



THE CO-OPERATIVE UNIVERSITY OF KENYA

Proceedings
of The Eighth Co-operative
University of Kenya (CUK)
Annual Scientific Conference &
The Third Co-operative Movement
stakeholders' Conference,

"THE JOINT CO-OPERATIVE CONFERENCE 2025"

ON

Co-operatives Build a
Better World: Re-energizing
the Collective Power of
Co-operatives in Africa

July 22nd-24th, 2025

Isaac K. Nyamongo - Editor

COOPERATIVE TRIBALISM IN TANZANIA, UNSPOKEN SCENARIO GUIDING FACTS

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

Keywords: Cooperative tribalism; Cooperative movement; Cooperative members; Member inclusive

INTRODUCTION

Cooperative tribalism describes a situation where tribes or groups prioritize their internal cooperation and loyalty while engaging in competition and conflict with other groups (Jalloh, 2019). It highlights how humans evolved to both cooperate within their own social units and

compete with others, a dynamic often seen in the context of tribalism. This concept acknowledges the natural human tendency to favor their own group while also recognizing the necessity of cooperation for survival and group success (Fofana, 2021). Cooperative tribalism emphasizes strong bonds and loyalty within a specific social group, fostering cooperation and shared goals. Simultaneously, tribalism involves competition with other groups for resources, status, or other benefits. Scientists believe that cooperation and tribalism are intertwined, with cooperation being essential for group survival and social bonding (Diallo, 2020). On broader terms, cooperative tribalism can be observed in various contexts, including political groups, sports teams, and even online communities. Cooperative tribalism can lead to stronger communities, shared identity, and increased ability to overcome challenges (Eze, 2017). If cooperative tribalism side effects are not well managed, can also lead to prejudice, discrimination, and conflict between groups. Cooperative tribalism in Europe refers to the idea of groups within Europe working together, potentially through cooperative structures, to benefit their members and society, while also exhibiting strong group identity and loyalty, which can be seen as a form of tribalism (Hassan, 2014). Cooperative tribalism in Europe also, refers to the potential for strong group identity and loyalty to arise within cooperative structures, while also highlighting the need for broader societal cohesion and understanding to address the challenges of tribalism (Okoro, 2020). In a sociological context, cooperative tribalism in Europe refers to strong group identification and loyalty, where individuals prioritize the interests of their tribe over broader societal interests (Maseko, 2015). This can manifest in various forms, including strong regional identities, ethnic group affiliations, or political party loyalties. However, in Europe like other countries, cooperatives are autonomous associations of people who unite to meet common economic, social, and cultural needs through a democratically controlled enterprise. They are often seen as a model for achieving economic success and social well-being through collective effort. While cooperatives can foster a sense of community and loyalty, they can also be a source of strong group identity that draws these identity character from tribal norms and relations (Phiri, 2017). Individuals within a cooperative might prioritize the interests of the cooperative and its members over those of a broader community or society, which can be seen as a form of tribalism. Cooperative tribalism in India refers to the use of cooperative structures, like the Tribal Cooperative Marketing Development Federation of India (TRIFED), to promote the socio-economic development of tribal communities (Fofanah, 2019). These cooperatives help tribal people institutionalize the trade of minor forest produce and agricultural surplus, facilitating sustainable access to national and international markets. TRIFED, established in 1987, with a statutory body under the Ministry of Tribal Affairs, focused on marketing tribal products and supporting their enterprises through Self Help Groups (SHGs). TRIFED is a national-level cooperative body that acts as a marketing platform for tribal products. According to Gumede (2016), it helps tribal communities by providing access to markets, credit, and training to enhance their skills. These cooperatives are organized at the block level to provide credit and other essential services to tribal communities. They play a crucial role in promoting tribal economic development by addressing their financial needs and facilitating access to inputs and markets. Based from the argument made by Dube (2017), the India cooperative tribalism is to improve the economic status and quality of life of tribal communities by providing them with opportunities for self-employment, income generation, and access to markets. Cooperatives offer a common platform for tribal communities, supplement their resources through concessional credit, and

