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Original Article

Effect Of Staff Training on Performance of Savings and Credit Co-Operative Societies in Tanzania: Moderation Role of Institutional Factor Culture

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Abstract: *The study was conducted in Tanzania to assess the effect of human resources management practices on the performance of SACCOS in Tanzania under the moderation role of institutional factors, norms, rules, and incentives. The objective of this study was to examine the effect of staff training and the moderation effect of institutional factor culture on the performance of SACCOS. The study is guided by Institutional theory. It used a positivist research philosophy and a deductive research approach. The researcher adopted an explanatory research design and used a simple random sampling technique. Primary data was collected using structured questionnaires from 143 SACCOS in the Dar es Salaam region. A sample of 143 was selected from a population of 517 SACCOS. Data was analysed using multiple regressions with the assistance of IBM SPSS version 26. The findings suggest that human resources management practices had a positive and significant effect on the performance of SACCOS. At the same time, culture shows a positive and significant effect on training to dependent variable performance of SACCOS. The study recommends that the Government and Tanzania Cooperative Development Commission (TCDC) set policies that will guide all SACCOS in Tanzania to establish a human resource management department to run their financial institutions professionally and ensure that employees are given training.*

Keywords: *Performance, SACCOS and Training.*

I. INTRODUCTION

Current studies have revealed that SACCOS contributed positively to poverty reduction by providing financial assistance to the poor and marginalized groups through mobilizing funds from members' contributions, where, in the end, such funds are borrowed by the members for investment (Mmary and Thingane, 2019). Despite the positive achievements of SACCOS, some are still encountering challenges such as poor administration, lack of leadership skills, and lack of professionalism in running financial institutions (Etefa, 2022). Others lack operations skills and strategic and business plans to use as tools in the day-to-day management of their businesses (Mwita, 2024). Inadequate human and financial resources to facilitate implementation of the commission's directives, high dependence on external finance, dishonest among some cooperative leaders and management teams that lead to embezzlement of funds, inability to address external auditors queries and mismanagement of assets (TCDC Report, 2022). Those problems are associated with poor adoption of HRMP in recruitment (Mmari and Kapaya, 2022; Daudi & Mbugua, 2021; Mulwa & Odunayo, 2019). HRMP is a collection of all organization activities to manage the pool of human resources and ensure all employed resources fulfill organization goals (Jillo et al., 2023). According to Etefa (2022), HRPM is defined as an agreed and understanding basis for the formulation of approaches to people management that will become viable in the future. However, Gulzar (2019) define HRMP as the collection of all organization activities, which is directed at managing the pool of human resources and ensuring all resources are employed to fulfill the organization's goals. The researcher adopts the definition of Etefa (2022), which is an agreed and understanding basis for formulating approaches to people management that will become viable in the future. The researcher considered this definition because it encourages teamwork in the organization. To accomplish this research study, the researcher selected one human resource management practice, training, as an independent variable and institutional factor culture used to moderate the independent and dependent variables to understand their contribution to the performance of SACCOS. Alserham (2021), Alsaham (2021) and Gulzar (2019) conducted a study in the Philippines, Italy and Indonesia to examine the impact of human resources management practices on the performance of savings and credit cooperative societies. The studies revealed that HRMP, namely training, was the most practised, which increased the effort of the management system to realize better financial performance (Saqib, 2021; Reimara, 2021; Zala, 2020) and conducted research in Pakistan, Russia and Dubai. The studies found a positive and significant relationship between HRMP (training) and organizational performance.

In Africa, Abraham & Jared (2022); Barpanda & Bontis (2021); Muithya & Muathe (2020); Eyupoglu & Tashtoush (2020); Ofei et al. (2020) and Owino & Kibera (2019) in Ethiopia, Ghana, South Africa and Kenya, conducted a study on human resource management practices. Their findings indicated a positive relationship between training and the performance of SACCOS. The studies suggested that if an organization invests in the training of its employees, it will improve the organisation's performance. The results of these studies indicated a direct relationship between training and the organisation's performance. This finding was supported by the study of Sagwa *et al.* (2019) in Kenya. The findings showed that the rise in SACCOS performance was due to improved effective training. The gap between these studies neither used training as an independent variable nor the moderation role of institutional factor culture. In Tanzania, studies conducted by Daudi Mbugua (2021) examined the impact of human resources management practices on the performance of savings and credit cooperative societies. The studies revealed that HRMP, namely training, were the most practised, which increased the effort of the management system to realize better financial performance. However, the studies did not use the moderation role of institutional factors culture. This study used Institutional Theory, which was developed by DiMaggio Powell (1983).

