

MOSHI CO-OPERATIVE UNIVERSITY

**CO-OPERATIVE IMAGE AND YOUTH MEMBERSHIP INTENTION: EVIDENCE
FROM MOSHI MUNICIPALITY, TANZANIA**

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FROM MOSHI MUNICIPALITY**

BY

JOYCE O. MBWAMBO

MoCU/MA-CCD/HD/335/20

**A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF THE
REQUIREMENTS FOR AWARD OF THE DEGREE OF MASTER OF ARTS IN CO-
OPERATIVE AND COMMUNITY DEVELOPMENT OF MOSHI CO-OPERATIVE
UNIVERSITY, MOSHI TANZANIA**

NOVEMBER, 2022

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CERTIFICATION

The undersigned certify that they have read and hereby recommend for acceptance by the Moshi Co-operative University a research report titled, **“Co-operative Image and Youth Membership Intention: Evidence from Moshi Municipality”**, for partial fulfilment of the requirements for awards of Master of Arts in Co-operative and Community Development of Moshi Co-operative University

Dr. Luka S. Njau

(Supervisor`s Signature)

Date: _____

Dr. Emmanuel E. Lulandala

(Supervisor`s Signature)

Date: _____

ACKNOWLEDGMENT

I am deeply indebted to various people whose efforts have enabled me to accomplish part of my higher education studies. I highly appreciate the efforts of my supervisors Dr. Emmanuel E. Lulandala and Dr. Luka S. Njau who were patient and worked tirelessly to guide and advise me all through from the research proposal stage to the dissertation writing. Special thanks also go to all the youth and selected co-operatives in Moshi Municipality who supported me during data collection. I can't forget the District Co-operative Officer Ms. Shose Monyo who provided constant support during field data collection in Moshi Municipality.

My profound gratitude and appreciation go to my better half Mr. Boniphace Sanjura and my parents Mr. and Mrs. Juma Omary Mbwambo for their financial and other non-financial support to accomplish my dreams. I am also thankful to my wonderful daughter Joan Boniphace Sanjura for being patient when I was not around at a time when she needed me most. Special thanks go to my brother Godhope and sisters Gloriel and Happmary, my sister-in-law Annastazia for their love, and prayers in this struggle. But most of all, my gratitude is to God for carrying me through to reach this level in life and education.

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LIST OF ABBREVIATIONS

AAct	Attitude Toward Behaviour
AMCOS	Agriculture Marketing Co-operative Society
AU	African Union
CICOPA	International Organisation of Industry and Services
CVI	Content Validity Index
EAC	East African Community
FAO	Food and Agriculture Organisation
ICA	International Co-operative Alliance
IFAD	International Fund for Agricultural Development
ILO	International Labour Organisation
MD	Membership Decision
MI	Membership Intention
MoCU	Moshi Co-operative University
NUDAP	National Urban Development Action Plan
NYDF	National Youth Development Fund Producer Cooperative
PBC	Perceived Behaviour Control
PCCB	Prevention and Combating of Corruption Bureau
SACCOS	Savings and Credit Co-operative Society
SCCULT	Savings and Credits Cooperative Union Leagues of Tanzania
SEM	Structural Equation Model
SN	Subjective Norms
TCDC	Tanzania Co-operative Development Commission
TFC	Tanzania Federation of Co-operatives
TPB	Theory of Planned Behaviour
URT	United Republic of Tanzania
UWCC	University of Wisconsin Centre for Co-operative
VICOBA	Village Community Bank
Tv	Television
TBC	Tanzania Broadcasting Corporation

ABSTRACT

The study aims at assessing co-operative image and youth membership intention in Moshi Municipality, Tanzania. The specific objectives were to: find out the identity communicated by co-operatives to the public; investigate communication strategy used by youth in accessing co-operative information; establishing the existing co-operative perception among youth and find out determinants of youth intention to join co-operatives. The study used a cross-sectional descriptive research design. A sample of 399 respondents was involved. A purposive and convenience sampling techniques were used to select the respondents. Both qualitative and quantitative data were used whereby both primary and secondary data were collected. Data were collected by using a questionnaire, interview guide and documentary review checklist. Qualitative data were analysed using content analysis techniques while quantitative data were analysed using descriptive and inferential statistics. The structural equation model was used to determine the influence of membership intention among youth to join co-operatives. The findings of the study revealed that what was communicated to the public does not reflect the identity of the co-operatives. Similarly, the study findings revealed that co-operative societies do not use communication strategies that are in line with youth. The negative co-operative perception that exists among youth affect their membership intention. Additionally, membership intention among youth can be influenced by co-operative perception, subjective norms, perceived behaviour control and attitude toward co-operatives. The study concluded that negative co-operative image that exists among youth affect youth membership intention. The study recommend that co-operative societies should use communication strategies (channels) that are widely used by youth for the purpose of attracting more youth to be members of co-operatives. The media should communicate co-operative identity (principle vs. values) to the public for the purpose of building positive image. In addition, co-operative societies should communicate their identity to the public so as to build a good co-operative image to attract youth. Different stakeholders like TCDC and SCCULT should promote and provide training to youth while MoCU should design co-operative curricula to guide young people on the co-operative model.

Keywords: *Co-operative image, Youth, Co-operative identity, Membership intention, Communication strategy*

CHAPTER ONE

1.0 INTRODUCTION

1.1 Background to the Study

According to the Intentional Co-operative Alliance 2021 belief that “Youth membership in a co-operative society is crucial for co-operative development”. It is believed that youth are the resource for co-operatives as they are a source of manpower and increase membership in co-operatives (IFAD & Food and Agriculture Organisation, 2012). Similarly, youth in co-operatives also are future leaders because they have a greater capacity for innovation and entrepreneurship, because most of them have a higher level of education than older people in the co-operative societies (International Labour Organisation, 2016; IFAD & Food and Agriculture Organisation, 2012). Nevertheless, youth membership in co-operative societies is low (Dongre, 2021; Barooah, 2019). African youth who are not members of co-operative societies have been identified to be 72.1% (ICA, 2017). Among the reasons for the low membership in co-operatives include low income, lack of co-operative education, lack of innovation, and unfavourable image that exist in co-operatives (Mwangi *et al.*, 2016; Karunakaran and Gebru, 2015).

The co-operative image can be considered as the overall perception, impression and attitude that co-operatives have in the public eye (Balmer, 2019; Iglesias, 2019; Boulding, 1956). It is believed that co-operative image that exists among youth affects the membership decision (Mathis and Prersdorff, 2021). Moreover, it is difficult to say that youth perceive the same way about co-operative movement. Global youth have the image that co-operative movement as outdated, conservative, formal, and unable to bring change at the global level (Mathis and Prersdorff, 2021). On the other hand, some have the image that co-operatives as an alternative to the conventional economic system, a solution to address their own problems and to create a space for social, economic and political participation (Mathis and Prersdorff, 2021).

American youth have different image of co-operative societies that may affect their membership. Coops America (2019) asserts that young people in America believe that co-operatives are for adults and more traditional people and co-operatives are for agriculture and finance. Moreover, youth have the image that co-operatives are not profitable, and they are for underprivileged communities. Additionally, youth who are members of the co-operative know the benefits that co-operative society bring to the socio-economic benefit. On the part of administration, youth perceive those co-operatives

are bureaucratic and elitist and those outside the co-operatives perceive that a co-operative is corrupt (Mathis and Prersdorff, 2021). Dakurah *et al.* (2005) in their study identified that attitude of members toward their co-operative have significant impact on their co-operative participation behaviour intention. Furthermore, they stated that the attitude of people toward organisation could and do influence their behaviour toward that organization. The more youth have positive attitude toward co-operatives will influence them to join co-operative in future (Dakurah *et al.* 2005).

In the Asia -Pacific region, younger generation does not yet fully understand what co-operative model is and they don't know the potential that co-operatives can play a big role in the future (Mathis and Prersdorff, 2021). In Europe youth are very familiar with the co-operative model but most of them face difficulty in understanding the differences between co-operative and other community-based organisations and not-for-profit organisations. In Italy for example youth have high knowledge about co-operative models and principles that makes them involved in co-operative activities.

The success of co-operatives in Sub-Saharan Africa (Kenya, Uganda, and Rwanda) depends on the image that co-operatives have to the public (Wanyama, 2019). The ICA (2017) on the finding recognised that youth have a negative image of co-operative societies that have been associated with bad historical backgrounds. Moreover, they reported that youth think that co-operatives are not profitable, and to be a member you need to have land. Mpuga (2004) reports that youth perceived those co-operatives such as Savings and Credit Co-operative Societies (SACCOS) involved only adults, rich people, unattractive and are depositing large amounts of money (Mathis and Prersdorff, 2021).

Currently there is no statistical data in relation to Youth membership in co-operative in Tanzania. Youth in Tanzania perceive that co-operative societies are dominated by elderly members' something hindering youth to participate effectively in co-operative affairs (Lowe, 2019). ICA (2021) indicated that youth in Tanzania have a strong belief that co-operative societies are for older people and not a place for the youth. Most young people perceived the co-operative movement to be outdated, traditional, and lacking the ability to innovate and change the dominant economic system (Global Thematic Research Report, 2021). Furthermore, young people perceive co-operative governance processes to be time-consuming, restrictive, and tiresome as well as discriminatory and open to corruption; lack clarity on how co-operatives perform, as well as being perceived as a corporate limit to

youth membership (ICA, 2018). For Tanzania's co-operative societies to grow, they need to build trust among different stakeholders including the youth (Ndiege, 2021). Bibby, (2006) stated that the co-operative image in Tanzania is a negative one since youth consider co-operatives as stuck in the past and unable to cope with the modern economy.

Effective co-operative communication for promoting the co-operative model among youth can build up a co-operative image and influence youth to be members of the co-operatives. Additional effective communication will strengthen the identity of the co-operative sector (Kyurova and Yaneva, 2017). Higher involvement of youth in co-operatives is through understanding the co-operative model and co-operative principle. Likewise, there is need to convey information on co-operative principles and values to youth to help them understand how a co-operative works. Similarly, in building co-operative image, the application of the co-operative principle is required for the purpose of differentiating co-operative society from other community-based organisations (Mathis and Prersdorff, 2021). Awareness about the co-operative model, how co-operative works, the communication strategy used in providing information in relation to co-operatives and the image that exists about co-operatives among youth may contribute to youth decision to join or not to join the co-operative society.

1.2 Statement of the Problem

Youth membership in co-operatives is crucial for their socio-economic development since it improves income, reduces risk, and enables them to participate in the affairs of the community. Nevertheless, for youth between 18 and 45 years, their participation in terms of membership in co-operatives seems to be low. Kiteve (2019) established that only 29.2% of youth were members of SACCOS in Mtwara, whereby Anania *et al.* (2020) indicated that 84% of youth are not members of the Agriculture Marketing Co-operative Societies (AMCOS) in Moshi. The study by Rwekaza (2021) revealed that 75% of youth are not members of co-operatives in Moshi municipality.

Co-operative societies are an opportunity for youth to access financial support and building social capital. Nevertheless, youth involvement in co-operatives is not encouraging. Several youth funding opportunities do exist in Tanzania. Such funding opportunities for youth include the citizen empowerment fund, Village Community Banks (VICOBA), Savings and Credit Co-operative Societies (SACCOS), and the mandatory provision of loans to youth of 4% of local councils' revenue with a free interest rate and available for youth who are

within co-operative association (Policy forum, 2021). This is considered an opportunity for them to access loans at a reasonable cost. The International Labour Organisation (ILO) in 2014 reported that 4 regions in Tanzania including Kilimanjaro have conducted training to youth within co-operatives on the action plan for promoting their co-operatives in collaboration with Moshi Co-operative University.

Different scholars have come up with findings on youth membership in co-operative societies. They have identified that lacks of information about co-operatives, unfavourable by-laws, policies and regulations, negative perceptions, financial difficulties, bad reputation and poor communication strategies affect youth intention to be members of the co-operative (Flink *et al.*, (2018); Mpunga (2004); ICA (2021); Hartley (2014)). Tanzania's co-operative image is tarnished by poor administration and leadership, corruption, as well as a poor business practice that lead to low membership among youth (Bibby, 2006).

Despite useful perceptions from previous studies on existing weaknesses, prompt empirical research is needed on co-operative image and youth membership. Firstly, to find out the existing co-operative image among youth as another factor that affects youth membership decisions. Dakurah *et al.*, (2005) stated that the public including youth has different images on co-operative societies, so it is important to assess extensively the image existing among youth. Secondly, co-operative societies need to think about how they are perceived and their communication strategy in the process of providing information to young people (CICOPA, 2018). Thirdly, little have been researched on the youth social and demographic statuses in co-operative societies (CICOPA, 2018). Fourth, the image of a co-operative affects the membership intention of youth to be members of a co-operative. Hence taking into consideration previous studies there is a need to research on co-operative image and youth membership intention in Tanzania with focus on Moshi municipality.

1.3 Objectives of the Study

1.3.1 General objective

The study's objective was to assess co-operative image on youth membership intention.

1.3.2 Specific objectives.

The specific objectives of the study were to:

- i. Find out the identity communicated by co-operatives to the public
- ii. Investigate co-operative communication strategy in relation to youth
- iii. Establish the existing co-operative perception among youth

- iv. Examine the determinants of youth intention to join co-operatives

1.4 Research Questions

The following research questions have been formulated to answer research objective one, two and three

- i. What identity is communicated by co-operatives to the public?
- ii. Does co-operative communication strategy in line with youth means of communication?
- iii. What perception does youth have about co-operatives?

1.5 Research Hypothesis

Null hypothesis has been formulated to answer research objective four.

H₀₁: Co-operative perception has no influence on membership intention

H₀₂: Subjective norms has no influence on membership intention

H₀₃: Attitudes toward behaviour has no influence on membership intention

H₀₄: Perceived behaviour control has no influence on membership intention

1.6 Significance of the Study

The study findings provide a picture of how youth perceive co-operative societies to the members and boards since they are the owners and decision-makers in designing youth-friendly services and products. Similarly, co-operative managers and staff implement members' decisions by designing and implementing strategies that bring the youth on board while extending their services to the entire population. Additionally, the study contributes significantly toward the global and national efforts of increasing employment opportunities and poverty reduction by promoting youth participation in a co-operative society. Therefore, the study findings are expected to contribute to the achievement of the Tanzania Development Vision 2025 including high-quality livelihood and well-educated and learned society. Similarly, the study facilitates the achievement of the UN sustainable development goal 8 on decent work and sustainable goal 4 on quality education by empowering young people to access finance and education. Based on the findings of this study, responsible institutions like the Tanzania Co-operative Development Commission (TCDC), Savings and Credits Cooperative Union Leagues of Tanzania (SCCULT), Tanzania Federation of Co-operatives (TFC) and Moshi Cooperative University (MoCU), can make effective promotion, training, information and design curriculum about co-

operatives respectively so as to address the co-operative image. Similarly, the findings will help youth to get knowledge about the co-operative institution.

The study is further expected to contribute to the existing body of knowledge on co-operative image that exists among youth. Academicians and researchers can use the study as a reference material. Moreover, other researchers in this area will find this study useful. Meanwhile, the study will recommend further research on youth co-operatives. The study findings will also help the researcher in acquiring her master's degree in Community and Co-operative Development.

1.7 Organisation of the Study

The dissertation is divided into five chapters. The first chapter covers the study background information, research problem, research objectives, research questions and research hypothesis, significance and justification of the study. The second chapter includes a review of the literature relevant to the study, comprising of definition of key terms, theoretical literature review, empirical literature review, research gap and conceptual framework. The third chapter is on research methodology, which includes research design, target population, types of data and data collection methods, sample size, sampling technique, validity and reliability of data, data analysis and limitation of the study. Chapter four provides and discusses the findings. Chapter five covers the summary, conclusion and recommendations that arise from the findings of the study. Likewise, the study recommends areas for further study.

CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 Overview

In this chapter, the definition of key terms, theoretical reviews on existing literature from journals, the internet, newspapers and textbooks with information related to co-operative image and youth membership intention have been discussed. The literature review is categorized and presented as per the study objectives.

2.2 Definitions of the Key Terms

The key terms include co-operative society, co-operative image and youth. Other key terms include communication strategy, membership intention, co-operative attitude, subjective norm, perceived behaviour control and co-operative identity.

2.2.1 Co-operative society

The international Co-operative Alliance (ICA) in its statement on the co-operative identity in 1995 defined a co-operative as “an autonomous association of people united voluntarily to meet their common economic and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise” (The ILO Recommendation No. 193 of 2002). On the other hand Altman (2009) defines a co-operative as: “a voluntary network of individuals who own or control a business that distributes benefits based on use or ownership whereas ownership is regarded as a group of individuals who voluntarily joined together for socio-cultural and economic reasons”. The study adopts the definition of co-operative society according to ICA. A co-operative, according to the study, involves all types of co-operative societies found in Moshi municipality.

2.2.2 Co-operative image

The co-operative image comes from two words that are co-operative and image whereby co-operative is a private business owned and controlled by users and operated principally to provide benefits to users (Desjardins, 2000). It is unique from private business organisations. According to the oxford dictionary, the term Image means the general impression, perception and belief that a person, organisation, or product presents to the public. Therefore, the term co-operative image has to be defined based on the corporate image as a collection of perceptions, beliefs, and impressions made of the organisation by stakeholders and the public (Balmer, 2019; Iglesias, 2019; Boulding, 1956). Corporate image is the impact of activities in the organisation. The corporate image of the

organisation is a collection of perceptions, beliefs, and impressions from the public (Aziz, 2018; Heinberg *et al.*, 2018; Singh and Sarkar, 2019; Triatmanto *et al.*, 2021). According to Nimpoeno in Ardianto (2010), the image is made of four elements, namely: perception, cognition, affection, and motivation. The study has adopted the definition by Balmer (2019) on the co-operative image. The co-operative image involves perception, beliefs, and impressions about co-operative society by youth.

