

The Agricultural and Financial Cooperatives as Driver for Tanzania's Economic Sustainability: Promoting SDG 8 and 9.

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DOI: <https://dx.doi.org/10.47772/IJRISS.2025.910000374>

Received: 14 October 2025; Accepted: 21 October 2025; Published: 12 November 2025

ABSTRACT

This study addresses the critical role played by Cooperative societies in promoting economic sustainability in Tanzania, with specific focus on Sustainable Development Goals 8 (Decent Work and Economic Growth) and 9 (Industry, Innovation and Infrastructure). Cooperatives are most important drivers of inclusive financial services, employment creation and value-added industrialization, this is according to the analysis that uses a mixed method approach and drawn from Tanzania Cooperative Development (TCDC) National statistical bulletins, TCDC Cooperative reports, Annual Financial Inclusion report and other few academic studies on Cooperatives. The results highlight that in 2024 Licensed Saving and Credit Cooperative Societies (SACCOS) rose to 961 and distributed 1,890,123 loans with worth TZS. 1.203 trillion, improving low-income population's access to financial inclusion, concurrently to ensure steady farmer payments, Agricultural marketing Cooperative Societies (AMCOS) marketed produces that valued at TZS. 4.2 trillion up from 3.75 trillion from 2023. By December 2024, Cooperatives owned and ran 328 industries creating 2,816 direct industrial jobs as well 153,982 total jobs nationwide where 43,096 are formal employment and 110,886 are casual jobs. The study concludes that the Tanzanian Cooperative Model which is characterized by its community-centered approach and member owned structure, strengthened by launch of the Cooperative Bank of Tanzania (CBT) and adoption to digital innovation initiatives, are the powerful tool to promote decent works, encourage industrial growth and creating economic infrastructure offering important lesson for the Global South.

Keywords—Agricultural Cooperatives, SACCOS, Economic, Industrialization, Innovation, SDG, Tanzania

INTRODUCTION

In the Global South, the achievement of economic sustainability involves inclusive, robust and sustainable models. As the democratically run, member-owned businesses, Cooperatives offer an effective way toward achieving the United National (UN) Sustainable Development goals (SDGs) especially SDGs 8 (Decent Works and Economic growth) and 9 (Industry, Innovation and Infrastructure). Tanzania's national blueprint, the Tanzania Development Vision 2024 emphasize on industrialization, employment and financial inclusion which align with the cooperative movement contribution (ZHANG et al., 2021) Generally, all of these goals are in alignment with Tanzania's own national development plans, where the Cooperatives act as engines for inclusive financial systems and regional industrialization between increasing productivity and job Creation.

Since 1920s, Tanzania's Cooperatives has steadily grown to act as the essential component for social economic change. As of 2024 The Tanzania Cooperative Development Commission (TCDC) reported over 7,820 registered Cooperatives, including 1,364 SACCOS and 4,128 Agricultural Cooperatives, with combined members exceeding 8.3 million. (TCDC, 2025b, 2025c, 2025a). The sector operates under the Cooperative Societies Act, of 2013 and Microfinance Act of 2018 have received back Tanzania's Long standing Cooperative Movement (Ndiege & Mokili, 2024). Both of these Acts were revised in the year 2025 for the purpose of strengthening supervision, accountability as well as compliance

This paper presents the case that Tanzanian Cooperatives are very important essential toward sustainable economic growth. For achieving this, they: (i) Financial Cooperatives (SACCOS) promote capital creation and

financial inclusion, thereby enhancing economic growth (SDG 8.10); (ii) Both Agricultural and Financial Cooperatives create employment in industrial and agricultural sectors, which promotes decent work (SDG 8.5); and (iii) Establish and run agricultural processing industries, which promotes inclusive and sustainable industrialization (SDG 9.2). This paper offers current and comprehensive analysis of this contribution using most recent 2023-2025 from Tanzania Cooperative Development Commission (TCDC) dataset to present the current and a very comprehensive assessment of the contribution

This analysis is guided by a theoretical framework rooted in Institutional Theory and the Theory of Collective Action, which provide the lens through which the empirical data on employment, loan disbursement, and industrial output are interpreted. Furthermore, the study employs basic empirical analysis, including growth rate calculations and thematic analysis of qualitative data, to demonstrate the relationship between cooperative activities (independent variables) and key economic outcomes (dependent variables)

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

Theoretical foundations of Cooperatives

Theories of sustainability and collective action underscore the importance of Cooperatives in development. For this study, two theoretical perspectives are particularly relevant in framing the analysis of the Tanzanian cooperative model.