provide financial support for economic betterment (Fofanah, 2020). The Indian government has implemented various schemes, such as the Pradhan Mantri Janat Yuva Shakti Yojana (PM-JYSS) to promote tribal development and empower tribal youth. TRIFED is actively involved in setting up Van Dhan Vikas Kendras, which are processing units for tribal products, empowering tribal gatherers to become gatherer-cum-processors (Jalloh, 2019). Tribal SHGs are also actively supported by TRIFED to promote entrepreneurship and skill development among tribal communities. In Arab societies, tribalism refers to a strong social and political identity based on descent from a common ancestor, leading to obligations of solidarity and shared interests (Pham, 2014). According to Makoni (2021) the Arab societies tribal affiliations creates a sense of belonging and mutual support, they also present challenges to modern nation-states and can be exploited by radical groups. Tribalism in Arab societies is deeply ingrained, influencing everything from family relationships to governance and conflict (Rwabufigiri, 2021). Individuals often identify strongly with their tribe, believing they share common interests and have reciprocal obligations. According to Sibeko, (2017) tribes can provide a platform for resistance against radical groups and a means to promote more inclusive and democratic governance. Tribalism can undermine the authority of state institutions and national identities. Based on the argument by Juma (2018), the strong bonds of tribal affiliation can sometimes overshadow loyalty to the state, especially in regions where state authority is weak or challenged. Radical Islamist groups have sometimes exploited tribal affiliations to gain support and legitimacy, particularly in unstable regions (Dlamini, 2016). By appealing to tribal identities in Arab communities' cooperative tribalism can recruit fighters and gain influence of cooperative membership. Traditional Arab tribal systems have elements of democracy, including notions of equality, consensus building, and the role of tribal leaders as first among equals (Bwalya, 2015; Quansah, 2019). However, in Arab communities' cooperative tribalism also involves practices of mediation, negotiation, and compensation for conflict resolution, which can be seen as antithetical to radical Islamist groups (Hlatshwayo, 2018). In the middle east some tribes have remained strong and others have faced challenges from modern state structures and economic changes raised by cooperative tribalism practices (Gumbo, 2014). Tribal affiliations continue to be relevant in many parts of the Arab world, influencing social and political dynamics. Tribalism in cooperatives is evident in countries like Syria, Lebanon, and Iraq, where it influences social structures, political parties, and government composition (Tamba, 2019). The Jaha, a tradition among Bedouin tribes in Jordan, demonstrates the enduring nature of tribal in cooperatives customs. As states become more developed, the influence of cooperative tribalism was seen as a challenge to modern governance and the development of a unified national identity. Cooperative tribalism in Africa refers to traditional systems of cooperation, mutualism, reciprocity, and solidarity that exist within African societies, often rooted in Ubuntu Values like collectivity and mutual acceptance (Sibeko, 2017; Lema, 2013). These systems have persisted in rural areas and the informal economy. Examples include traditional cooperative organizations like Luganda, Nganda in Sukuma and Haya Kerewe and Wazinza in Tanzania) Lugano in Pare Tanzania groups like Njuna-Wejune in Kagera (Baloyi, 2018; Adjei, 2013). These systems are often guided by traditional leadership and serve as economic and social support networks. The concept of Ubuntu emphasizes humaneness, cooperation, and togetherness, with a focus on interconnectedness and mutual support (Juma, 2018). Examples like Luganda/Nganda (Sukuma) demonstrate how communities organize for mutual benefit, often involving youth, gender considerations, and customary

