral.

Table 4: Coffee Transportation

Parameters	Frequency	Percent
Strongly agree	26	28.3
Agree	51	55.4

Neutral	13	14.1
Disagree	2	2.2
Total	92	100.0

Source: Field Data, (2022).

During the interview one respondents mentioned “transportation costs of coffee of one individual farmer is expensive compared to the bulk transportation”. Collective bulk transportations of agriculture produce reduce transportation costs per kilogram as a result minimize the costs of production per kilogram and maximize net income per kilogram.

4.5 Results of the Reliability Test

This subsection contains summaries to demonstrate reliability of the data collected from the questionnaire instrument. During the testing of the instrument, 66 members participated in the study that resulted in the final 26 questions surveyed. The SEDL tested the reliability of the instrument. For the instrument, reliability refers to the "consistency of measurement" (SEDL, 2003). Reliability was measured by using Cronbach's alpha-a measure of the internal consistency of an instrument to determine if all areas within the subscales will correlate with each other (SEDL 2003, p. 3). The alpha coefficient ranged from 0 to 1 (the closer a scaled coefficient is to 1, the greater the reliability of the instrument), and the overall reliability of the questionnaire achieved an alpha coefficient of .805(see Table 5).

Table 5: Reliability Test

Cronbach’s Alpha	Number of items	Number of cases
0.805	26	66

4.6 Results of the Multiple Regressions of Marketing Variables

The regression model was analyzed to test the relationship between marketing variables and the dependent variable of improving members’ livelihood. The model highlighted auction market, direct export market, coffee processing, storage facilities, coffee organic market and coffee transportation as influencing factors to the members’ livelihood. The table

Table 6: Regression Coefficient of Marketing Variables

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.544	.503		3.068	.003
	Auction market	-.655	.168	-.457	-3.896	.000
	Direct export market	-.238	.173	-.139	-1.379	.172
	Coffee processing	.641	.199	.528	3.222	.002
	Storage facilities	.482	.169	.448	2.862	.005
	Coffee organic market	.027	.272	.013	.098	.922
	Coffee transportation	-.360	.184	-.305	-1.962	.053

a. Dependent Variable: AMCOS has Improved Livelihood of Members

Based on the nonstandard coefficients we obtain the regression equation:

$$Y = 1.544 - 0.655x_1 - 0.238x_2 + 0.641x_3 + 0.482x_4 + 0.027x_5 - 0.360x_6$$

Where x_1 = Auction market, x_2 = Direct market export, x_3 = Coffee processing, x_4 = Availability of storage facilities, x_5 = Coffee organic market, x_6 = Coffee transportation.

From the regression model 1, the coffee processing done by RUMAKO AMCOS has a greater influence to the livelihood of members compared to the other marketing services as suggest the increase of coffee price per kilogram and coffee net sales as well, it is highlighted by both unstandardized (0.641) and standardized (0.528) coefficient. Though the auction market has negative influence to member's livelihood, it happens because of the price fluctuation of the auction market as its normal behavior. It is highlighted by the highest standardized (-0655) and unstandardized (-0.457) negative coefficient.

Table 7: Estimation of standard deviation of marketing variable

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.565 ^a	.319	.271	.75209

a. Predictors: (Constant), Coffee transportation, Direct export market, Auction market, Coffee Organic market, Available storage facilities, Coffee processing

b. Dependent Variable: AMCOS has Improved Livelihood of Members

The coefficient of determination R^2 indicating the percent of how much of the total variance is explained by the independent variable is 31.90% (Table 3). The analysis of variance for multiple regression will be made starting from the results of table 9.

Table 8: Variation Analysis of Marketing variables

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	22.530	6	3.755	6.638	.000 ^b
	Residual	48.079	85	.566		
	Total	70.609	91			

a. Dependent Variable: AMCOS has Improved Livelihood of Members

b. Predictors: (Constant), Coffee transportation, Direct export market, Auction market, Coffee Organic market, Available storage facilities, Coffee processing

Discussion of findings

Respondents were questioned about the various marketing services offered by RUMAKO AMCOS during the survey. As seen in Figure 2, the responses are as follows: auction market: 80.4%; storage facilities: 76.1%; coffee processing: 73.9%; coffee transportation: 56.5%; and direct export market and organic market: 2.2%. The findings of this study are related to those of Anania and Towo's (2016) study, which found that 85% of respondents claimed that the Mruwia rural co-operative makes it easier for members to acquire marketing services for themselves and other community members. The co-member's operative's and executives claimed that it aids in the sale of coffee from farmers to overseas markets. AMCOS's marketing initiatives are all designed to increase customer value for the benefit of the individual farmer. The question that followed was, "To what extent have the offered or available marketing services contributed to the members' means of subsistence?"

In general, the results were encouraging. More than 80% of the respondents strongly agreed that the marketing services offered by RUMAKO AMCOS had improved their standard of living.

One of the interviewees stated, "Compared to coffee made at home, processed coffee under a central processing unit tends to have the greatest price."