2.2.3 Youth

Tanzania defines youth as those aged between 15 and 35 years (URT, 2007). The East African Community (EAC) defines youth differently. The EAC uses 15 to 34 years and their member countries example Rwanda uses 16 to 30 years, Kenya uses 18 to 34 years, and Uganda uses 15 to 30 years. The United Nations definition is 15 to 24 years. Other researchers consider youth as a time of passage in the middle of childhood and adulthood or as biological markers, in which youth is the period in the middle of puberty and parenthood” (Mwangi *at el.*, 2013). The African Union (AU) defined youth as incorporating individuals aged in the middle of 15 and 35 years (Rutta, 2012). URT (2013) argues that the legal definition of youth differs according to the specific purpose such as the law of Marriage Act, employment, voting rights, and criminal issues. However, for the rationale of this study, a youth is defined as one between 18 and 45 years.

2.2.4 Communication strategy

Communication strategy defines the objective, content, and target group that the messages formulated by the organisation should reach. Communication strategy is crucial for obtaining a positive attitude from the audience toward the organisation (Losa, 2020). Communication strategies are those strategies that influence communication efforts with an agenda or plan (Christensen, 2014). Communication strategies take into account the following key elements: target audience, context, intended outcome, key message, appropriate medium, and preferred messenger (Schell, 2027). Based on this study communication strategy includes the following components: channels of communication, content and audience.

2.2.5 Membership intention

Although there is not a perfect relationship between behavioural intention and actual behaviour, intention can be used as a proximal measure of behaviour. This observation

was one of the most important contributions of the TPB model in comparison with previous models of the attitude-behaviour relationship. Thus, the variables in this model can be used to determine the effectiveness of implementation interventions even if there is not a readily available measure of actual behaviour (Francis *et al.*, 2004). The intention of an individual can be influenced by internal and external motivation. Membership intention is the tendency of a person to be a member or not be a member (Arifani & Haryanto, 2019). Membership intention is measured by looking at an individual's plan to join or not to join a group or organisation (Arifani & Haryanto, 2019). Based on the study membership intention is a situation whereby youth make the intention to join or not to be a co-operative member.

2.2.6 Co-operative attitudes

Attitude is typically used to refer to a relatively general and enduring evaluation of an object or concept on a valence dimension ranging from positive to negative (Fabrigar & Wegener 2010). Attitude is a mental and neural state of readiness, organised through experience, exerting a directive and dynamic influence upon the individual's response to all objects and situations with which it is related (Coetzee, 2015). Attitude can be defined as an enduring organisation of motivational, emotional, perceptual, and cognitive processes with respect to some aspect of the individual's world (Coetzee, 2015). The attitudes people hold toward the entities in their world have great personal and social significance and are thought to be central determinants of behaviours and judgments (Olson & Kendrick 2012). Attitude cannot be directly observed but inferred from individual self-report and behaviour. Attitude toward the behaviour is a person's overall evaluation of the behaviour. It is assumed to have two components that work together: beliefs about the consequences of the behaviour and the corresponding positive or negative judgments about each of these features of the behaviour (Francis *et al.*, 2004). Attitude is an action that represents what an individual likes and dislikes (Coetzee, 2015). Based on the study, attitude is expressed as youth degree of positive or negative aspects toward co-operative societies

2.2.7 Co-operative Identity

The new Statement of Cooperative Identity adopted by the Second General Assembly of ICA held in September 1995 in the city of Manchester, on the occasion of the centennial celebration of the Alliance, includes a new definition of co-operative and a reviewed

formulation of the cooperative principles and values. Alexandra *et al.*, 2021 identified that co-operative identity involved the set of values on which co-operatives are based and concluded by enunciating the principles which today's cooperatives follow to put these values into practice. The study defines co-operative identity as comprising co-operative values and principles.

2.2.8 Subjective norms

Subjective norms (*about the behaviour*) are a person's own estimate of the social pressure to perform or not perform the target behaviour. Subjective norms are assumed to have two components that work in interaction: beliefs about how other people, who may be in some way important to the person, would like them to behave (normative beliefs) (Francis *et al.*, 2004). Subjective norms (SN) explain the influence of other people on an individual's willingness to execute the behaviour (Ajzen, 1991). The subjective norm (SN) addresses the view of others (e.g., relatives and friends) about any intended behaviour. Based on our context subjective norms involve the social pressure of important people influencing youth to have the intention to be a member of a co-operative.

2.2.9 Perceived behaviour control

Perceived behavioural control (*of the behaviour*) is the extent to which a person feels able to enact the behaviour. It has two aspects: how much a person has control over the behaviour and how confident a person feels about being able to perform or not perform the behaviour. It is determined by control beliefs about the power of both situational and internal factors to inhibit or facilitate the performing of the behaviour (Francis *et al.*, 2004). Perceived behavioural control is assessed by the ease or difficulty in actualizing the behaviour, while self-efficacy is assessed by the individual's confidence in being able to carry out the behaviour in the face of extenuating circumstances (Dali *et al.*, 2021). Based on our research perceived behaviour control involves how much youth has the control to be member of co-operatives in futures and how youth have the confidence of being a member or not be a member of co-operative.

2.3 Theoretical Framework

The study was guided by two theories, namely: the Theory of Planned Behaviour and Corporate Image Theory. The Theory of corporate image was the main theory of the study while theory of planning behaviour was the supporting theory. The study used two theories because TPB helped in assessing membership intention toward co-operatives.

2.3.1 Corporate image theory

Corporate image theory is the main theory of the study. It identifies that for the purpose of managing and building corporate image the following necessary variables need to be taken into consideration: corporate identity, corporate image, corporate communication, and feedback. Corporate identity is formed by company history, its belief and philosophy, the nature of technology, its ownership, ethical, cultural values, and structure (Pomaret and Monroig, 2008). Additionally, corporate image is the eye of the beholder, the imprisonment of the overall corporation held by its several audiences. The image can be created by intentional and unintentional activities. Corporate communication aggregates sources, messages, and media by which the corporation conveys its uniqueness or brand to its various audiences, it translates an identity into an image. Similarly, feedback is essential to corporate image management; a company needs accurate information on how they and their company are perceived by the public.

The theory of corporate image was adopted for the study to assess study variables as follows: to assess co-operative image by examining what identity was communicated by co-operative, communication strategy used by co-operative in relation to youth and assess co-operative perception available among them, which will result in an intention to be a member of a co-operative. The theory was relevant to the study because it looks at co-operative society as an opportunity that can help youth improve their well-being. The theory has identified elements that should be taken into consideration for building and managing co-operative image that can attract youth to be members of the co-operative society. This theory has examined external factors that have not been considered in the theory of planned behaviour, including communication strategy, co-operative identity and co-operative image.

2.3.2 Theory of Planned Behaviour (TPB)

The theory of planned behaviour was a supporting theory, whereby the theory assessed the intended behaviour of youth to be members of the co-operative. The TPB by Ajzen (1988) originated from the theory of reasoned action. The theory of planned behaviour can be grouped into three theoretically independent backgrounds leading to behavioural intention (BI); Attitude toward the behaviour (AAct), Perceived behavioural control (PBC), and Subjective norms (SN), (Ajzen, 1991). Attitude towards the behaviour measures the degree to which a person has a negative or positive evaluation of his/her performance of behaviour. Perceived behaviour control refers to people's perception of whether or not they can

perform those specific behaviours and how easy it is to perform. Subjective norms refer to what individuals believe other key people in their lives think about whether or not the individual should perform the behaviour. The perceived opinion of these key people helps determine whether a person will actually perform the behaviour. This can be expressed as $AA_{Act} + SN + PBC = BI$

The study employed the TPB to examine the internal factors that influence youth intention to be a member of the co-operative society in Moshi municipality. The intentional behaviour of youth was assessed by considering subjective norms of youth in relation to co-operative, perceived behaviour control and attitude toward being a member of the co-operative. The theory is quite specific on the drivers of intention and not clear on the process of selecting among different intentions. TPB does not account for other variables that affect behavioural intention such as past experience, fear and threat.

2.4 Empirical Literature Review

2.4.1 Identity communicated

Since co-operative societies share a common goal and universal co-operative identity, they can effectively use the seven co-operative principles and values as metrics for building co-operative's image (Voines 2022). The study revealed that membership growth and membership engagement can be ways for a co-operative to measure its image over time. Additionally, the scholar revealed that successful images/brands are those whose missions are recognised and advocated by their own customers and stakeholders. Therefore, the more co-operative promotes its co-operative identity and show its uniqueness as a business with values and principles, the stronger its brand impact will be. The simplest and most effective way to communicate their co-operative identity would be by using their image and their co-operative field.

In order to build a good image of a co-operative society, a co-operative must communicate its identity to its members and the public at large. Co-operative society communicates its identity to its stakeholders for the purpose of strengthening co-operative operation and differentiating co-operative societies from the conventional organisation (McCarthy and ward, 2001).

2.4.2 Communication strategy

A co-operative society will attract more youth if they use communication strategies that will be favourable to them. Mwangi *et al.* (2016) in a study on youth engagement with co-operatives in Kenya have identified that co-operative societies use communication strategies that are not preferred by youth, for example, social media (WhatsApp, Instagram, Facebook), television, newspaper, and radio. They have recommended that co-operatives adopt new communication strategies like social media that youth use. From the above more investigation we need to assess the communication strategy used by co-operatives and those used by youth.

Coops America (2019) in a “co-operative society” do not use advanced communication strategies for communication. They are resistant to change and outdated, that associating little effective communication with young people. They have recommended that co-operatives should make an intensive communication campaign and establish a communication committee and international committee that could centralise communications of co-operatives through a web page. From the above report, more investigation on the communication strategy used by co-operatives in demonstrating their information to youth will be done.

Syaifuddin and Rizal (2018) in the study of the influence of corporate communication strategy and customer value creation on the creation of reputation in the Indonesian state identified that communication strategy influences the creation of reputation at 47.2%. They recommended that there is a need to investigate how communication strategy can influence the co-operative image and co-operative identity awareness.

2.4.3 Youth perception on co-operatives

Youth have a different image of the co-operative. Mwangi *et al.* (2016) conducted a study of youth engagement with co-operatives in Kenya. The study used both exploratory and cross-sectional descriptive research designs. The study found that youth in Kenya perceived co-operatives as for people with regular income who are employed, the product offered is not favourable, co-operative is corrupted and poorly managed that cannot be trusted. Additionally, the youth perceive the co-operative deliberately left them out and they find it difficult to form their own. The conclusion attributed that lack of funds and bureaucracy formalising registration makes youth not join co-operatives. From the above findings, the study focused only on the perception of youth in Kenya as an influencing

factor for youth engagement in co-operative and not their membership intention. The purpose of current study is to assess the image of co-operative among youth in Tanzania with focus on Moshi municipality.

Mehmet (2021), studied farmers' perception of agricultural co-operatives in Sanliurfa, Turkey involving all farmers and a simple random sampling method was used. The study found that 32.885%, 30.3%, and 36.82% have negative, positive, and undecided respectively, in relation to co-operative image. The study identified that lack of trust, none transparent management, and inadequate participation based on lack of communication about co-operatives contribute to low membership of youth in farmers' co-operatives. The study recommended that awareness and training are required. The study focused on agriculture co-operative societies which are very difficult to generalise to all types of co-operatives because each provides different services based on a common bond. The above scholar's view was good but the findings were based on agricultural co-operative societies and they did not include other co-operative societies that the study intends to address.

2.4.4 Youth membership intention

Dakurah *et al.* (2005) studied attitudes towards and satisfaction with co-operatives in Alberta Canada. The study found out that attitudes towards and satisfaction with co-operatives increased membership in co-operatives, and the population has positive attitudes toward co-operatives. The study recommended that education, training, and inclusion of members in decision-making are required to retain membership in co-operatives and include youth for co-operative sustainability. However, the study focuses more on attitude toward and satisfaction, not on co-operative image and youth membership decisions which this study intends to address.

A study on attitude of young Romanian people toward co-operative entrepreneurship by Iosif and Hussler (2021), revealed that youth have a positive image of co-operative that motivates them to join and establish their co-operative only that different support action is required. Still, the study sample size is very low and it cannot generalise the image that exists in Romania to be the same as in Moshi municipality. Based on this line of argument the null hypothesis was formulated. However, the issues of how members' attitudes influence their participation behaviours, the broader issues of whether or not the public understands the nature of co-operatives, and why people stop being members of co-

operatives or intend to continue being members of co-operatives have not been adequately dealt with.

An individual intention that measures individual incentive and behavioural control which also measures individual ability are critical variables in achieving intended behaviour (Ajzen, 1991; Barlett, 2019; Ajzen, 2020). Kannan and Dhanabal (2015) indicated that TPB is an important tool to discover entrepreneurial intention among undergraduates in underdeveloped countries such as South Africa. The findings show that more than half the undergraduates intended to start a business soon. Their further investigation proposed a strong connection between attitude toward behaviour (AACT) and becoming an entrepreneur, whereby perceived behavioural control (PBC) and subjective norms (SN) predict the mutual intention to start a business especially among undergraduates in less developed areas. Other empirical findings have also confirmed that TPB through three antecedents of entrepreneurial intention is an appropriate tool in measuring entrepreneurship.

Anjum *et al.* (2021) carried out a study that adopted the theory of planned behaviour, but they found a different result. Attitude as an opposite turned into an important element when coupled together with perceived creative disposition and acts positively towards entrepreneurial intention. The positive relationship is due to the moderating effect played by perception of university support. The findings is supported by other researchers who also stressed on the role played by lecturers and university support in increasing a student's interest in becoming an entrepreneur (Saptono *et al.*, 2019). Malabana and Swanepoel (2019) also did a study on students located in a rural area. A structured questionnaire was distributed and tested as to whether or not they had an intention to start a business. Through that survey, they revealed that TPB is valuable. The findings showed that the attitude to be an entrepreneur and perceived behavioral control explained an entrepreneur's intention but not the subjective norms they are bound to. They believed that TPB is a good measuring tool to conduct a test on measuring entrepreneurial intentions with a view of building more entrepreneur development programmes among students' creativity and youth entrepreneurial intention. Generally, all the above scholars have assessed the intention of youth toward entrepreneurship and no study aimed at finding out intention of youth toward co-operative membership.

2.5 Conceptual Framework

Based on the theoretical explanation and empirical intelligence discussed above the conceptualised research model was presented as in Figure 1. The framework shows relationships between variables (independent and dependent). The framework shows independent variables that includes co-operative perception, subjective norms, attitude toward behaviour and perceived behaviour control. This conceptual framework is used to test variables influencing membership intention, using basic concept of TPB developed by the researcher, thereby membership intention is measured using variable tested that is, attitude toward the behaviour, social norm, perceived behavioural control.

The mode explained that co-operative perception can influence youth intention to be a member of a co-operative. The model identified that youth have a negative perception of co-operative. Similarly, the model shows relationship between membership intention with attitude toward co-operative society, subjective norms and perceived behaviour control. This means that co-operative attitudes that exist among youth affect youth intention to be member of co-operative. A negative attitude toward co-operative will result to low intention among youth and vice versa. Furthermore, the model explains that positive influence among youth from important people will influence youth intention to be members of co-operative. Parents, friends and sponsors can influence youth intention to membership.

Additionally, the model identified that perceived behaviours control among youth can influence youth intention to be member of co-operative. This means that self-control and belief among youth of where they can be members of a co-operative influence their intention to be member of co-operative.