II. LITERATURE REVIEW

Training in human resource management practices refers to developing a certain skill(s) or knowledge of employees in an organization to improve their working performance (Sagwa *et al.*, 2019). Maloba and Deya (2022) define training as a systematic process of enhancing employee's knowledge, skills and abilities to improve their performance in their current roles. In this study, the definition by Maloba and Deya (2022) was adopted because training is a crucial tool for improving employee performance, increasing job satisfaction, fostering innovation and ensuring the organization remains competitive. According to Saqib et al. (2021), **the** performance of SACCOS is the ability of a SACCOS to generate revenue, manage costs and maintain financial sustainability. Generally, it includes metrics like profitability, liquidity, asset quality and capital adequacy, which, in one way or another, determine the financial health and growth potential of the SACCOS. Mmari and Kapaya 2022 define the performance of SACCOS as a state in which SACCOS can deliver services to members effectively and efficiently. SACCOS has been established by members, who must judge its performance to determine if the organization is accomplishing the objectives that led to its formation. It means to quantify and quality increase of services and increase in profit of the institution, increase in customers, increase in capital and opening of branches of the institution captures quantity performance, while the way the board uses its policies and regulations to offer services to the members, level of the customer's satisfaction means the quality performance. Based on the above two definitions, this study adopted the first definition by Saqib et al. (2021) because it focuses more on financial performance than operational performance.

III. THEORETICAL REVIEW

A) Herzberg's Factor Theory

The assumptions of Herzberg's theory are divided into two parties. The first is the dual-factor model, which assumes that two distinct sets of factors influence job satisfaction and dissatisfaction: hygiene factors and motivators. Hygiene factors (e.g., salary, working conditions) can prevent dissatisfaction but not enhance satisfaction. In contrast, motivators (e.g., achievement, recognition) can lead to higher satisfaction and motivation. The second part is intrinsic motivation, whereas the theory posits that true motivation comes from within the individual, suggesting that satisfying higher-level psychological needs leads to increased job performance and satisfaction. Mwita (2022) revealed that employees who are more motivated by recognition, either by attending training or being selected to be recruited to other positions within the organization, are more likely to perform well than those not considered for such programs. The theoretical contributions from other scholars were to encourage management to use hygiene factors in their organization to increase the motivation of employees. Rai et al. (2021) conducted a study on satisfaction of hygiene factors that increase the motivation of employees. They found that there was a strong relationship between hygiene factors and motivation factors. The study conducted by Karbhari et al. (2020) used good governance, rules, regulations and guidelines to develop the internal environment and design Shariah governance. The gap between this study and others is that previous studies did not consider the moderation role of institutional factors.

B) Institutional Theory

The institutional theory addresses why all organizations in a field tend to look and act the same (DiMaggio & Powell, 1983). The theory was developed as a theoretical framework in sociology to explain the social structure (Schman, 1995). The organization has a formal structure includes norms, rules, culture and values. Institutions are considered a way through which people are shaped and regarded by the formal structure, which is independent. An organization that is well organized in all matters pertaining to its structure is expected to contribute positively in the areas of economy, legal system, and political system, which enables the enforcement of decision-making (Rodner, 2020). The theory assumes that in the Social Construction of Reality, The theory assumes that institutions shape and define the norms, rules, and expectations within a society or organization. These constructs influence behaviour and decision-making processes. Also assumes that stability and change in the institutions are viewed as stable over time. The theory assumes that while institutions provide stability, they can also be influenced by external pressures and internal dynamics, leading to change. The big weakness of the old institution theory is that it lacks a clear knowledge base because it is treated as a methodology rather than a theory. This weakness gives scholars a loophole in coming up with the New Institution Theory (NIT), which sets a base for establishing the reality that society, politics, external policies, and internal pressure can influence the managerial decisions of the organization. Karbhari et al. (2020) argue that institutional theory provides a picture of the organization to appear legitimate and sustainable through effective compliance with the regulations, rules, and policies, which ignites the spark of organizational performance. Rodner (2020) reveals how normative, regulative, cultural and cognitive contribute positively to the organization's financial and economic activities. Many scholars support it as the best theory for studying organization because it comprises the organization variables structure, norms, values, rules, legal, policies, regulation, economics, politics, and culture (Rosenzweig & Singh, 1991). It establishes the foundation and systematic analysis of the organization. It paves the way for how an organization, without care if it is formal or informal, its norms, culture, and rules can promote the organisation's performance (Rodner, 2020). Despite its strength in analyzing the basement of the organization, performance is criticized by different scholars on the basis that it does not provide a practical solution for maneuvering practices. The theory did not explain the transferability concept, which states that the past firm's characteristics can be transferable to the succeeded firm and ignores the changes brought in by geographical distance. It focuses on dynamic organisational changes rather than individual interests (Saqib et al., 2021). The theory does not recognize human beings as the change agents. It ignores the role of technology as a tool to facilitate the organisation's achievement. Lastly, it does not explain if the firm will continue to create the profit it succeeds in achieving despite its weeks. It remains the best theory for financial institutions and reflects the real environment in which SACCOS conduct their operations.