First, The Institutional theory posits that Cooperatives have special benefits over typical enterprises due to their member-oriented model, which lowers transaction cost and makes resource pooling easier (Qiu et al., 2024). This study directly links this theory to its findings: the reduction in transaction costs explains the efficiency of SACCOS in mobilizing savings (TZS 1.056 trillion in 2024) and disbursing loans (TZS 1.203 trillion) to segments of the population typically excluded from formal banking. The democratic, member-based structure of cooperatives is the independent variable that influences the dependent variables of increased financial inclusion and local capital formation. From an Economic perspective it has been highlighted that SACCOS and Economic growth in Tanzania have direct connection with saving mobilization playing a particular important role (Qin & Otieno Ndiege, 2013)

Second, the theory of collective action focuses on how the Cooperatives use risk sharing, economies of scale and collective bargaining to get beyond the individual constraints. This is particularly significant in agricultural markets where the smallholders' farmers have a hard time in getting access to technology, capital and market. (Qiu et al., 2024) This theory provides the explanatory framework for the core findings related to SDG 9. The establishment of 328 cooperative-owned industries (the dependent variable of sustainable industrialization) is a direct outcome of smallholder farmers pooling their resources (the independent variable of collective action). This collective effort enables investments in processing plants, access to better technology, and enhanced bargaining power in marketing agricultural produce valued at TZS 4.2 trillion, which individual smallholders could not achieve alone. Thus, the theory of collective action is not merely cited but is operationalized as the mechanism driving the observed industrial growth and value-chain integration.

Empirical evidence on Cooperative Globally

Research shows that, Cooperatives have a significant role in reducing poverty and promoting economic growth on a global scale. The International Labor Organization (ILO) estimates that 280 million people are working in the Cooperatives globally, making up almost 10% of all working people.(Onyilo& Adong, 2019) In china Farmers cooperatives greatly increase rural labor employment, with more noticeable efforts on full time and part time farming through the process of income creation, factor redistribution and industrial cluster. (Shen et al., 2022) In Europe, during the financial crises, some cooperatives especially those in Italy, Spain, France proven remarkably resilient preserving employment levels even while investor -owned firms experienced job losses.(Barrios-González et al., 2024; Cristini et al., 2023; Riva & Garavaglia, 2016)

African Cooperatives also show similar effect patterns. In Kenya for instance, Agricultural Cooperatives have

enhanced market access and price bargaining resulting to rise in smallholders' farmers income from 30%-40% (Onyango et al., 2023). Rwandan cooperatives have been an important instrumental in promoting women economic participation. With more than 60% of members being women in various sectors (Ortega et al., 2019). Ethiopian saving and credit cooperatives increased the percentage of rural residents who had access to financial services from 15% to 45%. (IFAD, 2019).

According to this evidence, Cooperatives can be an effective means of attaining inclusive growth in a variety of social economic circumstances

Empirical evidence on Cooperative Development in Tanzania

The economic impact of cooperatives in Tanzania has been the subject of various studies. SACCOS and economic growth in Tanzania are directly related, with saving mobilization being a key factor. (Qiu et al., 2024) According to recent study in Cooperatives, SACCOS differs from commercial banks in that they improve member satisfaction and financial inclusion through relationship-based lending, democratic governance, closeness to members and financial literacy training (Zakayo et al., 2025).

Ndiege & Mokili, (2024) Highlighted the holistic function of cooperatives in fostering economic stability, peace and climatic resilient. According to their research, farmers have benefited from agricultural cooperatives support in climate change adaptation through common storage facilities, drought-resistant crops and group irrigation projects. The author argues that cooperatives are especially successful in tackling the related issues of environmental sustainability and economic growth due to their member-centered approach

Empirical analysis of Variables and relationships

To empirically demonstrate the relationship between cooperative operations and Tanzania's economic sustainability, this section analyses the dependent and independent variables implied in the study's objectives.

1. **Independent Variables:** Includes the activities of cooperatives, namely:

- ✓ **SACCOS Operations:** Volume and value of loans disbursed, savings mobilized.
- ✓ **AMCOS Operations:** Volume and value of produce marketed.
- ✓ **Industrial Investments:** Number of cooperative-owned industries established.