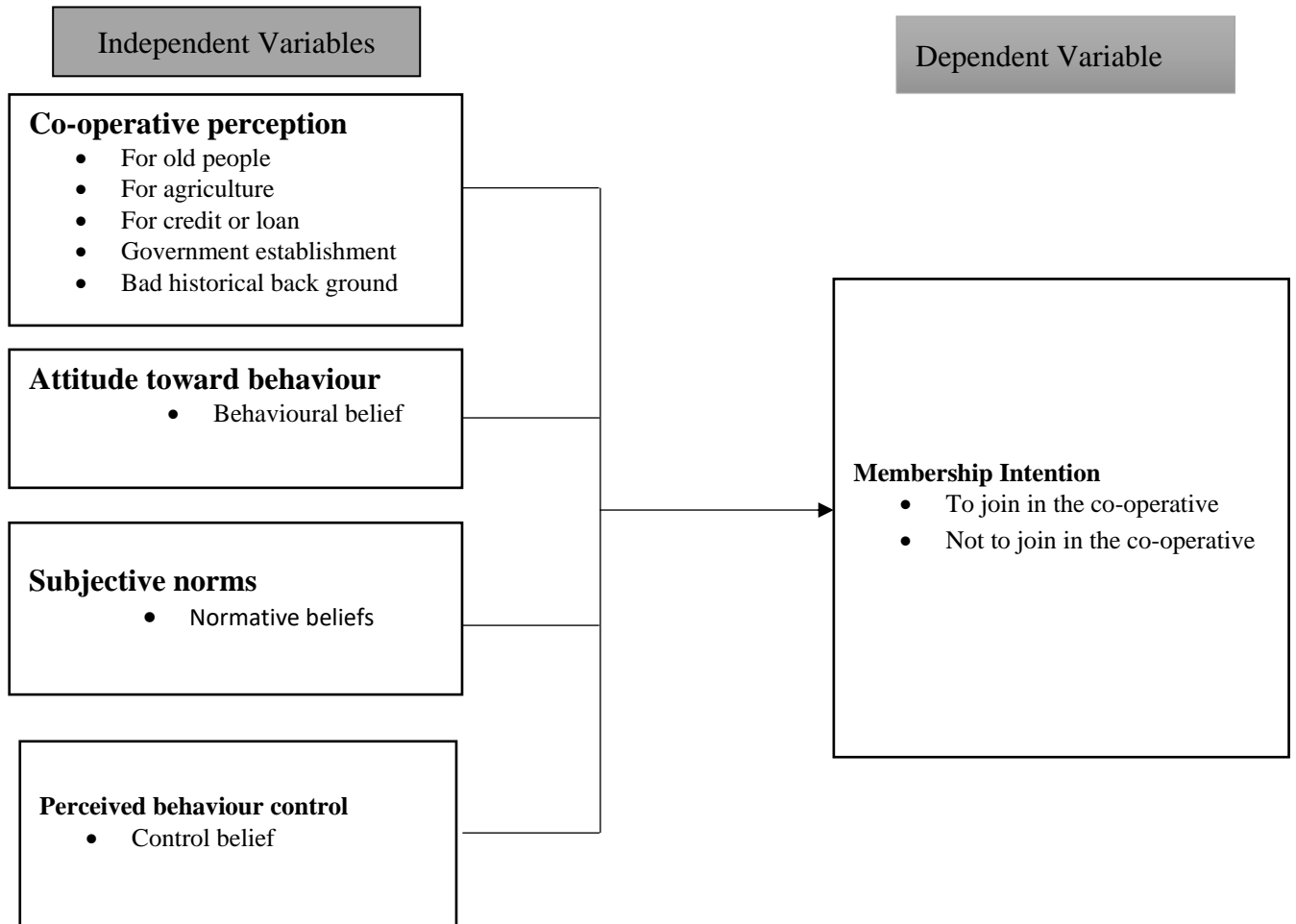


Figure 1: Conceptual framework of the determinants of youth intention to join co-operatives

Notwithstanding what was discovered by different authors about youth membership in co-operatives, it was found that youth participation is low. Most of the studies aim to assess youth perception, attitude toward co-operative, factors that affect youth participation in co-operatives, and youth awareness about co-operative (Mwangi *et al.* (2016); Ninsiima 2018; Flink *et al.* 2018; Iosif and Hussler (2021); Mehmet, (2021)) studies did not focus much on co-operative image among youth. The findings of the study have identified that youth have no motivation to be a member of co-operative, co-operative does not provide product related to youth, youth have no co-operative education and most youth have negative perception toward co-operative. The research focused on AMCOS and SACCOS (Mathis and Prersdorff (2021); Mehmet, (2021); Agbo (2009); Flink *et al.*, 2018; Ninsiima 2018). The research designs that were used were qualitative in nature. The author's recommendation was that the youth should be given education about co-operatives model.

The cited studies did not assess the image that exists among youth. Moreover, they did not assess communication strategy as one of the components that help in managing co-operative image and how co-operative society adheres to co-operative principles and values to communicate the identity of a co-operative. Similarly, earlier studies did not assess the intention of youth to be members of the co-operative, and this is the main objective of the study. Most of the studies were conducted in other countries and not in Tanzania with a focus on in Moshi Municipality only where the study assessed the co-operative image and youth membership intention in Tanzania. The study used qualitative and quantitative research designs.

Similarly, other scholars did not use the theory of planned behaviour in assessing youth intention to co-operative membership. This study adopted the theory of planned behaviour in investigating youth intention toward co-operative membership. In addition, the study adopted the theory of corporate image in investigating the co-operative image, while this theory was adopted by scholars in different fields like in private companies and not co-operative society.

CHAPTER THREE

3.0 RESEARCH METHODOLOGY

3.1 Overview

This section highlights the key methodologies and approaches through which the study objectives have been achieved. This section includes the research design, description of the study area, population, sample, and sampling procedure, types of data and data collection methods, validity and reliability of data, data analysis, measurement of variables, and ethical considerations.

3.2 Research Design

The study used cross-sectional descriptive research designs in the collection and analysis of both qualitative and quantitative data. This design was critical in ensuring collected data answer the research question of what. A cross-section descriptive design was adopted because the study intended to assess the co-operative image and youth membership intention at a specific point in time and the design allows data collection to use mixed-methods which include: conversation, focus group discussion, co-operative perception survey and social media listening (documentary review). The research design was selected by considering a sampling strategy which involved convenience, simple random sampling, and purposive sampling. The design is most relevant and economical to address the research question. In addition, the study design enabled the researcher to collect, summarise, present and evaluate and interpret the data in a simple and understandable form (Kothari, 2004).

3.3 Geographical Coverage

The study was conducted in Moshi municipality, Tanzania. The reason for selecting Moshi Municipality was because most of the economic activities such as tourism, boda-boda operations, food vending, and marching guys (Anania & Kimaro, 2016) are included in this area where youth are more involved in these economic activities. However, it has already been established that 75% of youth do not participate in co-operative societies activities (Rwekaza, 2020). Additionally, Moshi Municipality is where Moshi Co-operative University (MoCU) is located and provides co-operative education, training and consultancy. Moshi is also home to the Kilimanjaro Co-operative Bank (KCBL) which provides financial services to co-operatives and Kilimanjaro Native Co-operative Union (KNCU) the first ever co-operative association in the country since 1933. Though Co-operatives are one of the sources of self-employment, financial support, and education

provision to youth, still youth are not members of co-operatives. This study has selected the area to investigate co-operative image and youth membership intention.

3.4 Population, Sample, and Sampling Strategies

3.4.1 Population

The target population of this study was youth between 18 and 45 years in Moshi Municipality. The population of youth in Moshi municipality is 145,590 according to URT 2012.

3.4.2 Sample size

The number of components involved in the study refers to the sample size (Lulandala 2020; Bajpai 2013; Pather & Uys, 2008). In determining the sample size, the important question was taken into account of whether the sample size is valid and if it represents, the population. The Yamane formula (1967) was used to calculate the sample size for the individual respondents.

$$n = 145,590 / 1 + 145,590 (0.05)^2$$

$$n = 398.904$$

The Moshi municipality is comprised of 32 wards but the study selected 18 wards based on youth population from each ward. A sample of 398.904 youth in Moshi Municipality were selected with the average of 22.16 from each ward. Based on convenience sampling techniques respondents were selected as shown in Table 1.

Table 1: Sample size

	Wards	No. of respondent
1	Kibololoni	25
2	Majengo	20
3	Rau	25
4	mawenzi	30
5	Longuo B	25
6	Mfumuni	40
7	Njoro	14
8	Bondeni	25
9	Boma mbuzi	15
10	Kaloleni	12
11	Korongoni	22
12	Mji mpya	18
13	Msaranga	23
14	Soweto	22
15	Miembeni	16
16	Kilimanjaro	20
17	Pasua	15
18	Karanga	22
	Total	399

3.4.3 Sampling techniques

The study adopted purposive and convenience sampling technique to select the participants from sample. Purposive sampling techniques was used to select youth ranging from the age of 18 to 45 years. Convenience sampling techniques was used to select respondents from selected wards in Moshi municipality. This method was employed because it helps to find accurate information from a participant regarding co-operative image and youth membership intention. The method reduced costs and saved time for the researcher. The sampling procedure selected was suitable to keep the study from bias during sample selection. Similarly, the weakness of convenience sampling was overcome by taking a higher number of respondents to avoid bias.

3.5 Types of Data and Data Collection Methods

3.5.1 Types and sources of data

Primary data was collected directly from respondents and supplementary data were collected from co-operative societies. The aim of collecting primary data is to collect new information about co-operative image among youth. Additionally, secondary data was collected using documentary review from 70 newspapers. Both primary and secondary data was employing to get more understanding of the problem and make comparisons between primary and secondary data. Both primary and secondary data were used to get reliable and valid data.

3.5.2 Data collection methods

The study employed different data collection methods in collecting primary data and secondary data. Primary data were collected from youth using survey questionnaires tool and interview guide to answer research objective two, three and four. Secondary data were collected to answer objective one. That tool used was documentary review checklist.

3.5.2.1 Documentary review

The documentary review was done from different sources including newspapers (Mwananchi, Mwanahalisi, Nipashe and The Citizen), social media (YouTube, WhatsApp and Facebook) and websites reviews (TCDC). The information review contained vital information about the study variables. The review was done between 2020-2022 because more information relating to the co-operative was communicated by different stakeholders. Therefore, the researcher has taken consideration during these two

years (2020-2022) with reference that youth between 18 and 45 have information about co-operative society.

3.5.2.2 Questionnaire

The questionnaire provided standardized responses to the participant's attitudes, perceptions, opinions, and behaviour. Self-administering of questionnaire for data from respondents was selected because it avoids response variability. The self-administering of data is the most favourable data collection technique because it's convenient for respondents, cheap and quick to collect data. The questionnaire was structured in form of a Likert scale where 5 points scale was used with Agree, Disagree, Strongly Agree, Neutral, and Strongly disagreed; Never, Rarely, Occasionally, Every time and almost every time. Additionally, a Semantic differential scale was used to identify the perception of youth toward co-operative society. The questionnaire involved open-ended and close-ended structured questions.

3.5.2.2 Interview

Structured interviews were used with the aim of providing an in-depth interview of participants' perceptions, and opinions. The interview was conducted to co-operative managers in Moshi municipality with aim of finding out their communication strategy in providing information to the public. An interview checklist used were prepared by researcher. The questionnaire, key informant guide, and documentary review checklist are found in Appendix I, II and III respectively

3.6 Reliability and Validity of Data

3.6.1 Reliability

Cronbach's alpha coefficient was used to test the internal consistency reliability of constructs, because it is the most method used in social science research and provides better findings than other methods of measuring reliability. Hazarika and Jena, (2017) state that reliability of 0.70 is highly satisfactory. Similarly, Field, (Noble and Smith, 2015) revealed that an alpha coefficient between 0.70 and 0.80 is an acceptable value. Questions were developed in such a way that they can measure respondents' knowledge on the impacts of the study (Noble and Smith, 2015). Based on these scholarly findings, in this study, the test was done with a sample size of 399 respondents from Moshi Municipality in Kilimanjaro. The reliability was found to be .754 for all study variables which implies the study's internal consistency is internally stable and reliable (Table 2).

Table 2: Reliability

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.754	.754	5

3.6.2 Validity of data

Validity is the extent to which an instrument measures what it purports to measure. With regards to validity the questionnaire was subjected to expert opinion that is pilot study was carried out to check the accuracy of the instrument for content validity and recommendation from the expert was factored into the final questionnaire using content validity index. Content validity is an assessment on how well a set of scale items matches with the relevant content domain of the construct that it is trying to measure (Kubai, 2019). Content validity index (CVI) = $\frac{\text{Number of items declared valid}}{\text{Total number of items in questionnaire}}$

Findings from the expert's ratings of items' relevance showed that out of 50 constructs 42 items were valid; hence the content validity index was 0.84 which is considered valid. As the acceptable variables for CVI is above 0.50. As a result, the contents related to the field of the study were sufficient and relevant to the intended study.

3.7 Data Analysis

Descriptive statistics and inferential statistics were used to analyse the collected data. Descriptive statistics were used to analyse data collected for objectives one, two, and three. In study objective one content analysis was used to analyse the data with help of ATLAS.ti software. Likewise, for objective two and three descriptive statistics were interpreted by using percentage and frequency. Moreover, inferential statistics was used to analyse objective four by employing Structural Equation Model (SEM). Similarly, the model was used to test the theory of planned behaviour to assess the intention of youth toward co-operative membership. Meanwhile, mean and standard deviation were used to represent that data.

The Structural Equation Model (SEM) was used to test the relationship between variables, model fitness, the significance of the findings and consequently the validity of the findings. Analysis of moment structure (AMOS) software made the structure equation model (SEM) easy was composed of the measurement model and the structural model. Measurement model measures the latent variables or composite variables to obtain the Regression model while the structural model tests all the hypothetical dependencies based

on path analysis (Hoyle 1995, 2011; Kline 2010). The study used SEM to obtain a regression model based on the assumption of Normality of observations, which justifies that the model is fit by using the estimation technique as per the Kolmogorov-Smirnov^a and Shapiro-Wilk of data in hand. Assumption of a model fit index basically defines the usability of the given model drawn from the sample on the population Measurement and Sampling Error caused by biased tool and techniques used for collection of information (Kumar & Upadhaya, 2017).

Objective four was analysed by SEM because it incorporates observed (measured) variables and unobserved variables (latent construct) also it explicitly specifies errors: thus, it is the best strategy model when examining multiple tests and it solves multicollinearity problems (Lei & Wu 2007). To ensure an accurate understanding of the SEM model, it was critical to test for normality, multicollinearity, and linearity.

Econometric Model

$$Y = b_0 + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + e \dots\dots\dots (1)$$

Where:

b_0 = intercept value specific to intention

b = coefficient

e = Error Term

X_1 = co-operative perception

X_2 = Subjective norms

X_3 = Perceived behaviour control

X_4 = Attitude toward behaviour

Y = membership intention

The matrix that explains more about data analysis and its variable and measurements of each variable is available in appendix iv (operationalization of variable).

3.7.1 Test assumption of the model

3.7.1.1 Correlations of study variable

The study used Pearson product-moment correlation coefficient (r) to measure the strength of the linear relationship between the independent and dependent variable. The findings as illustrated by the correlation matrix in Table 3 which identified the subjective norms has a low correlation with attitude toward behaviour ($r = 0.304$ $p < 0.01$). This

indicated that a Subjective norm has a negative correlation with attitude toward behaviour. The highest correlation was on the relationship between member intention and perceive behaviour control ($r= 0.649$ $p<0.01$) indicating that membership intention has a positive correlation with membership decision. In this study, the variable varied from -1 to +1 which indicates that the variables were sufficiently different measures of separate variables. Therefore, all the variables were reserved in the study (Table 3).

Table 3: Correlation matrix

		Subjective Norms	Perception	Attitude	Intention
Subjective norms	Pearson Correlation	1			
	Sig. (2-tailed)				
Perception	Pearson Correlation	.602**	1		
	Sig. (2-tailed)	.000			
Attitude	Pearson Correlation	.304**	.412**	1	
	Sig. (2-tailed)	.000	.000		
Intention	Pearson Correlation	.588**	.649**	.363**	1
	Sig. (2-tailed)	.000	.000	.000	

** . Correlation is significant at the 0.01 level (2-tailed).

3.7.1.2 Test Multicollinearity

Variance inflation factor (VIF) analysis was conducted to test for Multicollinearity in the regression model. Multicollinearity refers to the degree of correlation between predictor variables (Field, 2013). Multicollinearity in the data occurs when the independent variables (co-operative perception, attitude toward behaviour and perceived behaviour control) are too highly correlated with each other. When VIFs are equal to 1 it indicates no or little Multicollinearity; and when VIFs are greater than 1 it indicates model rate Multicollinearity. With VIFs between 5 and 10, there is high correlation and when VIFs are greater than 10 it implies that coefficients are poorly estimated, and there is a Multicollinearity problem, and it should be fixed accordingly (Sheskin, 2011). The analysis (Table 4) revealed that the VIFs for all predictor variables were found to be equal

to 1, implying that the multicollinearity problem does not exist as the independent variables of the study are not correlated to each other.

Table 4: Multicollinearity statistics

Variable	Tolerance	VIF
Co-operative perception	.956	1.046
Subjective norm	.546	1.832
Perception	.540	1.852
Attitude	.530	1.886

3.7.1.3 Test of normality

Kolmogorov-Smirnov^a and Shapiro-Wilk tests were shown to identify whether the sample drawn from the population were normally distributed. The significant variable show that the data was significant whereby we reject null hypothesis because the p-value is less than 0.05. Similarly, the data was normal distributed. The result has shown that PBC, AAct, CP, and SN the have different statistical value in both Kolmogorov-Smirnov^a and Shapiro-wilk but they are significant. This imply that data where normally distributed (Table 5).

Table 5: Test of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
PBC	.113	399	.000	.976	399	.000
AAct	.144	399	.000	.970	399	.000
CP	.088	399	.000	.985	399	.000
SN	.115	399	.000	.969	399	.000

a. Lilliefors Significance Correction Note MI-Membership Intention, SN-Subjective Norms, AAct- Attitude Toward Behaviour, PBC-Perceived Behaviour Control, CP- Co-operative Perception.

3.8 Ethical Consideration

Relevant measures were taken to ensure the study preserved high levels of ethical standards. This was done as a prerequisite as all research activities concerning this dissertation involved human deeds which are prone to weaknesses and other human errors. Necessary data collection certifications, permits and introduction documents approving determinations of this study objective, assurance and the consequent uses of

collected data were attained as presented in this study appendices. Further, the researcher increased consent of contribution from targeted respondents in this study. Data collection tools especially the questionnaires did not involve the acquisition of deep information of respondents like name identification, contacts and other personal matters so as to enable confidentiality and research right respect.

CHAPTER FOUR

4.0 FINDINGS AND DISCUSSION

4.1 Overview

The chapter presents a discussion on findings and analysis of the collected data based on the research objectives and research questions. Specifically, the study aimed at finding the identity communicated by co-operatives to the public; Investigate co-operative communication strategy in relation to youth; Establishing the existing co-operative perception among youth and examine the determinant of youth intention to join co-operatives. The analysis and discussion in this chapter begins with socio-demographic characteristics followed by presentation of findings and discussion of findings for respective objectives.

4.2 Youth Membership Profile

Youth membership in co-operative is very essential for their socio-economic development. The study regards the aspect of youth membership as important to identify. Youth membership was assessed by considering only one variable which is the identification of youth membership status in co-operative societies. The findings identified that 33.6% of youth are members of a co-operative, and about 66.4% of youth are not members of co-operatives (Table 6).