When members organize into cooperatives, they benefit from higher prices and more stable marketplaces than they would otherwise. According to Chambo (2009), agricultural cooperatives in Africa support an exchange economy by assisting in the growth of markets in isolated rural areas. Additionally, Deller et al. (2009) noted the significance of agricultural cooperatives in

agricultural markets and how they are thought to have a pro-competitive influence in sectors with little competition. Crop purchasers, on the other hand, could prevail over participants in the price/market bargaining process. This is due to the fact that larger purchasers have more negotiating power and access to better information, making it easier to demand preferential treatment from cooperatives or to offer them disadvantageous terms of trade (Hanisch, 2009).

The study backs up the collective action theory and the life cycle model of agricultural cooperatives put out by Cook. According to research results, RUMAKO AMCOS is in the second stage of the life cycle model proposed by Cook for agricultural cooperatives. In the second stage, the cooperative struggles to overcome market failure and satisfy its members, including providing them with the means to support themselves, such as providing them with affordable inputs.

Study Conclusion and Recommendation

Cooperatives are created for a variety of reasons, including economic development, empowering marginalized community members, addressing market failures, protecting against unfavorable socioeconomic conditions, and gaining access to inexpensive transportation and storage options, and affordably purchasing inputs. According to the study's findings, coffee processing must receive a lot of attention because it has a significant impact on the price per kilogram of coffee and net coffee sales, both of which serve to enhance members' living conditions.

Although it has been more difficult for AMCOS to enhance members' living conditions because of the fluctuating price of agricultural produce. The researcher advises AMCOS board management to work with Tanzania Coffee Board (TCB) and Tanzania Co-operative Development Commission (TCDC) to determine the best strategy to control the risk of price instability in order to safeguard the interests of members who are smallholder coffee producers.

REFERENCES

- Absanto, G. and Aikaruwa, D. (2013). Credit rationing and loan repayment performance: the case study of Victoria savings and credit co-operative society, *Global Advanced Research Journal of Management and Business Studies* (ISSN: 2315-5086) 2(6). 328-341.
- Anania, P. and Rwekaza, C. G. (2016). The Determinants of Success in Agricultural Marketing Co-operatives in Tanzania: The Experience from MwekaSungu, Mruwia and Uru North Njari Agricultural Marketing Co-operatives in Moshi Region. *European Journal of Research in Social Sciences* 4 (3).pp 14.
- Baka, L. O. (2013). The Challenges Facing Co-operative Societies In Kenya A Case Study: Kenya Planter Co-operative Union (KPCU), *Public Policy and Administration Research*, 3 (11), 21pp.
- Bwana, K. M. and Mwakujonga, J. (2013). Issues in SACCOS Development in Kenya and Management Practices in Tanzania, *Journal of Economics and Sustainable Development*, 5(2): 33-45.

- Chemiat, J. N. (2014). Effect of Advance Payment of Coffee Delivered to Farmers Co-operative Societies on Farmers Satisfaction a Case of GUSII Co-operative Societies, Kenya. *International journal of innovative research and development*, 3(13): 239-244.
- ICA (2014). Co-operative identity, values & principles [<http://ica.coop/en/whats-coop/co-operative-identity-values-principles>] site visited on 05/09/201
- ICA and ILO. (2014). Co-operatives and the Sustainable Development Goals: A Contribution to the Post-2015 Development Debate, A Policy Brief, ICA and ILO. 12-18 pp.
- Kaleshu, J. T. (2013). Determinants of Linkage Banking Between Saving and Credit Co-operative Societies (SACCOS) and Formal Financial Institutions in Tanzania. Thesis for award of PhD University of Dar es Salaam. 350 pp
- Likwata, M. Y. and Venkatakrishnan, V. (2014). Performance of agricultural marketing co-operative societies in cashew nut production and marketing in Masasi Region, Mtwara Region, Tanzania IRACST- *International Journal of Research in Management & Technology (IJRMT)*. 4(5): 52pp.
- Mbogoro, O. F. (2014). Membership of co-operative societies and Adoption behavior of: Implication for rural development. Department of Agricultural extension and Rural Sociology, Obafemi Awolowo University, Nigeria. 230pp.
- Megressal, B. W. Micahel, G. and Teshome, D. (2013). Knowledge and Attitude of Smallholder Coffee Producing Farmers to coffee quality a case of Oromiya and SNNP regional states, Ethiopia. *Sky Journal of Agricultural Research* 2(7):98–106.
- Mumanyi, E. A. L. (2014). Challenges and Opportunities facing SACCOs in the Current Devolved system of Government of Kenya: A case study of Mombasa County, *International Journal of Social Sciences and Entrepreneurship*, 1 (9): 288-314.
- Ndiege, B. O., Haule, T. B. and Kazungu, I. (2013). Relationship between Sources of Funds and Outreach in s Co-operatives Societies: Tanzanian case. *European Journal of Business and Management*, 5(9) 21 pp.