2. **Dependent Variables:** The resulting economic outcomes aligned with the SDGs:

- ✓ **Financial Inclusion and Economic Growth (SDG 8):** Measured by access to credit and capital accumulation.
- ✓ **Employment (SDG 8):** Number of formal and casual jobs created.
- ✓ **Sustainable Industrialization (SDG 9):** Output of cooperative industries and the value addition to agricultural produce.

The data in Tables 1 and 2 provide clear empirical evidence of these relationships. For example:

The 7.8% increase in loan disbursement (independent variable) by SACCOS is directly correlated with enhanced financial inclusion and capital for investment (dependent variable), a key pillar of SDG 8.10.

The 15% growth in the volume of produce marketed by AMCOS (independent variable) and the establishment of 23 new processing industries (independent variable) are strongly associated with a 12.6% rise in direct industrial employment and a 19% increase in the value of marketed produce (dependent variables), directly contributing to SDG 9.2 and 9.3.

This empirical analysis, though based on secondary data, moves beyond mere description. By calculating growth rates and thematically linking activities to outcomes, it provides demonstrative evidence that the expansion of

cooperative sectors is a significant driver of the documented progress towards SDGs 8 and 9 in Tanzania.

METHODOLOGY

Research Design

This research employs a qualitative method from secondary data from official government publications reports by Tanzania Cooperative Development Commission (TCDC), National Financial Framework Council, as well as peer reviewed research papers on Tanzania Cooperatives. The following are the sources:

1. Government Sources: The Tanzania Cooperative Development Commission (TCDC) annual reports 2024 & 2025, SMI Annual reports 2022/2023-2023/024, Statistical Bulletins; Tanzania National Financial inclusion council report on financial inclusion in 2024; and Bank of Tanzania (BOT) Reports
2. Peer reviewed Research papers; The peer reviewed studies discussing the Holistic function of Cooperative, Cooperative Economics and finance, inclusive growth and sustainable industrialization

Data analysis

To address the objective of establishing relationships between variables, the data analysis proceeded in two steps:

Quantitative Analysis: Descriptive statistics (totals, percentages) were used to summarize the data on key indicators. Furthermore, growth rate analysis was employed to quantify the year-on-year change in critical variables. This provides an empirical measure of the impact and trend of cooperative activities. For instance, the 7.8% growth in loan value and the 12.6% growth in direct industrial jobs from 2023 to 2024 serve as empirical evidence of the positive relationship between the expansion of cooperative services (independent variable) and economic outcomes (dependent variables).

Qualitative Analysis: Data from reports and academic literature were synthesized through thematic analysis to identify recurring themes such as "financial inclusion," "job creation," and "value-added industrialization" and to construct a logical case for the contribution of cooperatives to SDGs 8 and 9. This synthesis directly links the empirical data to the theoretical framework.

RESULTS AND FINDINGS

Promoting Decent work and Economic Growth (SDG 8)

In Tanzania, Cooperatives are among the biggest employers. By the end of 2024 Tanzanian Cooperatives have already generated 153,982 employments, a 5% rise from 146,649 in 2023. Of these, 110,886 were casual workers and 43,096 formal skilled jobs are vital sources of revenue for both urban and rural economies (TCDC, 2024). SACCOS specifically, are the catalyst for capital generation and financial inclusion in the economy. The increase of loans distributed where number of 1,890,123 with the value from TZS 1.113 trillion in 2023 to TZS 1.203 trillion in 2024 representing a 7.8% growth, showcase that the Micro-Entrepreneurs, farmers, and salaried workers can invest in generating projects (TCDC, 2025c; Zakayo et al., 2025). Total saving and deposits also reached TZS. 1.056 trillion in 2024, up to 9.2% increase from 2023 (TCDC, 2025c). So generally these are improving low-income population's access to financial inclusion. (NC, 2024).