leadership. According to Okoro (2020) and Quartey (2022), these systems help individuals and communities overcome economic and social challenges, providing access to markets, credit, and other resources. Despite the influence of foreign cooperatives and the introduction of modern economic models, these traditional systems have demonstrated a remarkable ability to persist and adapt. In Kenya, traditional cooperative systems can play a significant role in promoting social and economic development, fostering local leadership, and supporting community initiatives (Mwangi, 2022). In Kenya, the cooperative tribalism phrase refers to instances where cooperative organizations (like SACCO or Producer groups) may prioritize members of their own ethnic group over others, potentially hindering the organization's overall goals and economic success (Kambwale, 2021). This can manifest in various ways, including preferential access to loans, training opportunities, or even the structure of the cooperative itself. according to Ndlovu (2020), Kenya has a strong cooperative movement, with a significant number of Kenyans being members of various cooperatives. These cooperatives play a crucial role in economic and social development, particularly for smallholder farmers. Based on the argument raised by Njeri (2019) that, cooperatives aim to promote collective action and economic empowerment, the presence of ethnic divisions within society can seep into these organizations. This can lead to favoritism towards members of the same ethnic group, potentially creating inequalities and undermining the cooperative's effectiveness. Kamau (2017) and Okech (2018) presented the efforts to combat cooperative tribalism strategy where Kenya's cooperative movement had promoted inclusivity, transparency, and fair practices within its organizations. This involve implementing policies that encourage diverse representation, provide equal access to resources, and ensure that decision-making processes are fair and unbiased. In Rwanda, "cooperative tribalism" does not refer to a recognized or standard term in the context of cooperatives or national development (Tshabalala, 2023). The term likely refers to the notion of cooperatives, which are recognized as a vital part of the Rwandan economy and social structure, and the country's ethnic dynamics, which were heavily influenced by colonial policies and historical events (Rwakatema, 2016; Quansah, 2022). The current scenario indicates Rwanda cooperatives to be free from tribal forces as a strategy to free from the conflict resulted from the genocides. In Tanzania, while some early cooperative efforts may have been influenced by tribal connections, it's not accurate to say that primary cooperatives were formed by tribalism (Lema, 2013; Okech, 2018). Instead, traditional social structures and norms often played a role in the operation of cooperatives. Early Tanzanian cooperatives, including those in Kilimanjaro were primarily focused on agricultural production and marketing (Ndlovu, 2020). Traditional cooperatives, often linked to specific ethnic groups or communities, existed before formal cooperative legislation and were governed by social norms (Tembo, 2014; Sefu, 2017). These groups often had systems for pooling resources and labor, which provided a foundation for later cooperative movements. The first formal cooperative society registered in Tanzania was in Kilimanjaro that originates from Kilimanjaro Planters Association (KNPA) of 1925 that give birth to the Kilimanjaro Native Cooperative Union KNCU registered in 1933, which included 11 primary societies (Baloyi, 2018). The use of “native “indicates bolding tribal strength of the indigenous, mainly the ‘Chaga” tribes and excludes the intruders. Early cooperatives, particularly those in agricultural regions like Kilimanjaro, focused on marketing crops and obtaining supplies. This included activities like purchasing, processing, and distributing agricultural produce; some cooperative activities might have been conducted according to tribal customs,