Table 6: Youth membership profile (n=399)

	Frequency	Percent
Member of co-operative	136	33.6
Not member of co-operative	263	66.4

The study findings indicated that most of the youth don't participate in any co-operative society. Youth consider co-operative societies as for poor people, for elders, they are corrupt, and government establishment. The findings confirm the findings from different scholars on youth membership in co-operative societies (Anania *et al.*, (2020); Kiteve (2019); Ninsiima (2018)) that youth membership is low.

4.3 Socio-Demographic Characteristics of the Respondents

It was crucial for this study to describe the demographic characteristics of the respondents. The respondents were asked to indicate their gender, marital status, age, education, income, occupation and co-operative education. The information was

important because the study information had an impact on the image that exists among youth.

Gender is an important attribute when it comes to youth engagement in co-operatives activities. It was established that 62.4% of respondents were men while 37.6% were females. This indicates that young males were found to be the majority in this study since they participate more in economic activities than women who stay at home. According to Nkilijiwa (2019), male youth participate more in co-operatives than female youth because female youth don't make decisions at the family level and they don't have resources that help them to participate in economic activities (Table 7).

The marital status of respondents is usually used to determine the stability of households in African families. Similarly, it is believed that married people's households tend to be more stable in development activities than unmarried people's households. The study findings show that youth who are single were more at 61.9% and most of them were male respondents, more than the combined number of those who have got married (19%), as well as those who are living together (15.5%). Additionally, separated youth account for 2.3% and those who are widows/widowers comprised 1.3%. This indicates that youth who were single were, mostly male. This indicates that most single youths live in urban areas more than in rural areas. Nkilijiwa, (2019) identified that those youth who are married participate more in agriculture activities compared to youth who are single. This indicates that youth who are not married a likely to live in an urban area more than in rural areas (Table 7).

On the other hand, age is one of the key factors in determining the ability of somebody to offer views and make decisions on matters concerning his/her welfare and societal welfare at large. The age of respondents was considered important in ascertaining different age groups among youth. Data collected from the respondents showed that youth between 18 and 24 years comprise is 40.9% while those between 25 and 30 comprises 5.3 %. This age group between 31 and 35 comprises 17.3% while those from 36 to 45 presented by 6.5% of respondents. This indicate that youth between 18 and 37 were mostly single and lived in urban areas. This was supported by Nkilijiwa, (2019) who found that large population of youth do not have land and that they cannot establish their living in a rural area (Table 7).

Table 7: Socio-demographic profile of respondents (n=399)

Response	Frequency	Percent
Gender		
Male	249	62.4
Female	150	37.6
Marital status		
Married	76	19
Living together	62	15.5
Single	247	61.9
Separated	9	2.3
Widow	5	1.3
Age of respondent		
18-24	163	40.9
25-30	141	35.3
31-35	69	17.3
36-45	26	6.5
Level of education		
Primary	31	7.8
Secondary	46	11.5
University	311	77.9
Others	11	2.8
Occupation status		
Student	176	44.1
Government employee	45	11.3
Private employee	33	8.3
Self-employed	145	36.3
Level of income		
0-500,000	251	62.9
500,001 – 1,000,000	100	25.0
1,000,001-1,500,000	30	7.5
Above1,500,000	18	4.5
Received co-operative education		
Yes	318	79.7
No	81	20.3
Level of received co-operative education		
Short course/train	70	17.5
Co-operative workshops	119	29.8
Classrooms teaching	200	50.1
Other	10	2.5

Education is a supreme attribute to any person as it governs the individual's level of understanding and communication with the existing environment (URT, 2007). Education level was another element that was considered for the study. Respondents were asked to indicate their educational level. The findings revealed that the majority of respondents had university education (77.9%) followed by those with secondary education at 11.5% while those with primary education comprised 7.8% and others comprised 2.8%. This distribution indicates that the respondents involved in the study

were educated enough and therefore capable of giving relevant information regarding the image of co-operative society and their membership's intention (Table 7).

In this study it was essential to know respondents' occupation as it influences the individual's decision on taking and making economic decisions. This is important in this study because, the occupation of respondents is important since the study aimed at assessing co-operative image among youth who are employed and those with no employment. The findings shows that youth who are students represented 44.1%. Those who are employed by the government comprised 11.3%, those employed in private institutions made up 8.3 % and those who have employed them-self comprised 36.3% of the respondents (Table 7).

The youth income is important in this study since the study needs to assess the image of those youth with different levels of income. Youth with an income range between 0-500,000 comprised 62.9% of the respondent and those with an income range between 500,001-1,000,000 represented 25.0%. Similarly, youth with an income range from 1,000,001 to 1,500,000 comprised 7.5% while those with above 1,500,000 incomes comprised 4.5% of respondents. This indicates that youth with income ranges from 0-500,000 mostly were not employed and were students and self-employed (Table 7).

The findings indicate that youth who received co-operative education made up 79.7% and those with no co-operative education comprised 20.3% of respondents. Whereby those with co-operative education received their co-operative training in classroom teaching including certificate, diploma, degree level and postgraduate and Ph.D.

4.3.1 Identity communicated by co-operatives

The first objective of the study was to find out the identity communicated by co-operatives to the public. The findings have shown that youth have a negative image of co-operative. They perceive co-operatives as for old people, government establishments, corrupt and bad historical background. Additionally, we needed to look at what identity is communicated. This means that for the sustainability of co-operatives, youth need to be members of the co-operative. One of the areas that will make interventions in budling good co-operative image to the public includes new form media. In assessing what identity is communicated about co-operatives one needs to look at the base on values and principles of the co-operation because this differentiates co-operatives from other

businesses. The findings revealed that some information communicated to them was from social media and websites while most of this come from newspapers. Furthermore, the findings revealed that co-operative societies do not communicate their identity to the public.

The findings showed that the percentage of news relating to co-operative societies in the newspapers in Tanzania was mainly on themes of corruption and theft which were the most popular in newspapers. Generally, about 24% of all news stories note this topic. Topic 2 (conflict) was included in approximately 20% of the news. Topic 3 (government warning or order) each involved around 10% of the news, similarly topic 8 (misuse of funds within co-operative) was disclosed by 10% of the news. Topic 4 (youth and co-operative) was included in nearly 4% of the news. Topic 5 (training and education) among leaders of the co-operative was indicated at 6% of the news. Topic 6 (co-operative performance) was indicated to be available in the news at 16%. Similarly, topic 7 (mobilising people to join co-operative), and topic 9 (removal or winding up of co-operative/dissolution) were each involved in roughly 6% and 4% of news respectively (Figure 2).

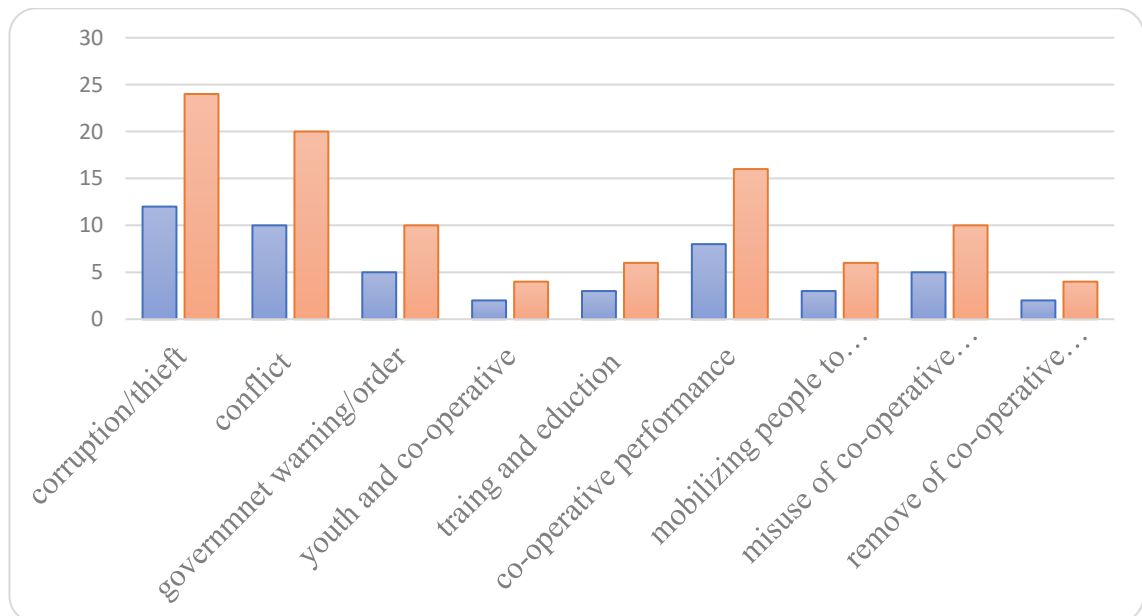


Figure 2: Identity communicated in the news (n-70)

Findings show that what was communicated about co-operatives from media has not communicated the real identity of co-operatives. Similarly, the findings show that what was communicated is about conflict, corruption, government directives/order, training and information within the co-operatives. From 2020-2022 different newspapers identified that 24% of themes on corruption/theft in a co-operative society were described.

This implies that what was communicated about co-operatives involves corruption/theft which was a problem for co-operatives that result to a negative image to the public. The findings imply that co-operative societies do not adhere to the ethical value of honesty and openness within co-operatives. The trend indicates that most of the topics reported related to bad or poor management in the co-operatives which may discourage youth to join the co-operative. The study finding concurs with those of McCarthy & Ward (2001); Flinket *et al.*, (2018) Mpunga (2004); ICA (2021); Hartley (2014)) who found that co-operative societies are associated with corruption and theft. This implies that co-operative societies have a negative image among people. Themes that were available in the newspapers and websites that communicate about co-operatives being corrupt include:

“...The government has put a strategy for returning co-operatives resources/funds that were taken by co-operative leaders...” (Nipashe 1, 2020)

“...Those who have embezzled co-operative resources/funds or assets will be persecuted ...” (Mwananchi 2, 2020)

“...The fate of the co-operative bank in Moshi is in a dilemma...” (Mwananchi 3, 2021)

“...PCCB declares that those who have engaged themselves in the theft of co-operatives funds will be made responsible ...” (Mwananchi 5,2022)

The study findings also identified conflict was among the topics that were discussed and showed that co-operative societies were associated with conflict (20%) which were due to poor management and corruption in co-operatives. The study findings revealed that co-operative societies do not adhere to co-operative principle on democratic control within co-operatives which led to a negative image. The findings are in line with an earlier study by Mhando (2014) which showed that co-operatives are associated with conflict due to the reports of corruption, misappropriation of funds, bureaucratic problems, and lack of transparency within the co-operative movement in Tanzania. In addition, no identity is communicated by the co-operatives that will facilitate or attract youth to be members of co-operative (Kyurova and Yaneva, 2017). The study concludes that conflict revealed by the media in co-operatives builds a negative image to the public. Examples of news that communicate about conflict in co-operatives includes:

“...Arusha district officers urge co-operative leaders not to be the source of problems...” (Habari Leo 6, 2021).

“...Conflict in co-operative societies...” (Mwananchi 1, 2020)

The other finding as reported by the newspapers is on directives/orders by the government on how co-operatives should operate. This means that co-operative society does not work along the principle of autonomy and independence. Rwekaza (2019) revealed that co-operatives are self-regulating whereby members' democratic control and ownership play major roles in governing the co-operatives. On the contrary, the government provides orders to co-operative societies which violate the principle of co-operative which is autonomy and independence. Topics in the newspapers and website that discuss government orders/directives are as following:

From newspaper

“...The government warns co-operatives in the country to stop relying on loans to sustain themselves...” (Mwananchi 1, 2020)

From website

“...Co-operative registrar warning to co-operative societies...” (TCDC, 2020)

“...More than 3,000 co-operatives dissolved by co-operative registrar...” (TCDC, 2021)

From newspaper

“...The government ordered co-operative societies to pay the farmers on time...” (Nipashe 7, 2020)

Furthermore, findings show that what has to be communicated in relation to co-operatives includes the involvement of youth in co-operatives, co-operative education and training, mobilizing people to join co-operatives, co-operative performance, misuse of funds in co-operatives and removal or dissolution of co-operatives. These findings are similar to those reported by Rwekaza (2019); Mwangi *et al.*, (2016); ICA (2021); Hartley (2014). They found that lack of co-operative education among youth, low mobilization to join co-operatives and misuse of funds lead to low membership in co-operatives. In addition, we can conclude that co-operatives do not adhere to co-operative values of open and voluntary membership, education, training and information, democratic control and value of honesty and openness, equity and equality. The news in relation to co-operative

education, misuse of funds, poor performance within co-operatives and mobilisation of people to be members of co-operative includes;

“...Ulega urges Tanzania fishermen to join co-operatives...” (Mwananchi 9, 2021)

“...Co-operative leaders have to provide co-operative education to their members...”
(Daily news 10, 2021)

“...Acknowledge youth in their co-operative societies...” (Nipashe 11, 2021)

“... Reasons for bad performance in co-operative societies...” (Mwananchi 3, 2020)

Based on these findings it is imperative that co-operatives do not communicate their identity which leads to negative image among youth. This is because the identity portrayed is not a good image to the public. Similarly, the identity of co-operative is a culture of the co-operative and differentiates co-operatives from other organizations.

4.3.2 Co-operative communication strategies in relation to youth

Study objective two was to investigate the communication strategy used by co-operatives in relation to youth. Based on the study findings, communication strategy involved channels and content preferred and used by youth. Youth were asked to rate the level of using different channels of communication to access information from 9 channels of communication (social media, television, newspapers, website, blogs, radio, voice contact channels, face-to-face contact channels, post mails). The study finding revealed that, respondents used WhatsApp every time (82.8%) followed by YouTube (37.6%), Instagram (34.8%) Twitter (29.2%) Facebook (26.1%) whereby Pin test and ticktock were (13.2%), and (14.2%) respectively (Table 8).

Table 8: Social-media used by youth (n=399)

Responses	WhatsApp		Twitter		You tube		Instagram		Facebook		Pin test		Ticktock	
	F	%	F	%	F	%	F	%	F	%	F	%	F	%
Never	15	3.7	138	34.3	98	24.4	119	29.6	183	45.5	265	65.9	249	61.9
Rarely	10	2.5	22	5.5	23	5.7	50	12.2	58	14.4	28	7.0	50	12.4
Occasionally	41	10.2	122	30.3	127	31.6	90	22.4	53	13.2	53	13.2	43	10.9
Almost every time	131	32.6	79	19.7	92	22.9	78	19.4	80	19.9	25	6.2	40	10.0
Every time	202	50.2	38	9.5	59	14.7	62	15.4	25	6.2	28	7.0	17	4.2

The findings indicated that social media that include WhatsApp is the most used by respondents than any means of communication. The study finding is in line with a study

from Ninsiima (2018) who found that youth need new technology to access to information. Most of them like to use social media more than other means of communication. This implies that youth use WhatsApp to access information more than any other type of social media. In addition, the findings from the co-operatives shown that 46% of co-operative societies used WhatsApp more than any other type of social media (Table 9).

Table 9: Usage of social media by co-operative

	Never use social media	Facebook	WhatsApp	Instagram
Frequency	4	2	7	2
Percent	26.7	13.3	46.7	13.3

Similarly, the findings show that co-operative societies used WhatsApp in providing information. This kind of information channel is for internal communication and not for external purposes in the co-operatives. Furthermore, this implies that co-operative does not communicate with the public so as to attract youth to be members of the co-operative. One interviewee said that:

“...In our co-operative society, we only use WhatsApp. That means we have formed a WhatsApp group only for communication with members, not every time” (Interviewee 1, July 2022).

Another Interviewee said that

“... We don’t use any social media like WhatsApp because some members may discourage other members from getting services and others provide wrong information to another member... (Interviewee 2, July 2022).

The findings show that co-operatives at the same time don’t use WhatsApp because of lack of control over message diffusion that can lead to wrong information to members (Malthouse *et al.*, 2013). Additionally, the findings from interview showed that co-operative societies do not use communication strategy that are preferred/favourable by youth. This contributes to miscommunication and lead to negative image among youth. The findings are in line with study by Eucharia (2018) and Iosif & Hussler (2021) who pointed out that youth are attracted to join co-operative societies if co-operatives created

favourable environment that includes the application of new technology within co-operatives.

Similarly, when respondents were asked to rate the television channels that they use to watch various media news the findings showed that youth watch TBC (49.4%) to access information more than ITV (46.3%), cloud TV (24.7%), Azam TV (19.0%) and Wasafi TV (10.7%) as showing in Table 10.

Table 10: Television used by youth (n=399)

Responses	TBC		ITV		Clouds TV		Azam TV		Wasafi TV	
	F	%	F	%	F	%	F	%	F	%
Never	80	24.6	86	21.4	162	40.6	213	53.0	250	62.2
Rarely	57	14.2	35	8.7	64	15.9	57	14.2	50	12.4
Occasionally	64	15.9	92	22.9	68	16.9	53	13.2	56	13.9
Almost every time	80	19.9	102	25.4	75	18.7	50	12.5	30	7.5
Every time	118	29.5	84	20.9	24	6.0	26	6.5	13	3.2

The study findings have shown that co-operative societies do not use television to provide information about their co-operatives to the public. To was revealed that 26.7% of co-operatives used TBC more than any other television channels and 73.3% don't use television in providing communication (Table 11).

Table 11: Usage of Television by Co-operative

	Television (TBC)	Never Use
Frequency	4	11
Percent	26.7	73.3

These findings are in agreement with Global Thematic Research Report, (2021); Ninsiima, (2018) who noted that co-operative societies are not innovative and do not use new technology. This above finding has been supported by interview respondents as One participant during interviews had this to say.