The cooperatives, especially financial Cooperatives remain very important drivers of financial inclusion through providing financial services to poor and middle-income people in the community who are underserved by traditional banking (Ndegwa, 2020; Pasara et al., 2021; Zikalala, 2016). This aligns with the SDG goal 8.10 which emphasizes strengthening domestic financial institutions' ability to support inclusive access to banking and financial services to all. (United Nations, 2025) The key factor in indigenous economic growth is the culture saving and capital accumulation that is fostered at the grassroot level by SACCOS unique "saving-first" model, whereby loans are frequently limited to multiple of individual's saving (Qin & Otieno Ndiege, 2013)

Table 1: Contribution of Cooperatives to SDG 8 (2023-2024)

Indicator	2023	2024	Growth	SDG Target
Total created jobs	146,649	153,982	5%	8.5 (Full employment)
Formal Employment	41,044	43,096	5%	8.5 (Decent work)
Number of Loans	1,752,415	1,890,123	7.90%	8.10 (Access to bankin
Loan Disbursement (TZS.)	1.113 trillion	1.203 trillion	7.80%	8.10 (Financial inclusi

Source:(TCDC, 2025b)

Additionally, the cooperatives have been making contributions to the government revenue through paying tax. For example, until 2024 Cooperatives contributed to TZS. 15.66 billion in taxes and levies from TZS. 14.01 in 2023 enhancing local government revenue and supporting the local development initiative and public services and hence multiplying the economic impact of cooperatives activities.(TCDC, 2025c, 2025a)

Driving industry, innovation and infrastructure (SDG9)Cooperatives Agriculture and Owned Industries

Tanzanian Cooperatives have been doing well and made much progress toward value addition from primary production which is very crucial aspect of sustainable industrialization (SDG 9.2) According to TCDC, (2025a), Non-Financial Cooperative Societies Annual Report, by December 2024 a total of total of 348 cooperative-owned industries were fully operational across the country. These industries are in:

1. Agricultural processing sector, which includes Ginneries for cotton in Shinyanga, Simiyu, Tabora Regions, Coffee curing plants in Kagera, Kilimanjaro regions, Oilseed processing plant in Mtwara, Lindi regions, Cashew nuts processing in Pwani, Mtwara regions and Tobacco processing in Tabora, Ruvuma
2. Non-Agricultural Cooperatives; including Construction, carpentry and furniture making, dairy and fisheries processing industries, small scale mineral processing units.

Within the industrial units themselves, they collectively contributed to TZS 217 billion in gross output and generated 2,970 direct employments (a rise of 5.4% from 2023) (TCDC, 2025a). This is a significant investment in rural infrastructure that reduces post-harvest losses, maximizes export value and provides skilled jobs outside traditional agriculture. These industrial activities exemplify business model innovation by using collective ownership to pursue projects that would need a lot of finance for individual small holders.

By 2025, Tanzania Cooperatives sector has grown remarkably, they collected more than 2.28 million tons of agricultural produces with value of TZS. 4.47 trillion nearly doubling their capacity compared with 2021/2022 financial year, where they collected only 591,000 tons with value of TZS. 1.1 trillion (Gilliard, 2025).

Table 2: Contribution of Cooperatives to SDG 9 (2023-2024)

Indicator	2023	2024	2025	Growth	SDG Target
Cooperatives-Owned Industries	305	328	345	13%	9.2 (Sustainable industrialization)
Direct Industrial Jobs	2,638	2,816	2,970	12.6%	9.2 (Industrial employment)
Volume of produces (tonne)	1,980,000	2,230,000	2,280,000	15%	9.3 (Value chain integration)
Value of Produce Marketed (TZS)	3.75 trillion	4.2 trillion	4.47 trillion	19%	9.3 (Value chain integration)

Source: (TCDC, 2025a); Non-Financial Cooperatives Societies Report 2025.

There are strategic reforms have been done including the establishment of the Cooperative Bank of Tanzania (CBT), which officially launched in 2025 by The Tanzanian President Dr. Samia Suluhu Hassan, the Bank is owned by Cooperative Societies by 51% and was the result of merger of Kilimanjaro Cooperative Bank Ltd

(KCBL) and Tandahimba Community

Bank (TACOBANK) with total of TZS. 27.4 billion Capital, this bank is the solution to address the existed challenges with agricultural finance, and this has helped to enable the expansion of cooperative services. (Gilliard, 2025)

Technological Innovation and Digital Transformation in Cooperatives

Technology has become a source of innovation adopted by both Financial and non-Financial Cooperatives, supporting the SDG 9.5 (Strengthening scientific and technological capacity)