this doesn't necessarily mean they were solely formed by tribalism (Hassan, 2014; Ochieng, 2017). For example, the Sukuma community known for its strong traditional practices, has cooperative organizations that reflect their customs. However, these cooperatives also often accept members from other tribes. Today, Tanzania has a diverse range of cooperatives, including those focused on savings and credit, consumer goods, and other sectors (Amara, 2015; Moyo, 2018). The Cooperative Societies Act of 2013 provides a legal framework for their operation. In Tanzania the traditional social structures and norms played a role in the early development and operation of some Tanzanian cooperatives, they were not solely formed by tribalism. The cooperative movement in Tanzania has evolved to include a wide variety of cooperative types, and its focus is on economic development and social well-being. The cooperative unions in Tanzania have a long history and served important economic functions, there evidence to suggest they were primarily formed due to tribalism. The landmarks of Cooperatives tribalism in in Tanzania has a long history; the cooperative movement in Mainland Tanzania began in the 1920s, with farmers forming associations to bypass exploitative middlemen who controlled the market for their crops; this exploitation was passed on the hands of tribal leaders (Chidubem, 2013; Sibanda, 2017). The government played a significant role in promoting and regulating cooperatives, especially after independence. This involvement led to a more top-down approach to cooperative development, potentially overshadowing the initial member-driven initiatives without affecting the cultural ties that builds the tribal society practices (Diallo, 2020). Political factors, such as the government's desire to control agricultural marketing, influenced the structure and operations of cooperatives tribalism basing on ethnic production potentials and practices (Bakari, 2018). While tribalism might have played a role in some local contexts, the broader development of cooperatives in Tanzania was primarily driven by economic factors and a need for farmers to gain more control over their livelihoods. Government involvement and political influence have also shaped the cooperative movement basing on specified tribes and ethnic groups that builds the culture ties in cooperative establishment, potentially leading to challenges in terms of governance and efficiency (Ibrahim, 2017). It's important to avoid oversimplifying the issue of cooperative tribalism and consider the other factors that have influenced the development of cooperatives in Tanzania where most cooperative have the landmarks of tribal influence in its establishment. The Tanzania cooperative tribalism had been featuring from traditional forms of cooperation that existed within various tribal communities before the formalization of cooperatives (Kamara, 2021). These traditional systems, often guided by values like ubuntu facilitated social and economic activities through collective efforts (Njeri, 2019; Rwabufigiri, 2022). They were regulated by customary norms and often involved village leaders for decision-making. Based on these facts, the cooperative tribalism in Tanzania cooperatives indicates that, it had been shaping the practice and governance of cooperative business management. However, literature had been scantily presented its presence on the cooperative movement and development. This article will shade the lights on highlighting scenario within which cooperative tribalism underpins the cooperative usness sector despite of the cooperative advantages on cooperative development in Tanzania. This article articulates four questions which were; what are the components on cooperative tribalism in forming unions; what are the components in cooperative tribalism in forming primary cooperatives; what are the elements of cooperative tribalism in AMCOS; what are the variables of cooperative tribalism in SACCOS; and are there challenges of cooperative tribalism in Tanzanian. This article was guided by Social Identity Theory

(SIT) that explains how individuals form their identities by categorizing themselves and others into social groups, and how this affects their behavior and attitudes towards those groups. It suggests that people strive for a positive self-concept, which can be achieved by feeling positive about their in-group and negatively biased towards out-groups. The social identity theory individuals derive a sense of identity and belonging from their group membership, which influences their attitudes and behaviors toward others. Social Identity Theory (SIT) was developed by psychologist Henri Tajfel and his student, John Turner, in the 1970s. They aimed to explain how individuals define themselves based on their group memberships and how these social identities influence behavior, particularly in relation to intergroup interactions. Cooperative tribalism theories explore how humans evolved to form groups, prioritize group well-being over individual interests, and engage in inter-group competition while maintaining intra-group cooperation. These theories suggest that the presence of inter-group competition, especially in the face of limited resources, creates selective pressure for individuals to exhibit behaviors that strengthen their group. This article is in line with the Tanzania Development Vision 2025 and 2050 aim to achieve national development by fostering a prosperous, just, inclusive, and self-reliant nation, focusing on human development, economic growth, and wealth creation to improve living standards and eradicate poverty. While cooperatives are recognized as important for development in Tanzania, the visions emphasize national unity, peace, and the need for all citizens to participate in development effort. Also, the article is in line with the African Union's Agenda 2063 envisions a prosperous and integrated Africa driven by its own citizens, representing a dynamic force in the international arena. While promoting Pan-Africanism, the framework acknowledges the importance of regional and national development initiatives within the context of continental goals emphasizing inclusive development peace and security and good governance. Also, cooperative tribalism, as a form of cooperative organization rooted in tribal structures, can contribute to the achievement of various Sustainable Development Goals (SDGs). Specifically, it aligns with SDG 1 (No Poverty), SDG 10 (Reduced Inequalities), and SDG 17 (Partnerships for the Goals), by fostering economic opportunities for the disadvantaged, promoting equality within cooperative structures, and strengthening community-based partnerships. Further, the article is in line with ILO promotes where cooperatives to empower individuals and communities, and this includes indigenous and tribal peoples. The ILO's Recommendation on the Promotion of Cooperatives (R.193) highlights the importance of cooperatives in promoting social and economic development, including the participation of marginalized groups.