“...We don't use television for communication...” (Interviewee2, July 2022)

“...We have used the TBC television channel to provide communication to the public about our product and services and invite more members to our co-operative...” (Interviewee 4, July 2022)

“.....We don't have sufficient budget that allows public communication; moreover, our bond is limited” (Interviewee 5, July 2022)

As far as newspapers reading is concerned, 29.8% of respondents indicated that they frequently read the Mwananchi, while 19.4% read Nipashe. About 14.4% of the respondents read Daily News and Habari Leo is read by 15.6% of the respondents (Table 12).

Table 12: Newspapers used by youth (n=399)

Responses	Mwananchi		Nipashe		Daily news		Habari Leo	
	F	%	F	%	F	%	F	%
Never	127	31.6	186	46.3	215	53.5	210	52.2
Rarely	87	21.6	71	17.7	61	15.2	95	23.6
Occasionally	65	16.2	67	16.7	65	16.2	31	7.7
Almost every time	76	18.9	58	14.4	41	10.2	44	10.9
Every time	44	10.9	20	5.0	17	4.2	19	4.7

These findings indicate a relatively low usage of newspapers among youth to access to information compared to social media. The findings are in line with study by Mwangi *et al.* (2016); Ninsiima (2018); Flink *et al.* (2018) who identified that lack of awareness about co-operatives among youth is due to promotion. The findings suggest that co-operative societies should use social medias for the purpose of providing information. Furthermore, the findings from co-operatives have indicated that 60% never use newspapers in providing information to the public about their operations (Table 13).

Table 13: Usage of Newspaper by co-operative

	Daily news newspaper	Mwananchi	Never use
Frequency	2	4	9
Percentage	13.3	26.7	60

The finding implies that communication channels that are used by youth are not in line with those used by co-operatives, which led to the wrong youth perception about co-operative. The findings indicate that 66.5% of respondents do not use email in accessing information; The findings show that 64.4% of youth never search blogs to access information about 12.2% used blogs in accessing information. Respondents indicated that 61.0 % never listen to the radio in accessing information while 9.2% listen to the radio.

In fact, 58.7% of respondents had not used traditional calls to access information, 12.2% used traditional calls in accessing daily information (Table 14).

Table 14: Emails, Blogs, radio, Call (n=399)

Responses	Emails		Blogs		Radio		Tradition call	
	F	%	F	%	F	%	F	%
Never	188	46.8	271	67.4	221	55.0	228	56.7
Rarely	79	19.7	59	14.7	86	21.4	97	24.1
Occasionally	67	16.7	23	5.7	55	13.7	22	5.5
Almost every time	30	7.5	32	8.0	31	7.7	32	8.0
Every time	35	8.7	17	4.2	6	1.5	17	4.2

The findings imply that most of youth don't use email, blogs, radio and traditional call because the means of communication are costly and most of them may not be aware of the availability of such resources or they do not know how to access the resources (Kinengyere's, 2007).

The findings show that 80% of co-operative societies do not use emails to provide information to the public or to share information with members. Similarly, the findings identified that 46% of co-operatives don't use radio to provide information whereby 86% of co-operatives do not use blogs. About 66% of co-operatives provide information by using face-to-face content to the members. Likewise, 86% of co-operatives use voice contact in providing information to the members and non-members. Findings from co-operatives, identified that most co-operatives use notice boards in providing information to the members and non-members compared to post mail whereby 60% of co-operatives do not use post mail (Table 15).

Table 15: Other media

	Email		Radio		Blog		Face To Face		Voice Contact		Notice Boards		Post Mail	
	F	%	F	%	F	%	F	%	F	%	F	%	F	%
Never	12	80.0	7	46.7	13	86.7	5	33.3	2	13	2	13.3	9	60.0
Use	3	20.0	5	33.3	2	13.3	10	66.7	13	86	13	86.7	6	40.0

The study finding is in line with Kyurova and Yaneva (2017) who identified that effective communication between co-operative and public lead to good image. This implies that co-operative society does not communicate information to youth with accurate channel. In Addition, from the finding it is revealed that channel used by youth to access

information does not help much to disseminate information. The study findings imply that youth don't have access to the right information about co-operatives due to the wrong channels that co-operatives used in providing information. A study from Vuotto (2005); Hartley (2014) revealed that lack of information about how co-operatives operate limits them to access information and be a member of a co-operative. The study recommends that co-operative society should use social media in providing information and awareness to youth on the importance of being members of co-operative.

The research was also interested to assess the content preferred by youth to access information from different media and most of youth preferred video content more than any other content. On the other hand, the frequently used by youth (33.1%) in accessing information was video as content, while 35.7% occasionally look at photos in order to access information. The finding indicates that 37.5% of the respondents read written posts to get information from different channels of communication. Furthermore, the findings indicated that 30.1% of respondents never heard testimonials, while the other 30.1% of respondents never prefer to interact to access information with others, other 42.3% never wish to read documents to access to information. In addition, most of the respondents (38.2%) never looked at the live video access to information while most of the respondents 48.9%, 54.0%, and 43.8% never used brochures, banners, and newsletters respectively. The study findings have identified that co-operative societies prefer using written post to provide information to the public. The finding revealed that 99.9% of co-operatives just prefer to use written posts in providing information to the members (Table 16).

Table 16: Different types of content preferred by youth (n=399)

Responses	Video		Photo		Written post		Testimonials		Interactions		Documentary		Live video		Brochure		Banners		Newsletter	
	F	%	F	%	F	%	F	%	F	%	F	%	F	%	F	%	F	%	F	%
Never	48	17.6	79	29.0	102	37.5	82	30.1	82	30.1	115	42.3	104	38.2	133	48.9	147	54.0	119	43.8
Rarely	20	7.4	12	4.4	46	16.9	23	8.5	27	9.9	20	7.4	37	13.6	38	14.0	41	15.1	43	15.8
Occasionally	52	19.1	97	35.7	62	22.8	67	24.6	73	26.8	43	15.8	50	18.4	55	20.2	48	17.6	47	17.3
Almost every time	90	33.1	56	20.6	41	15.1	70	25.7	41	15.1	64	23.5	59	21.7	32	11.8	20	7.4	35	12.9
Every time	62	22.8	28	10.3	21	7.8	30	11.0	49	18.0	30	11.0	22	8.1	14	5.1	16	5.9	28	10.3

It was also revealed that for youth to get information in relation to co-operatives different medias and co-operatives themselves should prefer use video in send the information to youth. Similarly, by using video in sending the message youth will understand the objective of the information.

The research was also interested to investigate whether youth have knowledge on co-operatives. The respondents were asked to rate their knowledge of co-operatives society compared to two years ago, and 38.84% of respondents have somewhat more knowledge about co-operative societies (Table 17).

Table 17: Youth knowledge of co-operative (n=399)

	Frequency	Percent
Somewhat more knowledgeable	127	31.82
Some level of knowledge	155	38.84
Much more knowledgeable	117	29.32

The study findings indicated that youth have low knowledge about co-operatives. This finding is in line with a study by Mwangi *et al.* (2018) who revealed that 30.9% of respondents lack knowledge on co-operatives. The finding shows that about 40.5% of the respondents were not familiar with the procedure to be a member of a co-operative. By addressing this question, we are checking the level of knowledge of young people regarding joining procedures (Table 18).

Table 18: Youth familiarity with co-operative membership procedures (n=399)

	Frequency	Percent
Familiar	20	5.0
Neutral	135	33.6
Not familiar	163	40.5
Not familiar at all	28	7.0
Very familiar	49	12.2

The findings show that the co-operatives societies do not have any communication strategy to guide its operations and the communication budget is not sufficient to meet its objectives for communication. The objective of communication is to provide information to the members on the operations of the co-operative. One interviewee said that

“...In our co-operative society, we don’t have a communication strategy. We just communicate to the members mostly for meetings and remind them to repay loans. The budget that is allocated to communication is not sufficient to meet the objective of co-operative.....” (Interviewee 6, July 2022).

Another interviewee said that

“... Most of the co-operative societies do not have any document that guides communication but we have the budget that allows us to communicate with members....”
(Interviewee 7, July 2022).

4.3.3 Co-operative perception among youth

The third objective of the study was to assess co-operative perception among the youth. The research was interested to understand the knowledge of youth concerning co-operatives. The youth were asked to name at least one word that comes into their mind when they hear about co-operative society and cooperation. The findings indicate that for almost 44.8% of respondents the word that comes about cooperation includes working together among people and joining together 30.3% Table 19).

Table 19: When word cooperation is mention (n=399)

	Frequency	Percent
Cooperation	99	24.8
Join together	121	30.3
Work together	179	44.8

The findings show that when youth hear about cooperation in their mind, they associate it with work together. Additionally, respondents when hearing about co-operative societies they think that co-operatives are about members need (30.5%), SACCOs (30.0%), agriculture (17.5%), and self-help organisations (10.5%) (Table 20).

Table 20: When word co-operative society is mention (n= 399)

	Frequency	Percent
Members need	122	30.5
SACCOS	120	30.0
Agriculture	70	17.5
self help	43	10.7
Conflict	22	5.5
Old people	12	3.0
Poor people	10	2.5

However, despite of access to co-operative education most of youth don't have good image about co-operatives. The words that youth associate with co-operative include credit or loans, agriculture, member-owned, employment, poor leadership, and that co-

operative are owned by the government (Figure 3). Youth have the wrong perception about co-operatives as a co-operative society is not only about credit or agriculture it is concerned with many social and economic activities.

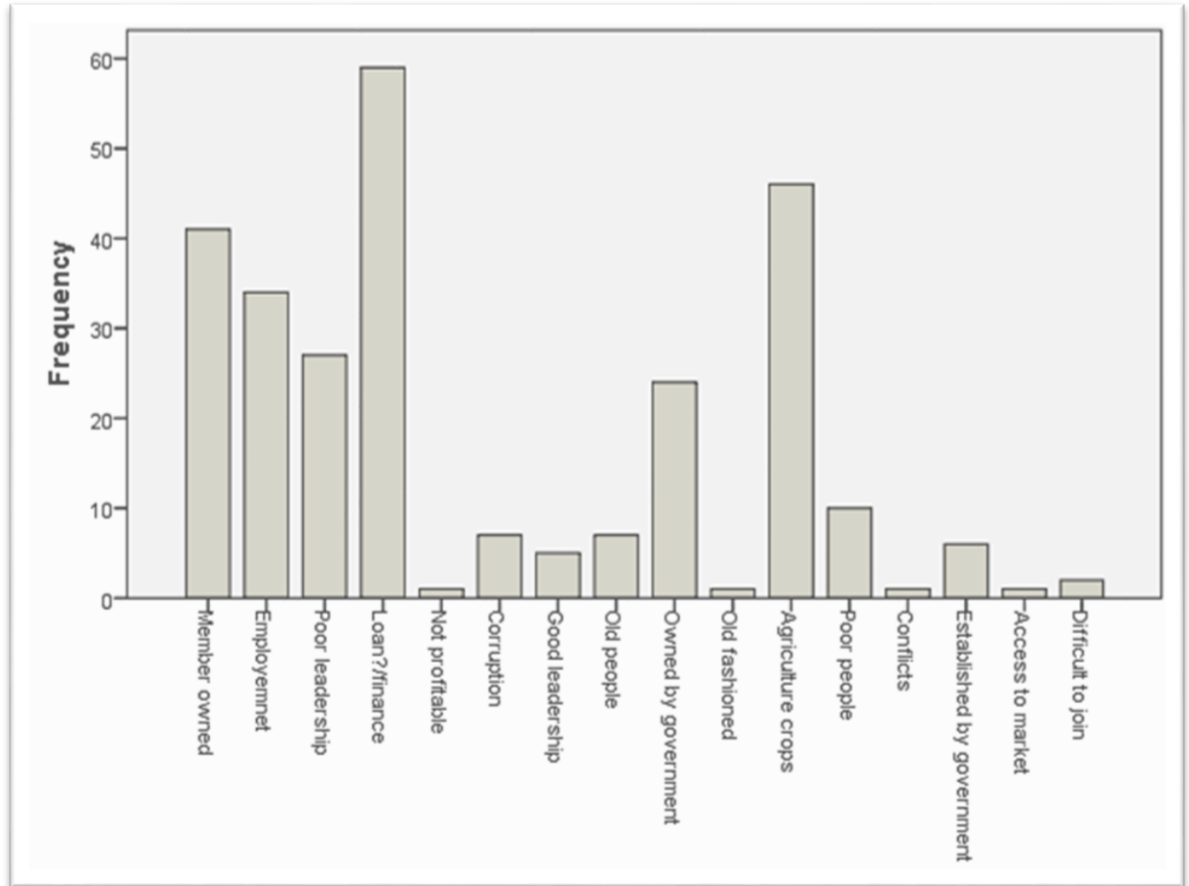


Figure 3: Words associated with co-operative (n=399)

The study findings indicate that youth have wrong perception about co-operatives. This is because co-operative societies do not communicate properly who they are. The identity themselves to the public through wrong communication strategy which is not in line with youth means of communication and preference. The values and principles of co-operatives are conducive to trust and relationship building, and youth are able to both build a sense of identity with the co-operative and learn from each other. The finding is in line with the finding from Flink *et al.* (2018). Mpunga (2004); ICA (2021) who identified that co-operative awareness among youth is low.

In this study, researcher was also interested to know the organization that youth was thought to be co-operative for the purpose of know their knowledge regarding co-operative. Youth were asked to indicate any organisation that comes into mind when they

think about co-operative society, and the findings show that 50.7%, 15.8%, and 13.6% of respondents think that co-operative society involves SACCOS, KNCU and AMCOS respectively.

Table 21: Organisation associated with a co-operative society (n=399)

Response	Frequency	Percentage
Microfinance	59	14.7
MoCU	32	8.0
Banks	22	5.5
AMCOS	106	26.5
KNCU	44	11.0
SACCOS	136	34.1

The study findings indicate that youth in Moshi municipality related co-operative society more with SACCOS than other fields of co-operative. Mwangi *et al.* (2016); Mzuyanda *et al.* (2018) revealed that youth are more involved in SACCOS than in any other type of co-operative society like agricultural co-operatives (table 21).

Consequently, there is high likelihood that the youth have misunderstood and prejudiced on co-operatives and vice-versa. Due to lack of information about co-operative identity and wrong communication strategy used by co-operative, the respondents were asked to rate their co-operative perception by using different traits. The traits were structured by using a semantic differential scale. The youth were asked to provide their perception of co-operative society along nine criteria as provided in table 22. Although youth responses indicated how much they perceived co-operative, the responses indicated that the majority of respondents gave a negative perception about co-operative society.

Table 22: Youth perceive about co-operative (n=399)

Statement	SA		A		N		DA		SD		
	F	%	F	%	F	%	F	%	F	%	
Old people	86	21.5	144	36.0	80	20.0	36	9.0	53	13.2	For young people
For agricultural	95	23.8	104	26.0	99	24.8	61	15.2	40	10.0	For all economic activities
For credit or loan	13	34.3	80	20.0	56	14.0	68	17.0	58	14.5	For meeting member needs
Government establishment	53	13.2	70	17.5	155	38.8	45	11.2	76	19.0	Voluntary established by people
For poor people	50	12.5	57	14.2	199	49.8	48	12.0	45	11.2	For rich people
Bad historical background	78	19.5	135	33.8	62	15.5	68	17.0	56	14.0	Good historical background
Not profitable	39	9.7	60	15.0	187	46.8	47	11.7	66	16.5	Profitable
Difficulty to join	57	14.2	50	12.5	166	41.6	62	15.5	64	16.0	Easy to join
Bad performance	74	18.5	62	15.5	159	39.8	55	13.7	49	12.2	Good performance

Note that; SA= Strongly Agree, A=Agree, N=Neutral, DA=Disagree, SD= Strongly Disagree

The perception of respondents can be summarized in a startling fashion. The findings indicates that 53.1% of male, 68.2% of singles, aged between 18 and 34 years (44.8%) with income brackets of between TZS 0 and 500,000 (92.2%) with co-operative education (81.9%) agreed that co-operative society are for old people, for agriculture, credit, government establishment and co-operatives have bad historical background. The findings indicate that 57.5% of respondents agreed that co-operative society is for old people than young people. Mwangi *et al.* (2016); Ninsiima 2018; Flink *et al.* 2018; Iosif and Hussler (2021); Mehmet, (2021) on their study revealed that youth have the perception that co-operative society is for old people more than youth with the reason that co-operative society is outdated and is traditional. Moreover, the study finding contradicts those by Mathis and Prersdorff (2021); Coops America (2019) argued that young people perceived co-operative society as old people, conflict, access to the market, difficult to

join and not profitable. The finding indicates that youth have negative perception about co-operative that affect their intention toward joining co-operative.

Similarly, the findings have indicated that 49.8% of respondents agreed that co-operative societies are for agriculture and do not meet member needs. Mwangi *et al.* (2016); Iosif & Hussler (2021) also argued that youth think that co-operative society is for agriculture only with the reason that there is lack of awareness about co-operative society model. This indicates that youth in Moshi municipality have low awareness about co-operative model that affect the membership intention as it results to negative image among youth (Table 22).

It was revealed that, about 54.3% of youth agreed that co-operative societies only involved credit or loan provisions to their members. These findings are similar with those reported by Mwangi *et al.* (2016); Ninsiima (2018); Mzuyanda *et al.* (2018) in Kenya that youth perceived that co-operative society is involved in credit and loan. This indicate that youth have a negative perception about co-operative societies (Table 22).

On perception that co-operative societies are established by the government 38.8% of the youth where neutralized. This indicates that co-operative can be established by people and also by government. The study findings concur with those of Ago (2009); Flink *et al.* (2018) who found that most of youth have perceived that co-operative are established by government (Table 22). The findings reveal that youth don't have intention to join the co-operative since they perceive that co-operative is established by government.