C) Empirical Literature Review

Organizations strive to achieve superior performance in the competitive business environment in which they operate. Savings and Credit Co-operative Societies (SACCOS) have used various strategies and practices to meet their stakeholders' expectations and attain desirable performance (Mwita, 2023). Barpanda & Bontis (2021) study examines the influence of Human Resource Management Practices (training) on both the financial and social performance of monetary financial institutions (MFIs). Data were collected from 252 MFIs in India, and structural equation modelling was used to analyse causal relationships. Results indicated that HRMP can better explain the performance of MFIs through human, relational, and structural capital accumulation. They were congruent with a resource-based view of HRM and human capital theory. The findings indicated a positive association between training and the performance of SACCOS. The study did not use the moderation role of institutional factors to examine the relationship among institutional factors, training and performance. Odunayo (2019) examined the interaction between HRM practices and the performance of microfinance banks in Lagos State, Nigeria.

The study adopted a survey research design. The target population comprised 9,708 employees from national, state, and unit microfinance banks across Lagos State, Nigeria. The study used a stratified random sampling technique to select a sample of 1,548. A validated questionnaire was used for the collection of data. The Cronbach's Alpha coefficients for the constructs ranged from 0.75 to 0.97, with a response rate of 86.9%. Data were analysed using descriptive and inferential statistics. Senior and junior staff of participating SMEs were selected within the framework, and one thousand five hundred (1500) respondents were used. The findings recommended that SME businesses should have clearly defined training policies consistent with the prevailing law, and there should be consistency in training activities. The business owners of SMEs should ensure that employee training is relevant to their needs. For this reason, an appropriate program should be put in place to conduct regular skills gap analysis to identify the training needs of their employees. The study's weakness was not using the moderation role of institutional factors. Mwita (2023) conducted a study in Tanzania on the relationship between HRMP and financial performance. The study used three sub-variables of training, namely, training needs assessment, training methods, and training content, to detect how they relate to SACCOS performance. Resource-based theory was used to guide the study. The study adopted a quantitative approach through a simple random sampling technique. Self-administered questionnaires were used to collect data from 321 HR Managers. Descriptive mean, standard deviations, frequencies and inferential statistics correlation regression were used. The study found a significant positive relationship between training needs assessment and SACCOS performance.

IV. METHODOLOGY

The researcher adopted a positivist philosophy and deductive research approach, which is the most appropriate one as it helps to examine and describe the interactions among variables (Saunders et al., 2019). The study used a quantitative research approach because it enables the researcher to simultaneously measure independent and dependent variables (Sounder et al., 2019). Data was collected by simple random sampling and purposive questionnaires and analysed using IBM SPSS version 26. The researcher used an explanatory research design to achieve the stated objectives, an appropriate method for studies involving quantitative data and associated with the deductive approach (Sileyew, 2019). The scope of this study was limited to the effect of training on the performance of SACCOS in Tanzania. The study concentrates on licensed SACCOS in the Dar es Salaam Region because it has a high number of licensed SACCOS compared to other regions in the country. Dar es Salaam has 214 licensed SACOOS with 779,103 members having total savings of Tsh. 398,745,400,444, total loan amount Tsh. 833,520,995,830, with a penetration rate of 41% (TCDC, 2023). Also, since the pre-independence period, Dar es Salaam has been the economic hub for boosting the economy of the people in the country (Mmari and Kapaya, 2022). The population of this study included registered SACCOS in the Dar es Salaam Region. The number of registered SACCOS in the region by the end of 2023 was 517 TCDC (2023). The researcher used simple random and purposive sampling methods in this study. A simple random method was used to select SACCOS from the list of five Dar es Salaam region districts: Kigamboni, Kinondoni, Ilalal, Temeke and Ubungo. The advantages of using the simple radon method are that it is simple to use and there is no bias in selecting respondents. However, it is difficult to get access to a large population, and it is time-consuming and costly. Purposive sampling was used to select heads of human resource departments who are rich in information about the researcher's goals. The following formula by Daniel (1999) was used to calculate sample size: n = (z2*p*(1-p)/e2)/ (1+ (z2*p*(1-p)/ (e2*N)))