METHODOLOGY

This article was based on descriptive and has adapted the descriptive approach. This article was based on desk review mainly written based on the critical assessment on various literature related to the co-operative tribalism. The review of various published papers and reports were done. To some extent, the review of some materials such as cooperation and cooperative history globally to Tanzania were done to justify some of the discussions made. The paper also draws findings from secondary sources, mainly empirical literature and historical reports were done. The key thematic areas of the article were on; cooperative tribalism in forming unions; cooperative tribalism in forming primary cooperatives; cooperative tribalism in AMCOS; cooperative tribalism in SACCOS; and challenges of cooperative tribalism in Tanzanian. The theoretical review was done based in Social Identity Theory (SIT) as a guide to cooperative tribalism to forms the bases of the document

arguments. The triangulation was done based on cooperative principles, theories, empirical literature review and historical facts that forms the validity bases.

FINDINGS AND DISCUSSIONS

In Tanzania, cooperative tribalism refers to traditional forms of cooperation within specific tribal groups, often involving social and economic activities. According to Rwabufigiri (2022) each tribe in Tanzania had its own unique ways of cooperation, rooted in values like collectivity, solidarity, and mutual support. Despite cooperatives to be governed by cooperative principles values and ethics, the aspect of member royalty to tribal relations and commitments had still shaped the governance of these cooperative enterprises. Examples include collective labor for agricultural tasks, mutual aid in times of need, and participation in social ceremonies like weddings and burials. These cooperative groups serve a variety of purposes, including sharing resources, assisting with labor-intensive tasks, and providing support during times of crisis or celebrations.

Cooperative tribalism in forming unions: In some contexts, the term cooperative tribalism refers to the formation of cooperative unions or organizations along ethnic or tribal lines (Sibanda, 2014). This occur when groups with shared cultural or social ties come together to address common needs or concerns, particularly in situations where they face economic or social disadvantage. According to Toure (2023) and Rwabufigiri (2015), formation of cooperative unions based on tribal relations foster solidarity and mutual support and raise concerns about potential exclusivity, discrimination, and the fragmentation of broader social movements. During the colonial period in Tanzania, cooperative unions were established to support the local agricultural sector. These unions, like the Bukoba Cooperative Union (BCU) with the Haya people that later on was tranformed to Kagera Cooperative Union KCU inhabited by Haya and the Wanyambo (having same language with some dynamics), that later the Wanyambo makes their own called Karagwe District Coopertive Union (KDCU) (Kante,2018). Similarly, Rungwe Cooperative Union in Mbeya Region, Tanzania, is primarily inhabited by the Nyakyusa and Tumbuka ethnic groups, played a role in promoting agricultural development (Jatta, 2020). The colonial government also passed legislation to support the formation and operation of cooperative societies, aiming to encourage growth of the co-operative movement. The other unions formed were Nyanza Cooperative union with the Sukuma that gave birth to Shinyanga Regional Cooperative Union (SHIRECU) and then Kahama Cooperative union (KACU) and Simiyu cooperative union (SIMCU). Others were called the tribal names like Ngoni-Matengo Cooperative Union, Usambara Cooperative Union and others with tribal slogans such as Igembesabo Cooperative Union, Kanyovu. Al these indicates the true formation of cooperatives as a result of tribal relations. Cooperative unions, like the Kilimanjaro Native Planters Association and Bukoba Native Growers Association were sometimes formed based on ethnic or tribal identity to address grievances like low wages, land alienation, and the lack of fair prices for cash crops. These groups aimed to collectively market their products and bargain for better terms with colonial authorities (Ndlovu, 2015; Gumede, 2016). These cooperatives groups organize along ethnic lines, they were leveraged shared cultural understandings, social networks, and linguistic skills to build stronger communities and mobilize resources. This leads to greater social cohesion, increased access to resources, and improved economic opportunities for marginalized groups. Cooperative tribalism in union formation had been creating internal divisions and hinder broader social movements. Some cooperative unions prioritize ethnic membership over broader inclusivity that marginalize other groups and limit the potential for larger-scale change (Ekong, 2015). Additionally, it can reinforce existing ethnic hierarchies and create barriers to inter-group collaboration. The key to navigating cooperative tribalism in union