Further findings show that 49.8% of respondents indicated that co-operative society is both for poor people and rich people. These findings are in line with an earlier study by Yaghoubi & Parvizi (2011) which show that youth perceived that co-operative society is for poor people and also is for traditional people. Similarly, 53.3% of the respondents agreed that co-operative society has a bad historical background. Ninsiima (2018); Dakurah *et al.* (2005) revealed that youth perceived that co-operative had bad history and that co-operatives are corrupt with, untrusted management and government interference (Table 22). The above finding shows that youth have negative image/perception about co-operative that result to low membership intention among them.

Findings show that 46.8% of the respondents showed in difference about have neutral indication that co-operative societies and are not profitable. Study Hartley & Johnson, (2014) in Kenya revealed that co-operatives were performing badly years ago compared to now due to a higher level of information about co-operative. Likewise, the findings indicated that 41.6% of respondents indicated that it is difficult and also that it is easy to join a co-operative society. A study by Mwangi *et al.* (2016) indicated that 55.5% of youth agreed that it is easy to join co-operative society. Moreover, the majority of young people, (39.8%) indicated that co-operative societies have bad and good performance. (Table 22).

4.3.4 The determinants of youth intention to join co-operative

Youth intention to be a member of a co-operative was presented as the dependent variable of the study. The study used a theory of planned behaviour to measure the intention of youth to be members of a co-operative. The theory of planned behaviour is the model that explains how one's behaviour follows from their beliefs. The theory of planned behaviour has three elements: subjective norms (peer pressure) concerning the behaviour, attitude toward behaviour and perceived behaviour control used to measure the individual behaviour intention ($AAct + SN + PBC = BI$). The study used the theory to measure the intent of youth toward membership within co-operative.

4.3.4.1 Descriptive findings on determinants of youth intention to join co-operatives

The study used the theory of planned behaviour to assess youth intention to be member of the co-operative by considering three element of the theory which includes subjective norms, perceived behaviour control, and attitude toward behaviour. Consequently, this study presented various statements upon which respondents were asked to indicate how SN, PBC, and AAct can affect their decision toward their membership in a co-operative. The respondents were supposed to indicate their level of agreement ranging from strongly agree-5, agree-4, neutral-3, disagree -2 and strongly disagree-1. The responses were interpreted based on Kalatya and Moronge (2017) mean index, where a mean of 1.0 to 2.5, showed disagreement, a mean of 2.6 to 3.4 indicated neutrality, while and a mean of 3.5 to 5.0 indicated agreement.

Table 23: Behaviour of an individual (n=272)

SUBJECTIVE NORMS	Mean	Std. deviation
People who are important to me would find it reasonable for me to join a co-operative.	3.61	1.137
People who are important to me would find it necessary for me to join a co-operative.	3.30	1.225
People who are important to me would expect me to join a co-operative.	3.30	1.244
People who are important to me would find it worthwhile for me to become a member of a co-operatives.	3.33	1.160
It is expected of me to refer people who are important to me to join a cooperative.	3.28	1.198
PERCEIVED BEHAVIOUR CONTROL		
Overall, I am confident that I can easily join a co-operative	3.42	1.159
I have the awareness necessary to join co-operative society	3.37	1.099
The decision to join co-operative is beyond my control	2.91	1.233
I have the financial resources necessary to pay for the membership fee and buy shares to become a member of co-operative	3.19	1.208
ATTITUDE		
I like co-operative	3.58	1.286
Co-operatives are not important in improving well-being of members	2.79	1.417
I think co-operative provide social and economic empowerment to their members	3.54	1.366
Overall, I consider co-operative as a bad thing	2.51	1.380
I would describe my overall attitude toward co-operative as very favourable	3.31	1.322

The finding showed that average mean was 3.61 with a standard deviation of 1.137. This indicated that respondents chose to agree that important people would find it reasonable for them to join a co-operative. Similarly, a statement on important people would find it necessary for me to join a co-operative had a mean of 3.30 and a standard deviation of 1.225. This indicated that the respondents neutralize their responses on the statement that people who are important will find it necessary to join a co-operative. For statements four and five, it provided a mean between 2.4 to 3.4 this indicates that important people would not find it worthwhile and important for them to join a co-operative. The findings indicated that this may or may not influence youth to be a member of the co-operative. Furthermore, the respondents were asked whether they are confident that they can easily join a co-operative.

The findings revealed that respondents were neutral on the statement with a mean of 3.42 and a standard deviation of 1.159. This means that youth can easily join the co-operative in the future. The mean of 3.37 and deviation of 1.099 implies that the respondents are neutral that having the awareness to join a co-operative society will help them to join co-operative in the future. However, the youth's decision to join the co-operative is beyond my control and has a mean of 2.91 and a standard deviation of 1.233 which indicates neutral respondents. This indicates that decision to be a member of co-operative can be beyond or within the capacity of the youth. Similarly, financial resources necessary to pay for the membership fee and buy shares had a mean of 3.19 and a standard deviation of 1.208 which indicates that youth are neutral on this area.

When the youth were asked to rate their responses on the statement that measures the attitude toward co-operative, the findings showed a mean of 3.58 and a standard deviation of 1.286. That means respondents agreed that they like co-operatives and can influence them to join co-operative. Similarly, respondents were neutralized that co-operative is not important in improving the well-being of members and had a mean of 2.79 and a standard deviation of 1.417. The mean of 3.54 and standard deviation of 1.366 imply that respondents agreed that co-operative society provides social and economic empowerment to their members. Other respondents disagreed with the statement that co-operative is a bad thing with a mean of 2.51 and a standard deviation of 1.380. Respondents' agreement with the statement that on the overall the attitude toward the co-operative is very favourable, with a mean of 3.31 and a standard deviation of 1.322. The findings indicate that the attitude of the respondents on co-operatives is favourable.

4.3.4.2 Inferential statistics on determinants of youth intention to join co-operatives

Structural Equation Model (SEM) with Amos 23 was used to test the relationship among variables in value perception. The model is composed of four independent variables and a dependent variable as noted in the literature review section in which all constructs of the TPB model has been already measured and validated in several previous studies.

4.3.4.2.1 Model fit

SEM analysis provide satisfactory findings in terms of model fit and significance of the relationship. The model fit analysis findings accept a score of 0.979 for NFI 0.888 for

TLI 0.922 and 0.985 for CFI a score of above 0.90 on these indicating a good fit (Garson 2006, Truong 2009) (Table 24).

Table 24: Mode fit indices

	X2	CFI	TLI	RMSEA	NFI
Values	P=.000 (P<.05)	.985	.922	.088	.979

The study findings show that RMSE of 0.088 is less than 0.09. This means that all indicators of membership intention influence the accepted level in the measurement of asymptotic fitness (Table 24). Based on the finding's membership intention seen to be reliable for further statistical analysis.

4.3.4.2.1 Model identification.

The model shows the relationship between variables: It shows the direct relationship between intention and attitude toward co-operative, subjective norm, perceived behaviour control and co-operative image while the intention is presented as a dependent variable.

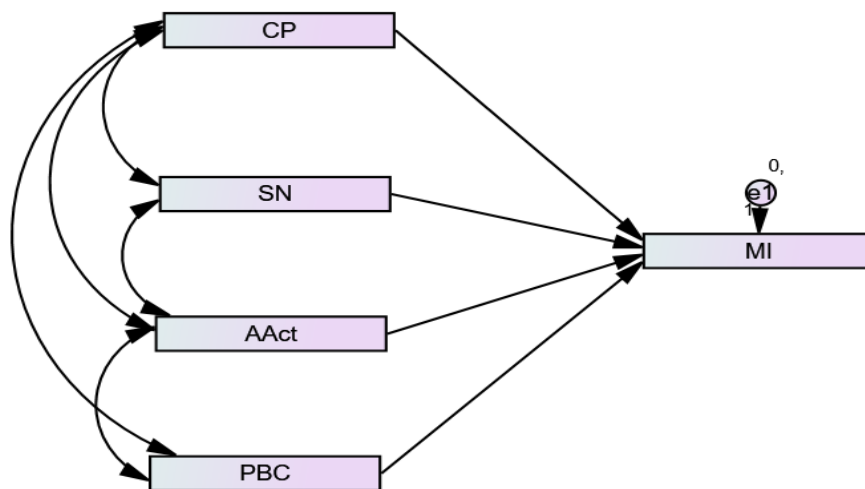


Figure 4: Structural equation model

The model shows paths coefficient between predictor variable an independent variable that includes co-operative image, subjective norms, attitude toward behaviour and perceived behaviour control and dependent variable (membership intention). Similarly, we have path coefficient between dependent variables (membership intention) and independent (co-operative image, subjective norms, attitude toward behaviour and

perceive behaviour control). Similarly, the model shows residual error term e_1 for intention representing variability that is not explained by the predictor. Furthermore, the model shows covariance between exogenous variables.

4.3.4.2.2 Regression weights

The study aimed to assess membership intention on the relationship between co-operative image, subjective norms, attitude toward behaviour and perceived behaviour control.

Table 25: Path Regression Weights and Significance

			Estimate	S.E.	C.R.	P	Label
MI	<---	CP	-.075	.016	-4.594	***	par_3
MI	<---	SN	.116	.029	4.017	***	par_1
MI	<---	AAct	.335	.039	8.492	***	par_2
MI	<---	PBC	.393	.040	9.795	***	par_4

Note MI-Membership Intention, SN-Subjective Norms, AAct- Attitude Toward Behaviour, PBC-Perceived Behaviour Control, CP- Co-operative Perception. P-Value *** = 0.001

The findings indicate that in the present model variable there is a negative relationship between membership intention and co-operative image because it has a negative estimate of 0.075. Further findings show that there is a significant relationship between membership intentional and co-operative perception because it has a p-value less than 0.05. The findings have identified that subjective norms have a significant influence on membership intention with a p-value less than 0.05 and a regression weight of 0.116. This indicates that subjective norm has a significant and positive effect on youth membership intention. Attitude toward behaviour has a significant influence on membership intention, The findings show a p-value less than 0.05 and a positive estimate of 0.335.

Additionally, the findings indicate that perceived behaviour control has a positive and significant relation with membership intention. This is because the p-value is less than 0.05. The findings implies that subjective norms have a significant influence on membership intention because the p-value is less than 0.05 (Table 25). Study by Knabe (2012) who used the TBP revealed that Subjective Norms was found to be the strongest predictor of Intention. Furthermore, Soebandhi *et al.* (2018) on their study who also used

the theory of planned behaviour, the study findings shows that attitude, social norms and behavioural variables give a positive contribution. This indicates that negative perceptions about co-operatives affect youth intention toward co-operative. An empirical study conducted by Purusottama (2019) found that attitude toward a behaviour (AAct) and perceived behavioural control (PBC) had a great influence on entrepreneurial intention among undergraduates in Indonesia. Nevertheless, the subjective norms (SN) variable had an insignificant effect on entrepreneurial intention.

4.3.4.2.3 Standardised regression weight.

The standardised beta estimates show that the strength of each exogenous variable in influencing change in endogenous variables indicates that membership intention has a positive impact on attitude, perception toward behaviour and subjective norms (Table 26). Similarly, co-operative perception has a negative influence on membership intention.

Table 26: Standardised Regression Weights

			Estimate
MI	<---	CP	-.169
MI	<---	SN	.162
MI	<---	AAct	.374
MI	<---	PBC	.398

Note MI-membership intention, SN-Subjective norms, AAAct- Attitude toward behaviour, PBC-Perceived behaviour control, CP- Co-operative perception

The findings imply that membership intention can be a positive influence by subjective norms, attitude toward behaviour and perceived behaviour control. Similarly, the findings show that there is a negative influence between co-operative perception and membership intention which has given a negative estimate of 0.169 (Table 26).

4.3.4.2.4 Hypotheses testing

The model fit was also conducted to test the null hypothesis that this is a good fit for the data. The findings indicated that a p-value from the hypotheses was significant because a p-value was less than 0.05. This means that the null hypothesis was rejected and the alternative hypothesis was accepted (Table 27).

Table 27: Hypotheses Findings

	Relationship	Sig. (2-Tailed)	Hypothesis	Findings
H1	Co-operative perception has no influence on membership intention	***	H ₀	Reject
H2	Subjective norm has no influence on membership intention	***	H ₀	Reject
H3	Attitudes toward behaviour has no influence on membership intention	***	H ₀	Reject
H4	Perceived behaviour control has no influence on membership intention	***	H ₀	Reject

P-value *** = 0.001

The findings indicate that membership intention show statistical significance between co-operative perception, subjective norm, attitude toward behaviour and perceived behaviour control with P-value less than .050 (table 27).

In general, we can conclude that subjective norms, attitude toward behaviour, perceived behaviour control and co-operative influence youth membership intention within co-operative. The negative image, important people, self-control and attitude toward co-operative affect youth intention to be member of co-operative.

4.4 Membership Intention

Youth were asked to give opinion agree on their intention toward joining co-operative and their responses has been presented in mean and standard deviation (Table 28)

Table 28: Membership Intention

Membership intention	Mean	Standard Deviation
I might join a cooperative	3.79	1.079
It is worth to joining co-operative	3.53	1.262
Assuming I had awareness about the benefit of co-operatives, I intend to join it	3.50	1.136
Given that an opportunity arises to join a co-operative, I predict that I will join	3.61	1.115

The study findings in respect to intention of youth be members of co-operative indicate a mean of 3.79 and standard deviation of 1.079. This indicates the of respondents agree that in the near future they will join the co-operative. Similarly, the respondents agreed that it is worth joining a co-operative society with a mean of 3.53 and a standard deviation of

1.136. The mean of 3.50 and standard deviation of 1.136 indicated that awareness about the benefit of co-operative will influence youth to join co-operative. The finding is in line with findings by Dakurah *et al.*, 2005 who indicates that awareness about co-operative among youth will help them to be members in future. A mean of 3.61 and standard deviation of 1.15 indicated that if the opportunity arises youth will join co-operative. Generally, we can conclude that youth intention to join co-operative will be influenced by awareness among them, product offered in the co-operative the good in available about co-operatives.

CHAPTER FIVE

5.0 SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Overview

This chapter provides a summary, conclusions recommendations and areas for further research. The summary and conclusion are bases on the objective findings on youth image on co-operative.

5.2 Summary of Major Findings

The study assessed the co-operative image among youth and youth membership intention to join a co-operative in Moshi municipality. The study had four specific objectives: finding out the identity communicated by co-operatives to the public, investigate co-operative communication strategy in relation to youth, establishing the existing co-operative perception among youth and examine the determinants of youth intention to join co-operatives

The study findings indicated that what is known to the public contributes to the negative image among people regarding co-operatives. News/themes that were discussed about co-operatives provided negative information to the general public that gives a negative perception regarding co-operatives in Tanzania. The areas discussed includes: corruption, theft, conflict, poor performance in co-operatives, misuse of funds, and government involvement in the co-operative. The information provided by the media; gives a bad image about co-operatives. The study findings indicated that youth have access to co-operative education but the image that exists among them is negative and their membership is quite insignificant to date.

Similarly, the study revealed that communication strategies used by co-operatives do not allow youth as targeted audience to access information. The means of communication used by youth do not relate to co-operatives, as many co-operatives use communication channels like notice boards, phone call, messages and WhatsApp but for internal affairs. Additionally, the study established that youth have negative perception as co-operatives do not communicate its identity and the means of communication that they use is not relating to youth means of communication. Therefore, their results to negative perception that co-operative is old people, agriculture based, for credit, and it may be established by government or members themselves. Similarly, youth perceived that co-operative is

performing bad and has bad historical background. Finally, the study revealed that co-operative perception, subjective norm, perceived behaviour control and attitude toward behaviour has positive significance influence on youth membership intention toward co-operatives.

5.3 Conclusion

The study findings established that how youth perceived co-operative societies may affects their membership intention in the co-operative. Youth perceive co-operative societies as corrupt/theft, they are only for loan or credit and finance, agriculture crops based, with poor leadership, and are patronized by government. The study revealed that youth have a negative image about co-operatives, something that affects their membership. Furthermore, youth membership in co-operatives in Moshi Municipality is low and one of the reasons that was ascertained in this research is the negative image that prevail among youth.

On the other hand, youth co-operative membership intention has a significant positive relation with co-operative perception, subjective norms, attitude toward behaviour, perceived behaviour control. Proper communication strategy does not exist in the researched co-operatives in Moshi municipality. Similarly, the co-operatives do not communicate the required information at the right time, with the right audience and thought the right channels. The future of co-operatives lies in youth while co-operatives have greater potential to impact youth development positively. Nevertheless, for this to work the youth have to join and aggressively participate in the co-operative movement. This is only achievable if co-operatives open their doors to them.

5.4 Recommendations

The research findings' recommendations are made targeting different stakeholders. Such stakeholders include the ministry of agriculture, regulator, co-operative societies, practitioners and youth.

5.4.1 The ministry of agriculture

The findings show that youth membership in co-operatives is low. The study recommends that the ministry of agriculture should create favourable conditions for co-operatives that will help them to operate independently minimum government interference. Co-

operatives are important to youth in providing employment opportunities, as a source of finance, and education to youth. This will be possible by ensuring that they make laws that allow co-operatives to operate independently.

5.4.2 The regulator

The findings indicated that there is inadequate promotion done by the Tanzania Co-operative Development Commission (TCDC). The study recommends that TCDC should conduct extensive promotion campaign about co-operatives on the importance of being a member of a co-operative and the importance of having a good image respectively.

5.4.3 The co-operative society

The study has identified that youth have a negative image toward co-operatives. The researcher recommends that co-operative societies should build a good co-operative image to the public in order to encourage youth to be members of co-operative societies. This will be possible if youth have clear awareness about the importance of being members of co-operative by offering products that are favourable to youth. Furthermore, the image will be built by having a good communication strategy. This is by communicating the right information/message, using appropriate channels of communication and to the targeted audience. Similarly, co-operative societies should communicate its identity to the public; this includes co-operative values and principles that tell how co-operatives operates.