- **SACCOS Digitization:** As reported by (TCDC, 2025c), more than 60% of the licensed SACCOS are current operating the Core Banking System (CBS) that allow real time processing of different transactions and automated assessment for credit risks. This innovation has gone far where, the integration with mobile network operators and USSD application has increased the access to rural members, Som of the giant SACCOS has tested AI-Based Loan scoring and fraud detection technologies to improve efficiency and decrease the levels of defaults.
- **Digital Financial Services expansion:** It's reported that, by the end of 2024 there is more than 80% growth in mobile banking transactions in SACCOS, where members made more than 2.1 million USSD -Based balance and loan request (TCDC, 2025c)
- **Non-financial Cooperatives:** Agricultural and industrial cooperatives implemented GIS Based inventory management systems to track their crop collection, electronic weighing, cold storage facilities powered by solar energy and e-voucher to distribute fertilizers. They also introduce digital payment platforms in fishing and diary cooperatives connected to SACCOS accounts marketed seamless value-chain transactions. (TCDC, 2025a)
- **Innovation Hubs and training:** Within the framework of innovation from the cooperatives Growth Program (2024-2024) of TCDC, more than 120 Cooperatives Leaders were trained on FinTech adoption, data analytics and green manufacturing. (TCDC, 2025a). This program promotes exchange of knowledge between the cooperatives.
- **Additionally,** Cooperatives are now major players in the Tanzania Digital Economy by bridging small producers with national and regional markets, enhancing productivity and making r it more sustainable with smart (low carbon) operations.

Addressing the Challenges and Disparities

Despite the stated successes there are still many challenges to overcome. Cooperatives movement still faces regional inequalities where most SACCOS are based in urban areas where paid workers dominate membership. For example, most of registered SACCOS are in Dares salaam (293), Arusha (133) and Mbeya (93) while regions like Simiyu and Katavi are far behind with few SACCOS. So, this disparity highlights how urban and rural residents continue to have different access to financial resources (Christopher, 2024)

Also, Women and youth are still underrepresented in Cooperatives, for instance Women are just 37.62% of the entire membership while the individual with age up to 35 made just 36% of the members.(TCDC, 2024). The necessity for focused tactics to improve these demographics group involvement in the cooperative Movement is highlighted by these representation differences.

The global situation also poses difficulties since SDG 8 Adoption has been uneven across the globe. UN Data indicates that on average, labor rights compliance fell by 7% worldwide between 2015 and 2023 with developing nations experiencing the most severe erosion. This regression highlights that there is a need to build cooperative models that specifically defend workers' rights and advance safe working conditions.

CONCLUSION AND RECOMMENDATION

The Cooperative societies are very essential to Tanzania's efforts for economic sustainability; they are vibrant business that actively dedicated to achieving the SDG than being remain from the past. Cooperatives are good examples of SDG 8 Decent Works and Economic growth and SDG 9 Industry, innovation and Infrastructure in

action, because they provide access to millions of people access capital, generating over 152,000 jobs and building network of more than 300 rural industries.(TCDC, 2025b). Their uniqueness including democratic, member-based institutions make advantage in economic expansion and to be shared more fairly, which promotes resilience and regional economic growth. The empirical analysis conducted in this study, through growth metrics and thematic linkage, confirms a strong positive relationship between the scale of cooperative activities and key indicators of decent work, financial inclusion, and sustainable industrialization

Tanzania's experience provides a potential precedent model for other countries in the Global south that seek to build inclusive, sustainable economies. The cooperative model shows that these community base organizations may be successfully incorporated into economic systems to tackle today's development issues while remaining connected to local settings and attentive to members demands.

The following suggestions can help to improve this contribution

For the Tanzanian Government

Enhancing regulatory support: Government should continue to improve the operationality of TCDC to stimulate their promotion and regulatory capabilities to support Cooperatives development while responding toward regional disparities in cooperative

Promote Digital transformation: As recommended by Zakayo et al., (2025) Cooperatives must embrace digital financial technologies (Fintech) to lower cost of transaction and enhance members' delivery services.

Addressing the women and youth representation: They should rollout focused campaigns and other supportive policies to increase higher participation from women and youth in the cooperative matters in both membership and management of the Cooperatives

For Development Partners

Direct funding and technical support:By giving the funding support and capacity buildings programs will help the Cooperatives improve their managerial skills and at the same time will encourage the Cooperatives to invest in the value-added infrastructures to increase industrial influence

Research and knowledge sharing: By encouraging the cross-country research partnership and best practices between Tanzanian cooperatives and their international counterparts.

Rural Inclusion: Encourage attempts to extend cooperatives services to rural poor with view to ensuring economic opportunity inclusiveness.

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