formation lies in finding a balance between leveraging ethnic solidarity for mutual benefit and ensuring that cooperatives are inclusive and open to broader participation (Ndlovu, 2015; Chibwe, 2017). According to Lungu (2015), this involves establishing clear union membership criteria, promoting inter-group dialogue, and prioritizing the needs of all members, regardless of their ethnic background. The tribal relations that at points build district formation based on tribal forces. These tribal forces dominate the formation and sometimes separation of cooperative societies to form their unions based on tribal relations. Examples, the Pare diverted from KNCU and formed the Vasu Cooperative union; the formation of Chunya Cooperatives union in Mbeya with the Wasafa in Mbeya, Rift valley cooperative union (RIVACU) was formed by Iraq people from the rift valley areas that was formally part of Arusha despite Arusha to have Arusha Cooperative Unions (ARCU) that had also conflicts between the Masai (Waarusha) and the Wameru people in the same region

Cooperative tribalism in forming primary cooperatives: The cooperative tribalism in forming primary cooperatives had been the tendency for cooperatives to be organized along tribal or ethnic lines, potentially excluding or marginalizing other groups (Ibe, 2017). This limits the scope and impact of cooperatives, as it can lead to internal conflicts and hinder their ability to represent the needs of a broader community (Olayinka, 2016). The cooperative tribalism in forming the primary cooperative were found to be tribal inclusive based on democratic organizations, sometimes they formed or operated in ways that prioritize the interests of a specific ethnic or tribal group (Mbatha, 2019). This involves membership restrictions, leadership selection, or even the allocation of resources and benefits based on tribal and community relations. Historically, some cooperatives have emerged from pre-existing tribal structures or social norms (Nwosu, 2013). In some cases, these tribal-based cooperatives may have evolved into formalized entities under cooperative laws. According to Sibanda (2014), in forming primary cooperatives, cooperative tribalism was found to reduce scope and impact where cooperatives organized along tribal lines may struggle to represent the diverse needs of a wider community. In forming primary cooperatives, cooperative tribalism led to internal conflicts where tribal affiliations can create divisions and potentially lead to conflicts within the cooperative Phiri, J. (2017). Also, Diallo (2019) argued that. in forming primary cooperatives, cooperative tribalism generates limited membership and resources where exclusionary practices can limit the potential for broader participation and access to resources. Further Ikwechegh (2016) Ndlovu and (2016) raise a concern that, the formation of primary cooperatives, cooperative tribalism led to challenges on sustainability where internal conflicts and limited scope can negatively impact the long-term sustainability and effectiveness of the cooperative. However, in forming primary cooperatives, cooperative tribalism was found to be potential in implementing cooperative principles, such as voluntary and open membership, democratic control, and equitable distribution of benefits, are crucial for creating successful and inclusive cooperatives. The tribalism within AMCOS (Agricultural Marketing Cooperative Societies) were found to be preferential treatment or favoritism based on ethnic or regional affiliations, potentially impacting the primary AMCOS operational effectiveness and fairness for all members (Eze, 2013). This led to conflicts and hinders the primary AMCO's ability to function as a unified, cooperative entity. Tribalism in AMCOS involves situations where members or leaders prioritize individuals or groups based on their tribal identity or origin, rather than focusing on the primary AMCOS collective goals and equitable distribution of benefits (Chirwa, 2019). According to Afolabi (2011), it was found to reduce member trust where tribal cooperatives favoritism can erode trust among