Co-operatives should consider employing more youth. This not only provides employment but also opens an avenue for co-operatives to enhance membership of the youth by using the youthful employees to reach out to their peers. Co-operatives should make themselves more accessible to youth. Co-operatives should encourage and mentor them to be part of leadership.

5.4.4 The practitioners

The findings identified that lack of information about co-operatives among youth affects the image. The study recommends that other key stakeholders like Moshi Co-operative University (MoCU), Tanzania Federation of Co-operatives (TFC), Savings and Credit Co-operative League of Tanzania (SCCULT), Co-operative Audit and Supervision corporation (COASCO) and other stakeholders should be responsible for providing

education and information to youth about co-operative societies so as to encourage them to be members of co-operative. Learning institutions (schools, colleges and universities) should consider incorporating co-operative studies in their curricula to instruct young people on the co-operative model.

5.4.5 Youth

Youth themselves need to attend co-operative education and information that will help them to have awareness and good attitude toward co-operatives. Youth involvement in co-operatives will help them to get employment opportunities, access to finance and build social capital.

5.5 Areas for Further Studies

The study was carried out in order to assess the co-operative image and youth membership decisions in Moshi municipality. The study used a cross-section research design and it is advised to other scholars to conduct this study by using other research designs. The study was based only on youth as the targeted population and the case study was Moshi Municipality in Kilimanjaro region. The researcher encourages other scholars to carry out further studies on the same topic in other areas in Tanzania and other countries with a focus on youth. This is because we cannot generalize the findings of this study in other areas. Similarly, the study encourages other scholars to research on communication strategies used by co-operative societies because communication strategy within co-operative societies is a problem. In addition, further study is recommended to be conducted on identity communicated by co-operative societies.

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APPENDICES

Appendix I: Questionnaires for Respondent

Informed Consent.

My name is **Joyce Omary Mbwambo** from Moshi Co-operative University. I am conducting a study with the aim of investigating **co-operative image and youth membership decisions in Tanzania: Evidence from Moshi municipality**. You have been chosen to participate in the study. I am requesting your precious time to participate in this study. I assure you that all collected information will be kept strictly confidential. There are no right or wrong answers. Your participation is voluntary, but your answers could be very helpful in co-operative development and help youth involved in co-operative activities in Tanzania.

A. General information

Please tick the appropriate answer in the box

A1. Gender? 1. Male [] 2. Female []

A2. Marital status?

1. Married [] 2. Living together [] 3. Single [] 4. Separated [] 5. Widow/Widower []
6. Divorced []

A3. Year of birth?

1. 18-24
2. 25-30
3. 31-35
4. 36-40

A4. Level of education?

1. Primary
2. Seconders
3. University
4. Others

A5. Please select your occupation

1. Student
2. Government employee
3. Private employee
4. Self-employed

5. Other (please state)

A6. What is your monthly income?

A7. Have you ever received co-operative education? 1. Yes 2. No

If yes select your level below

1. Short course/train
2. Co-operative workshops
3. Certificate
4. Diploma
5. Degree
6. Masters/ PHD
7. Other (mention).....

B. Co-operative image

B1. Are you a member of a co-operative society? 1. Yes 2. No

B2. What is the first word that comes into your mind immediately after seeing or hearing the following?

- I. Cooperation (Ushirikiano).
- II. Co-operatives society (Ushirika).

B3. From the list of words listed below, choose three words that you strongly associate with the co-operative? Explain why?

Words

explain

- | | |
|---------|-------|
| 1. | |
| 2. | |
| 3. | |

B4. When you think about co-operatives, what organisations come to your mind?

1.
2.
3.

B5. Please rate your perception about co-operative on the following image traits (circle your rating)

1= Strong Agree (SA), 2 = Agree (A), 3=Neutral (N), 4 = Disagree (D) and 5= Strong Disagree (SD)

S/N	I perceive co-operative as	SA	A	N	D	SD
I	For old people	5	4	3	2	1 For young people
II	For agricultural	5	4	3	2	1 For all economic activities
III	For credit or loan	5	4	3	2	1 For meeting member needs
IV	Government established	5	4	3	2	1 Voluntarily established by people
V	For poor people	5	4	3	2	1 For rich people.
VI	Bad historical background	5	4	3	2	1 Good historical background.
VII	Not Profitable	5	4	3	2	1 Profitable
VIII	Difficulty to join	5	4	3	2	1 Easy to join
IX	Bad performance	5	4	3	2	1 Good performance

Co-operative communication strategy

C1. What channel (s) of communication do you frequently use? (You can tick more than one)

Channel of communication	Every time	Almost every time	Occasionally / some times	Rarely	Never	
Social Media	WhatsApp	5	4	3	2	1
	Twitter	5	4	3	2	1
	YouTube	5	4	3	2	1
	Instagram	5	4	3	2	1
	Pinterest	5	4	3	2	1
	Facebook	5	4	3	2	1
	Tick tock	5	4	3	2	1
	Other (mention).....	5	4	3	2	1
Television	TBC	5	4	3	2	1
	ITV	5	4	3	2	1
	AZAM	5	4	3	2	1
	CLOUDS	5	4	3	2	1

	Wasafi	5	4	3	2	1
	Others (mention).....	5	4	3	2	1
Newspapers	Daily News	5	4	3	2	1
	Mwananchi	5	4	3	2	1
	Nipashe	5	4	3	2	1
	Habari Leo	5	4	3	2	1
	Others (mention).....	5	4	3	2	1
Website	Live web chat					
	Chatbots	5	4	3	2	1
	Email	5	4	3	2	1
	Web forms	5	4	3	2	1
Blogs		5	4	3	2	1
Radio		5	4	3	2	1
Voice contact channels	Web calling	5	4	3	2	1
	Video chat	5	4	3	2	1
	Traditional phone calls (contact centre)	5	4	3	2	1
Face-to-face contact channels	Meetings i.e., AGM	5	4	3	2	1
	Visiting	5	4	3	2	1
	Cooperative society (notice board)					
Post mails		5	4	3	2	1

C2 Which content do you frequently prefer to use? (Please circle)

S/N	Types of content	Ever y time	Almos t every time	occasionall y	Almos t never	Neve r
1	Videos	5	4	3	2	1
2	Photo/pictures	5	4	3	2	1
3	Written post/ newspapers /blogs	5	4	3	2	1
4	Testimonials	5	4	3	2	1
5	Interaction	5	4	3	2	1
6	Documentary	5	4	3	2	1
7	Video stories	5	4	3	2	1
8	Live video	5	4	3	2	1
9	Brochures	5	4	3	2	1
10.	Banners	5	4	3	2	1
11.	Newsletters/magazines	5	4	3	2	1

C3 Please indicate how much have you heard about co-operative society?

1. Have not heard
2. Have heard something
3. I have participated in informative events, read information materials or received more detailed information through other sources []
4. Have applied or participated in the past

C4. From the answer in C2 above, from which source did you receive the information.

.....

C5. From C3 above, which field in the coded you hear about co-operative in the context (tick more than one)

1. Saving and Credit Co-operative Society (SACCOS)
2. Agricultural and marketing co-operative Society (AMCOS)
3. Dairy co-operative
4. Processing co-operative
5. Consumer co-operative
6. Others. (mention them)

C6. Compared with two years ago, how would you rate your knowledge of co-operative societies? (Tick the most relevant)

1. The same level of knowledge
2. Somewhat more knowledgeable
3. Much more knowledgeable

C7. To what extent are you familiar with the procedures of becoming a member of a co-operative society?

1. Not familiar at all []
2. Not familiar
3. Neutral
4. Familiar
5. Very familiar

D. Youth behaviour**Please circle your rating on the statement below D1-D5****D1.** What is your opinion on the influence of important people on joining a co-operative?(Note important people **include** friends, spouses, peers, parents, and employers)

S/N		SA	A	N	D	SD
1	People who are important to me would find it reasonable for me to join a co-operative.	5	4	3	2	1
2	People who are important to me would find it necessary for me to join a co-operative.	5	4	3	2	1
3	People who are important to me would expect me to join a co-operative.	5	4	3	2	1
4	People who are important to me would find it worthwhile for me to become a member of a co-operatives.	5	4	3	2	1
5	It is expected of me to refer people who are important to me to join a cooperative.	5	4	3	2	1

D2. What is your perception about issues controlling youth in joining co-operatives?

S/N		SA	A	N	D	SD
1	Overall, I am confident that I can easily join a co-operative	5	4	3	2	1
2	I have the awareness necessary to join co-operative society	5	4	3	2	1
3	The intention to join co-operative is beyond my control	5	4	3	2	1
4	I have the financial resources necessary to pay for the membership fee and buy shares to become a member of co-operative	5	4	3	2	1

D3. What is your attitude towards co-operative?

S/N		SA	A	N	D	SD
1	I like co-operative	5	4	3	2	1
2	Co-operatives are not important in improving well-being of members	5	4	3	2	1
3	I think co-operative provide social and economic empowerment to their members	5	4	3	2	1
4	Overall, I consider co-operative as a bad thing	5	4	3	2	1
5.	I would describe my overall attitude toward co-operative as very favourable	5	4	3	2	1

D4. What is your intention about joining a co-operative?

S/N		SA	A	N	D	SD
1	I might join a cooperative	5	4	3	2	1
2	It is worth to joining co-operative	5	4	3	2	1
3	Assuming I had awareness about the benefit of co-operatives, I intend to join it	5	4	3	2	1
4	Given that an opportunity arises to join a co-operative, I predict that I will join	5	4	3	2	1

Appendix II: key Informative Interview Guide

Informed Consent.

My name is **Joyce Omary Mbwambo** from Moshi Co-operative University. I am conducting a study with the aim of investigating **co-operative image and youth membership decisions in Tanzania: Evidence from Moshi municipality**. You have been chosen to participate in the study. I am requesting your precious time to participate in this study. I want to assure you that all collected information is kept strictly confidential. There are no right or wrong answers. Your participation is voluntary, but your answers could be very helpful in the development of co-operative and help youth involved in co-operative activities in Tanzania.

Respondents' information

- I. Types of co-operative society?
- II. Name of co-operative society?
- III. What is your position in co-operative society?
- IV. How many members of the co-operative are youth?

Communication strategy in building a co-operative image

- I. What instrument guides communication in this co-operative?

- II. What type and amount of resources that this co-operative society allocates for communicating to the public? Are they adequate? Comment on your response.

- III. What is the objective of communication made by this co-operative society?

IV. What method do you use in delivering the message to the target audience (tick all methods used by your co-operative society)

Methods	Channel used	Target Audience
Social Media	Facebook Twitter Pinterest Instagram YouTube Messenger apps: ➤ WhatsApp, ➤ Facebook	
Television	TBC ITV AZAM CLOUDS Wasafi Others: mention	
Newspapers	Daily News Mwananchi Nipashe Habari Leo Others: (mention)	
Website	Website Live web chat Chatbots Email Web forms	
Blogs		
Radio		
Voice contact channels	Traditional phone calls (Contact Centre) Web calling	
Face-to-face contact channels	Video chat Meetings i.e., AGM Visiting a Cooperative society	
Billboards		
Notice boards		
Newsletters/Journals		
Post mails		
Others: _		

V. What information does your audience need?

.....
.....

VI. How do you measure the success of your communication strategy?

.....

VII. What type of content do you use to communicate with the target audience?

.....
.....

APPENDIX III: Checklist for documentary review

What was communicated about co-operative? From 2018 to 2022.

From social media, magazines, and websites.

Social media

1. YouTube
2. Facebook
3. Twitter
4. Instagram

Magazine

1. Nipashe
2. Habari Leo
3. Global publishers
4. Mwananchi
5. Uhuru
6. The guardian
7. The citizen
8. Daily news

Website

1. TCDC
2. SCCULT
3. MoCU

Documentary review from co-operative society

1. Notes board
2. Newspapers
3. Annual general meeting
4. Brochures
5. Social media
6. Other document

APPENDIX IV: OPERATIONALIZATION OF VARIABLES

Objectives	Respondents	Sampling	Types of data	Data collection method	Types of variables	Analysis of data and scale	Measure scale
Find out the identity communicated by co-operatives to the public	Documentary review	Simple random sampling	Content that discussed about co-operative identity	Documentary review	categorical	Descriptive statistical Content analysis technique	Nominal
Investigate co-operative communication strategy in relation to youth	Youth	Convenience sampling	Perception demographic Education, Income, Occupation, marital status, gender.	Conversation, Co-operative perception survey, Social Media listening	Categorical	Descriptive statistics	Nominal
Establishing the existing co-operative perception among youth	Youth	Convenience	Communication strategy used in line with youth	Conversation, Co-operative perception survey, Social Media listening	Categorical	Descriptive statistics	Semantic differential scale
Examine the determinant of youth intention to join co-operatives	Youth	Convenience sampling	Subjective norms, perceived behaviour control, co-operative perception and attitude toward behaviour	Questionnaire	Quantitative	Inferential statistics by using SEM	Ratio

Appendix V: Definitions of scales

Variable	Definition	Measure item	Source
Subjective norms	A perceived social pressure (from important people) to join co-operative. Note important people includes friends, spouses, peers, parent, employers	<ul style="list-style-type: none"> • People who are important to me would find it reasonable for me to join co-operative • People who are important to me would find it necessary for me to join a co-operative • People who are important to me would expect me to join cooperative • People who are important to me would find it worthwhile for me become a member of a co-operative • It is expected of me to refer people who are important to me to join co-operative 	<p>Frencis et al (2004)</p> <p>Lin & kim (2004)</p> <p>Petrovici & marinoy (2007)</p> <p>Petroyici and marinoy (2007)</p>
Perceive behavioral control	A person feeling in control of becoming a member of a co-operative society. People are confident that they are capable to join co-operative	<ul style="list-style-type: none"> • Overall, I am confident believe that I can easily join co-operative • I have the awareness necessary to join co-operative society • The decision to join co-operative is beyond my control • I have the financial resources necessary to pay for the membership fee and buy shares to become a member of co-operative 	<p>Lin & kim (2004)</p> <p>Lee, J. & Hong, I.B. (2016).</p> <p>MacKenzie, Lutz, & Belch (1986)</p>
Attitudes	A belief and favourableness toward joining co-operative	<ul style="list-style-type: none"> • I like co-operative • Co-operatives are not important in improving well-being of members • I think co-operative provide social and economic empowerment to their members • Overall, I consider co-operative as a bad thing • I would describe my overall attitude toward co-operative as very favourable 	<p>Frencis et al (2004)</p> <p>Lin & kim (2004)</p> <p>Petrovici & marinoy (2007)</p> <p>Wu, Wang, (2005).</p>
Membership intention	The perceived likelihood that youth will join a co-operative society in the near future	<ul style="list-style-type: none"> • I might join a cooperative. • It worth joining co-operative • Assuming I had awareness of the benefit of co-operatives, I intend to join it • Given that an opportunity arises to join a co-operative, I predict that I will join 	<p>Petrovici & marinoy (2007)</p> <p>Ajzen and Fishbein (1980)</p>

Appendix VI: Publishable Manuscript

CO-OPERATIVE IMAGE AND YOUTH MEMBERSHIP INTENTION

EVIDENCE FROM MOSHI MUNICIPALITY: TANZANIA

*¹Joyce Omary Mbwambo, ² Luka Njau, and ³Emmanuel Lulandala

1 Postgraduate student, at Moshi Co-operative University, Tanzania

Email: joyceomary2@gmail.com

2 Lecturer, Department of Gender and Community Development, Moshi Co-operative university, Tanzania.

3 Lecturer, Department of Banking, Accounting and Finance, Moshi Co-operative university, Tanzania.

Intended journal of publication: journal of co-operative and business studies

ABSTRACT

The study aims at Assessing co-operative image and youth membership intention by assessing their image toward co-operative society. The study used a cross-sectional descriptive research design. A sample of 399 respondents was involved. Purposive and convenience sampling techniques were used to select the respondents. Both qualitative and quantitative data were used whereby both primary and secondary data were collected. Data were collected by using questionnaire, interview guide and documentary review checklist. Quantitative data were analysed using descriptive and inferential statistics. SEM was used to determine the influence of co-operative image and youth membership intentions since co-operative image has no direct effect on youth membership. Theory of planned behaviour and the theory of corporate image was used in this study. TPB has been used to measure membership intention as dependent variable of the study. The study found out that negative images that exist among youth affect the membership. The study also found out that 64.3% of youth are members of co-operative society. The study concluded that negative image that exists among youth affect their membership. Youth have the image that co-operative society is for poor people, old people, involve conflict, agriculture, loan/finance, poor leadership and owned by government. The study recommended that co-operative should use effective communication strategy for the purpose of building and managing co-operative image, regulate it and other stakeholders should have effective mechanism of promotion of co-operative.

Keywords: *Youth, Co-operative Image and Membership Intention.*

1.0 Introduction

The co-operative society is a useful vehicle for helping youth to achieve their socio-economic situation (Ninsiima, 2018). However, youth membership in co-operatives is not in a desirable level. The co-operative image can be mentioned as the overall perception, impression and attitude that co-operatives have in the public. A co-operative image that exists among youth affects the membership intention. Moreover, it is difficult to say that youth perceive the same way about co-operative movement. Global youth consider the co-operative movement as outdated, conservative, formal, and unable to bring change at the global level. On the other hand, some consider co-operatives as an alternative to the conventional economic system, a solution to address their own problems and to create a space for social, economic and political participation (Mathis and Prersdorff, 2021).