members who feel excluded or unfairly treated, leading to decreased participation and solidarity. According to Tshabalala (2023). Cooperative tribalism in primary AMCOS leads to inequitable access to services where members from certain ethnic or regional groups may be denied access to AMCO services, such as inputs, credit, or marketing opportunities, based on their identity, undermining the cooperative's principles. In the primary AMCOS that are more based on tribal and customer ties, the backward decision to get access to credits can be influenced by the tribes or ethnic group the member is coming from. Further, according to Phiri (2015), the primary AMCOS cooperative tribalism we found to build conflict and division, creating internal conflicts and divisions within the AMCO, making it difficult to reach consensus and implement effective decisions. cooperative tribalism reduces operational efficiency where lack of trust and cooperation due to tribalism can hinder the primary AMCO's ability to operate efficiently and achieve its objectives. In the AMCOS, there might be an element of unequal distribution of marketing profits where profits from crop sales may be distributed disproportionately, favoring members from specific ethnic or regional groups (Moyo, 2018; Maseko, 2013). This happened when the accrued benefits distribution across area diversity may be based on the area where the stronger ethnic groups originate. Leadership positions based on tribal affiliation where primary AMCOS leadership positions may be filled based on tribal ties, rather than qualifications or competence, undermining the cooperative's effectiveness (Hadebe, 2020). This implies that, in some tribes, there stronger community with majority members that at points dictates even election decisions.

Cooperative tribalism in SACCOS: The cooperative tribalism in Savings and Credit Cooperative Societies (SACCOs) were found to be the practice of prioritizing or favoring members of a specific tribe or ethnic group when distributing resources or making decisions within the SACCO (Fofana, 2019). This was manifested in various ways, such as preferential loan approvals, unfair share distribution, or biased employment practices. It undermines the core principles of cooperatives, which emphasize mutual self-help, self-responsibility, and democracy. SACCOs are based on the cooperative principle of mutual self-help, where members work together to achieve common goals (Gumede, 2015). Tribalism in SACCOS introduces a divisive element, potentially undermining the trust and cooperation necessary for a successful SACCO. Tribalism can create unfair advantages for some members while disadvantaging others based on their ethnicity. This can lead to resentment and social division within the SACCO. According to Banda (2017) and Mbaye (2019) favoritism and biased decision-making can create challenges for good governance within the SACCO. It makes it difficult to ensure that decisions are made fairly and transparently. Amadi (2012) raised a concern that, in loan approvals, SACCO board might prioritize loan applications from members of a particular tribe, even if those members have less secure collateral or a weaker repayment history. On share distribution; shares within a SACCO might be allocated disproportionately based on tribal affiliation, rather than on a member's savings or investment record (Zulu, 2023). Based on employment practices; SACCO staff might be hired based on tribal connections rather than on merit and qualifications (Mwenda, 2016). SACCOS were found not reinforcing the principles of equality, fairness, and democratic decision-making. Similarly, it was found that in SACCOS affected by tribalism was not adhering in ensuring that all members have a voice in the decision-making process and that leaders are accountable to the membership.

Cooperative tribalism challenges: Cooperative tribalism, while essential for survival and cooperation within a group, can also present challenges. These challenges stem from the strong loyalty and group-oriented behavior that define it, leading to potential negative consequences. For example, according to Balogun (2018) proposed that, in a group that prioritizes group loyalty over individual needs, favoritism, animosity towards outsiders, and difficulty in collaborating with other groups can arise. Tribalism in SACCOs can lead to financial instability, internal conflict, and a decline in membership (Lungu, 2014; Amadi, 2011). This also damage the reputation of the SACCO and erode public trust in cooperatives. Cooperative tribalism led to favoritism within the group, where members of the same tribe are prioritized over others, potentially creating resentment and hindering cooperation (Ouma,2020). Cooperative tribalism creates a strong group loyalty that can make it difficult for individuals to collaborate effectively with those outside their tribe, especially in situations where inter-group cooperation is crucial (Lungu, 2013; Ncube, 2013). Cooperative tribalism fosters a sense of "us vs. them," leading to a lack of empathy or concern for the well-being of individuals outside the group (Gutu, 2019). Cooperative tribalism can make a competitive environment; tribalism can escalate tensions and lead to conflict or animosity between groups (Obasi, 2015). Cooperative tribalism creates a strong bond within a tribe can be exploited by those in power, leading to situations where certain groups are marginalized or oppressed (Adeyemi, 2016). Cooperative tribalism create unquestioning loyalty to the group can hinder individual critical thinking and the ability to evaluate information objectively, potentially leading to the spread of misinformation or harmful beliefs.

CONCLUSIONS

The paper concludes that, cooperative tribalism highlights a relationship where strong group identity and loyalty (tribalism) can be harnessed for positive outcomes. However, such strong group identity and loyalty has become important in community building and resource management. The cooperative tribalism acknowledges the potential embedded in its undisclosed common bond that at times leads to negative consequences like exclusion and conflict despite of its silence to mentioned in different academic and policy making platforms.

RECOMMENDATIONS

To foster positive cooperation among tribes, several recommendations focus on building trust, establishing clear goals, and promoting open communication. These include identifying shared objectives, fostering mutual trust and understanding, and actively working against the negative aspects of tribalism. Tribes need to find common ground and shared objectives to unite their efforts and reduce conflict. Trust is crucial for cooperation; this can be achieved through open communication, honesty, and a willingness to compromise. Establish clear communication channels to facilitate dialogue, exchange ideas, and address concerns. Promote mutual understanding by encourage understanding of each other's perspectives, cultures, and values to foster empathy and build stronger relationships. Cooperative policy makers and promoters should recognize and counteract negative aspects of tribalism by acknowledging the potential for tribalism to lead to exclusion and prejudice, and actively work to promote inclusivity and understanding. In some cases, a third party or neutral facilitator can help guide discussions, build trust, and mediate disagreements. Embrace a culture of cooperation where leaders can model cooperative behavior and create an environment that values collaboration and shared success. Cooperative leaders should recognize the psychological factors that can contribute to tribalism, such as

fear of the unknown or in-group favoritism, and actively address them. SACCOS, AMCOS and other type of cooperatives should have program to promote inclusivity by AMCO leaders and members actively work to create a culture of inclusivity where all members feel valued and respected, regardless of their background. Also, ensure equitable distribution of benefits where AMCOs should ensure that all members have equal access to services and benefits, based on need and contribution, rather than ethnic or regional affiliation. Further, SACCOS, AMCOS and other type of cooperatives to promote inter-ethnic and regional collaboration: Encourage AMCOs to collaborate with other organizations, both within and outside their region, to foster understanding and reduce tribal divisions. Primary cooperatives and unions should encourage cross-tribal collaboration and the sharing of knowledge and resources to foster a sense of unity and shared purpose. Cooperatives should acknowledge that tribalism has both positive and negative aspects, and strive to harness its positive aspects while mitigating its negative impacts. Cooperative promoters should raise awareness about the importance of inclusivity and promoting cooperative principles can help overcome tribal biases and foster more inclusive cooperatives.

Areas for further research: Further research in cooperative tribalism could focus

- a) Impact of inter-tribal cooperation on resource management, social cohesion, and economic development, as well as the role of traditional knowledge in modern cooperative initiatives.
- b) The role of cooperative initiatives in strengthening social bonds within tribal communities, promoting a sense of collective identity, and fostering inclusivity.
- c) Study how traditional knowledge and indigenous practices can be integrated into modern cooperative models, ensuring cultural relevance and promoting knowledge exchange.
- d) Conduct in-depth case studies of successful cooperative initiatives in various tribal communities, documenting their successes and challenges.
- e) Address ethical considerations in research involving tribal communities, ensuring respect for tribal sovereignty, intellectual property rights, and informed consent.

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