American youth have different images of co-operative societies that may affect their membership. Coops America (2019) asserts that young people in America believe that co-operatives are for adults and more traditional people and co-operatives are for agriculture and finance. In Asia -Pacific, younger generation does not yet fully understand what co-operative mode is and they don't know the role the mode can play in the future (Mathis and Prersdorff 2021).

Sub-Saharan Africa (Kenya, Uganda, Rwanda) depends on the image that co-operatives have to the public (Wanyama, 2019). ICA (2017) the youth have a negative image of co-operative societies that have been associated with bad historical backgrounds. Moreover, they reported that youth think that co-operatives are not profitable, and to be a member you need to have land. Mpuga (2004) reports the youth perceived that co-operative such as Savings and Credit Co-operative Societies (SACCOS) involved only adults, rich people, unattractive and are for depositing large amounts of money (Mathis and Prersdorff, 2021). Youth in Tanzania perceived that co-operative society is dominated by elderly members' which hinders youth to participate effectively in co-operative affairs (Lowe, 2019).

Youth participation in co-operative is very significant for their socio-economic development. Co-operative society improves members' income, reduces their exposure to risk, and enables them to participate in the affairs of the community. Different scholars have come up with findings on youth membership in co-operatives. They have an identity that lacks information, unfavorable; by-laws, policies and regulations, negative perception,

financial difficulties, bad reputation and poor communication strategy affect youth intention to be members of the co-operative (Flink *et al.*, (2018) Mpunga (2004); ICA (2021); Hartley (2014)). Tanzania's co-operative image is tarnished by poor administration and leadership, corruption, and poor business practice that led to low membership among youth (Bibby, 2006).

Co-operative society improves members' income, reduces their exposure to risk, and enables them to participate in the affairs of the community. But for youth aged between 18 and 45 years their participation in terms of membership in co-operative is seem to be low. Kiteve (2019) pointed out that only 29.2% of youth members in SACCOS in Mtwara, whereby Anania *et al.* (2020) revealed that 84% of youth are not members of Agriculture and Marketing Co-operative Society (AMCOS) in Moshi.

Dakurah *et al.* (2005) studied attitudes towards member satisfaction with co-operatives in Alberta Canada. The study found out that attitudes towards and satisfaction with co-operatives increased membership in co-operatives, and the population has positive attitudes toward co-operatives. The study recommended that education, training, and inclusion of members in decision-making are required to retain membership in co-operatives and include youth for co-operative sustainability. However, the study focuses more on attitude toward and satisfaction, not on co-operative image and youth membership intentions which this study intends to address.

Co-operative image cannot directly influence the membership intention. Youth intention to be a member of a co-operative has been presented as mediating variable of the study. The study used a theory of planned behaviour to measure the intention of youth to be members of co-operative. The theory of planned behaviour is the mode that explains how one's behavior follows from their beliefs. The theory of planned behaviour has three elements: subjective norms (peer pressure) concerning the behaviour, attitude toward behavior and perceived behaviour control used to measure the individual behaviour intention $AAct + SN + PBC = BI$. The study uses the theory to measure the intent of youth to decide on actual behaviour. Mediating variables and the study's dependent variable have been measured using structured question mode (SEM). The study developed research null hypothesis for the purpose of measure youth intention toward join co-operative as following.

H₀1: Co-operative perception has no influence on membership intention

H₀2: Subjective norms has no influence on membership intention

H₀3: Attitudes toward behaviour has no influence on membership intention

H₀4: Perceived behaviour control has no influence on membership intention

2.0 Research Methodology

Cross-sectional research design was adopted in this study as it allows to answers research question of what, why and how. Cross-sectional design was uses as it allows collection of data from a population or a representative subset at a specific time (Bayley and Nancarrow, 1998; Babbie, 1990; Cresswell, 2017). The study was done in Moshi municipality Tanzania. The targeted population of the study was 145,590 youth aged (18-45) population according to Tanzanian census 2012, sampling size of 399 was obtained from Yameni formula. The respondents were obtained through convenience sampling. Both primary data and secondary data were collected. Data collection methods involved questionnaire that was used to collect primary data. Similarly, data were analyzed using descriptive and inferential statistic. Descriptive statistic involved mean and standard deviation; inferential statistic involved structured equation model.

3.0 Findings and Discussion

The respondents were supposed to indicate their level of agreement ranging from strongly agree-5, agree-4, neutral-3, disagree -2 and strongly disagree-1. The responses were interpreted based on Kalatya and Moronge (2017) mean index, where a mean of 1.0 to 2.5, showed disagreement, a mean of 2.6 to 3.4 indicated neutrality, while a mean of 3.5 to 5.0 indicated agreement.

Table 1: Behaviour of an individual (n=399)

SUBJECTIVE NORMS	Mean	Std. deviation
People who are important to me would find it reasonable for me to join a co-operative.	3.61	1.137
People who are important to me would find it necessary for me to join a co-operative.	3.30	1.225
People who are important to me would expect me to join a co-operative.	3.30	1.244
People who are important to me would find it worthwhile for me to become a member of co-operatives.	3.33	1.160
It is expected of me to refer people who are important to me to join a cooperative.	3.28	1.198
PERCEIVED BEHAVIOUR CONTROL		
Overall, I am confident that I can easily join a co-operative	3.42	1.159
I have the awareness necessary to join co-operative society	3.37	1.099
The intention to join co-operative is beyond my control	2.91	1.233
I have the financial resources necessary to pay for the membership fee and buy shares to become a member of co-operative	3.19	1.208
ATTITUDE		
I like co-operative	3.58	1.286
Co-operatives are not important in improving well-being of members	2.79	1.417
I think co-operative provide social and economic empowerment to their members	3.54	1.366
Overall, I consider co-operative as a bad thing	2.51	1.380
I would describe my overall attitude toward co-operative as very favourable	3.31	1.322

The findings identified that the average mean was 3.61 with a standard deviation of 1.137. This indicated that respondents chose to agree that important people would find it reasonable for them to join a co-operative. Similarly, a statement on important people would find it necessary for me to join a co-operative had a mean of 3.30 and a standard deviation of 1.225. This indicated that the respondents neutralise their responses on the statement that people who are important will find it necessary to join a co-operative. For statements four and five, it provided mean between 2.4 to 3.4 this indicates that important people would not find it worthwhile and it is important for them to join a co-operative. The study findings are in line with Iosif and Hussler (2021); Mehmet, (2021) who revealed that youth don't see the need to join co-operative society as it does not provide products and services that are preferred by youth. The findings indicated that this may or may not influence youth to be a member of the co-operative.

Furthermore, the respondents were asked whether they were confident that they could easily join a co-operative. The findings in revealed that respondents were neutral on the

statement with a mean of 3.42 and a standard deviation of 1.159 (table 1). This means that youth can easily join the co-operative in the future. The mean of 3.37 and standard deviation of 1.099 implies that the respondents believed that having the awareness to join a co-operative society will help them to join co-operative in the future. However, the youth's intention to join the co-operative is beyond my control and has a mean of 2.91 and a standard deviation of 1.233 which indicates a neutral response. The findings confirmed the findings from other scholars Iosif & Hussler (2021); Roman & Paraschiv (2020) behaviour component of a person to perform an action plan is responsible for making the step from the desire to act. Moreover, lack of knowledge about co-operative and financial capacity affects youth's intention to be members (Iosif & Hussler, 2021). This indicates that an intention to be a member of a co-operative can be beyond or within the capacity of the youth. Similarly, financial resources necessary to pay for the membership fee and buy shares had a mean of 3.19 and a standard deviation of 1.208 those respondents neutralised the responses.

Youth were asked to rate their responses on the statement that measures the attitude toward co-operative. Responses showed a mean of 3.58 and a standard deviation of 1.286. That means respondents had agreed that they like the idea that can influence them to join co-operative. Similarly, respondents indicated that co-operative is not important in improving the well-being of members and had a mean of 2.79 and a standard deviation of 1.417. The mean of 3.54 and standard deviation of 1.366 indicated that respondents agreed that co-operative society provides social and economic empowerment to their members. Furthermore, respondents disagreed with the statement that co-operative is a bad thing with a mean of 2.51 and a standard deviation of 1.380 agreement with the statement that the overall attitude toward the cooperative is very favourable, which indicates a mean of 3.31 and a standard deviation of 1.322. The findings indicate that the attitude of the respondents to co-operative is favourable.

3.1 Inferential statistics on determinants of youth intention to join co-operatives

Structural Equation Model (SEM) with Amos 23 was used to test the relationship among variables in value perception. The model is composed of four independent variables, one and one dependent variable as noted in the literature review section in which all constructs of the TPB model has been already measured and validated in several previous studies

3.1.1 Mode fit

SEM analysis provide satisfactory findings in terms of model fit and significance of the relationship. The model fit analysis findings accept a score of 0.979 for NFI 0.888 for TLI 0.922 and 0.985 for CFI a score of above 0.90 on these indicating a good fit (Garson 2006, Truong 2009) (Table 2).

Table 2: Mode fit indices

	X2	CFI	TLI	RMSEA	NFI
Values	P=.000 (P<.05)	.985	.922	.088	.979

The study findings show that RMSE of 0.088 is less than 0.09. This means that all indicators of membership intention influence the accepted level in the measurement of asymptotic fitness (Table 2). Based on the finding's membership intention concluded to be reliable for further statistical analysis.

3.1.2 Model identification

The model shows the relationship between variables: It shows the direct relationship between intention and attitude toward co-operative, subjective norm, perceived behaviour control and co-operative image while the intention is presented as a dependent variable.

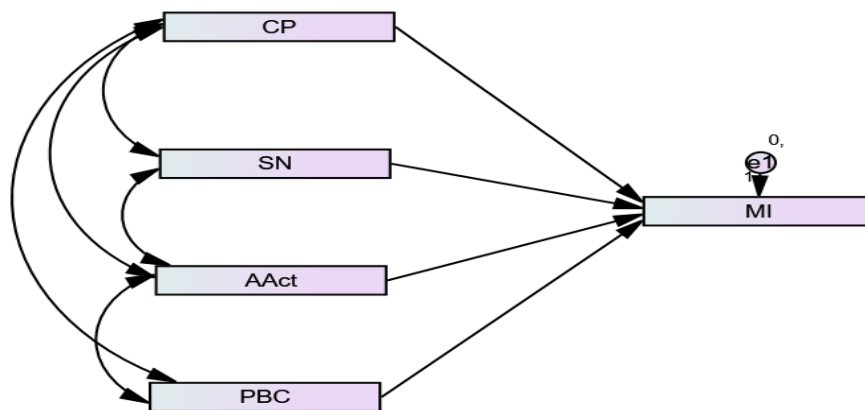


Figure 1: Structural equation model

The model shows paths coefficient between predictor variable an independent variable that includes co-operative image, subjective norms, attitude toward behaviour and perceived behaviour control and dependent variable (membership intention). Similarly, we have path coefficient between dependent variables (membership intention) and

independent (co-operative image, subjective norms, attitude toward behaviour and perceive behaviour control). Similarly, the model shows residual error term e_1 for intention representing variability that is not explained by the predictor. Furthermore, the model shows covariance between exogenous variables.

3.1.3 Regression weights

The study aimed to assess membership intention on the relationship between co-operative image, subjective norms, attitude toward behaviour and perceived behaviour control.

Table 3: Path Regression Weights and Significance

			Estimate	S.E.	C.R.	P	Label
MI	<---	CP	-.075	.016	-4.594	***	par_3
MI	<---	SN	.116	.029	4.017	***	par_1
MI	<---	AAct	.335	.039	8.492	***	par_2
MI	<---	PBC	.393	.040	9.795	***	par_4

Note MI-Membership Intention, SN-Subjective Norms, AAct- Attitude Toward Behaviour, PBC-Perceived Behaviour Control, CP- Co-operative Perception. P-Value *** = 0.001.

This finding indicates that in the present model variable there is a negative relationship between membership intention and co-operative image because it has a negative estimate of 0.075. Further findings show that there is a significant relationship between membership intentional and co-operative perception because it has a p-value less than 0.05. The findings have identified that subjective norms have a significant influence on membership intention with a p-value less than 0.05 and a regression weight of 0.116. This indicates that subjective norm has a significant and positive effect on youth membership intention. Attitude toward behaviour has a significant influence on membership intention, The findings show a p-value less than 0.05 and a positive estimate of 0.335.

Furthermore, the findings indicate that perceived behaviour control has a positive and significant relation with membership intention. This is because the p-value is less than 0.05. The findings imply that subjective norms have a significant influence on membership intention because the p-value is less than 0.05 (Table 3). Study by Knabe (2012) who used the TBP revealed that Subjective Norms was found to be the strongest

predictor of Intention. Furthermore, Soebandhi *et al* (2018) in their study also used the theory of planed behaviour identified that subjective norms, perceived behaviour control and attitude toward behaviour affect the intention of youth toward entrepreneurship.

3.1.4 Standardised regression weight

The standardised beta estimates show that the strength of each exogenous variable in influencing change in endogenous variables indicates that membership intention has a positive impact on attitude, perception toward behaviour and subjective norms (Table 4). Similarly, co-operative perception has a negative influence on membership intention.

Table 4: Standardised Regression Weights

			Estimate
MI	<---	CP	-.169
MI	<---	SN	.162
MI	<---	AAct	.374
MI	<---	PBC	.398

Note MI-membership intention, SN-Subjective norms, AAct- Attitude toward behaviour, PBC-Perceived behaviour control, CP- Co-operative perception.

The findings imply that membership intention can be a positive influence by subjective norms, attitude toward behaviour and perceived behaviour control. Similarly, the findings show that there is a negative influence between co-operative perception and membership intention which has given a negative estimate of 0.169 (Table 4). This indicates that negative perceptions about co-operative affect youth intention toward co-operative.

3.1.5 Hypothesis testing

The model fit was also conducted to test the null hypothesis that is a good fit for the data. The findings indicated that a p-value from the hypotheses was significant because a p-value was less than 0.05. This means that the null hypothesis was rejected and the alternative hypothesis was accepted (Table 5).

Table 29: Hypothesis Findings

	relationship	Sig. (2-Tailed)	Hypothesis	Findings
H1	Co-operative perception has no influence on membership intention	***	H ₀	Reject
H2	Subjective norm has no influence on membership intention	***	H ₀	Reject
H3	Attitudes toward behaviour has no influence on membership intention	***	H ₀	Reject
H4	Perceived behaviour control has no influence on membership intention	***	H ₀	Reject

P-value *** = 0.001

The findings indicate that membership intention statistical significance co-operative between co-operative perception image, subjective norm, attitude toward behaviour and perceived behaviour control with P-value less than .050

General we can conclude that subjective norms, attitude toward behaviour, perceived behaviour control and co-operative influence youth membership intention within co-operative. the negative image, important people, self-control and attitude toward co-operative affect youth intention to be member of co-operative.

4.0 Conclusion and Recommendations

The study revealed that youth intention for co-operative membership is associated with co-operative image that exists among them. Similarly, intention for membership has significant influence through subjective norms, perceived behaviour control and attitude toward a behaviour. The study concluded that youth membership intention can be influenced by subjective norms, perceived behaviour control, co-operative image and attitude toward co-operative. Study recommends that for the purpose of involvement, youth in co-operative there is need to build good image to the public, and communicate the co-operative identity so that the youth can understand the identity and how co-operatives operate.

Furthermore, attituded toward co-operative is built by higher awareness about co-operative, responsible institution such as Tanzania Co-operative Development Commission (TCDC), Savings and Credit Co-operative Union League of Tanzania

(SCCULT) and Moshi Co-operative University (MoCU) these institutions should carry out extensive promotion and design curriculum that will help youth to understand co-operative operation.

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Appendix VII: Permission Letters for Data Collection

JAMHURI YA MUUNGANO WA TANZANIA
OFISI YA RAIS
TAWALA ZA MIKOA NA SERIKALI ZA MITAA

MKOA WA KILIMANJARO

Anwani ya Simu: 'REGCOM' KILIMANJARO

Simu Na. Moshi +255 (027) 2754236/7,

Nukushi Na. +255 (027) 2752184

Barua Pepe : ras@kilimanjaro.go.tz

ras.kilimanjaro@tamisemi.go.tz



OFISI YA MKUU WA MKOA,

S.L.P. 3070,

MOSHI.

Kumb. NaDA.259/288/01 /65

27 Julai, 2022

Mkurugenzi wa Manispaa.

Manispaa ya Moshi,

MOSHI

Yah: KIBALI CHA KUFANYA UTAFITI KUHUSU 'COOPERATIVE IMAGE AND YOUTH MEMBERSHIP DECISION; EVIDENCE FROM MOSHI MUNICIPALITY'

Tafadhali husika na kichwa cha habari tajwa hapo juu.

2. Makamu mkuu wa chuo cha Ushirika Moshi (MoCU) ametoa kibali cha utafiti kwa Joyce O.Mbwambo. Kufanya utafiti unaohusu "*Cooperative Image and Youth Membership Decision; Evidence from Moshi Municipality*". Utafiti huu utafanyika kuanzia tarehe 13 Julai, 2022 hadi tarehe 13 Julai, 2023
3. Kwa barua hii, unaelekezwa kutoa ushirikiano utakaoweza kufanikisha utafiti huu kama ilivyokusudiwa. Aidha, Sheria, Kanuni Taratibu, na Miongozo ya vibali vya utafiti vinapaswa kuzingatiwa wakati wote wa utekelezaji wa kibali hiki.
4. Nashukuru kwa ushirikiano wako.

Subilaga L. Mwakibete

Kny: **KATIBU TAWALA WA MKOA.**

Nakala: Joyce O.Mbwambo,
 Mwanachuo,
 Chuo Kikuu cha Ushirika Moshi,
 S.L.P 474,

MOSHI



Jiandae kuhesabiwa Tarehe 23 Agosti, 2022