Where z=1.96 for a confidence level (α) of 95%, p= proportion (expressed as a decimal), N=population size, e =margin of error. The study used a structured questionnaire with closed-ended questions designed for primary data for respondents in the human resource department, and it was distributed both online and by hand. Secondary data was collected from the office of the Regional Assistant Cooperative Officer in the Dar es Salaam Region mainly (TCDC 2022) annual report**.** The researcher applied this step to identify and correct any inaccuracies and inconsistencies in the data set. The procedure for error check involves frequency distribution, descriptive statistics and visual inspection ((Kothari, 2023). The second step was to check for missing variables, and the objective was to identify variables with missing data and determine how to handle them. The coding process was handled by assigning numerical or categorical codes to data for easier analysis. The next process was to enter data in IBM SPSS for analysis, and the last process was to clean the data to prepare the dataset by correcting errors, addressing missing data and ensuring its consistency ((Kothari et al., 2023). Data analysis was conducted by using IBM SPSS Software Version 26. Multiple linear regression analysis, descriptive statistics and hierarchical linear regressions were employed to show the data analysis and presentation.

Table 1: Likert Response Labels for the Study (Training)

To Determine the Influence of Training on the Performance of SACCOS in Tanzania.

Key Note: 1= Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree, 5= Strongly Agree

S/N	Training	SD	D	N	A	SA
1.	Training evaluation promotes the performance of our SACCOS	1	2	3	4	5
2.	Training contents of the staff promote the performance of our SACCOS growth in organization profits	1	2	3	4	5
3.	Effective and efficient training programs/scheduling promoted the performance of our SACCOS	1	2	3	4	5
4.	Selection of the qualified trainers has promoted the performance of our SACCOS	1	2	3	4	5
5.	The trainer’s facilitation skills have promoted the performance of our SACCOS	1	2	3	4	5
6.	The training evaluations have promoted the performance of our SACCOS	1	2	3	4	5
7.	Training environments have promoted the performance of our SACCOS	1	2	3	4	5

Table 2: Likert Response Labels for the Study (Culture)

To Determine the Influence of Culture on the Performance of SACCOS in Tanzania.

Key Note: 1= Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree, 5= Strongly Agree

Code	Culture	S D	D	N	A	SA
1.	Our culture fosters a sense of ownership among members and staff.	1	2	3	4	5
2.	Our culture that prioritizes ethical conduct ensures that all members and management act with integrity	1	2	3	4	5
3.	Our culture encourages active involvement from all members in decision-making processes	1	2	3	4	5
4.	Our culture facilitates better information flow between management and members	1	2	3	4	5
5.	Our culture encourages creativity and the adoption of new ideas	1	2	3	4	5
6.	Our culture builds member trust and confidence in our SACCOS	1	2	3	4	5
7.	Our culture ensures that the goals and objectives of the management and members are aligned	1	2	3	4	5

III. RESULTS AND DISCUSSION

The result obtained in Table 3 indicates that Cronbach alpha (a) of >0.7 and construct reliability (CR) of >0.7 were attained for all latent variables in this study, thereby confirming directly that the internal reliability and construct reliability of the measure was archived as recommended by a scholar (Hair et al., 2014)

Table 3: Summary of reliability and validity test

Construct	AVE	Construct Reliability(CR)	Cronbanch Alpha (a)
Recruitment	0.7276	0.85368	0.777
Culture	0.7271	0.77400	0.761

Source: *Data analysis 2024*

A) Descriptive Statistics result

Table 4 represented descriptive statistics for the variable, and the findings showed that for all 133 questionnaires used after clear analysis and removing the outlier, the maximum statistics showed that training and performance were 2.43. The maximum statistics for training were 4.71, while culture and performance were 5.0.

The mean for culture and performance was 3.9742 and 3.9755. The standard deviation for training, culture and performance was 0.47310 and 0.40195. The skewness and kurtosis were -1 and 1+.

Table 4: Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Training	133	2.43	4.71	4.0397	.47522	-.819	.210	1.138	.417
Culture	133	3.00	5.00	3.9742	.47310	-.216	.210	-.569	.417
Performance	133	2.86	5.00	3.9785	.40195	-.053	.210	.183	.417
Valid N (listwise)	133								

Source: *Research Data, 2024*

B) Multiple Regression Analysis

a. Model Summary Results

The study's objective was to determine the effect of human resources management practices training on the performance of SACCOS. The study also determined the institutional factor of moderating variables culture, which was positive and significant to the performance of SACCOS. The following section represents the result of the regression analysis between the performance of SACCOS and human resources Practices Training (TR) and age, sex, marital status, education level and working experience as a crucial background variable which could have an impact on the performance of the SACCOS (Messabia et al., 2023; Jillo et al., 2023 and Hamadamin & Atan, 2019). Effectively, two regression analyses were conducted intensively. The first one incorporated only the independent variable in model one, and the second incorporated some background information variables in model two. In the first model, which incorporated only an independent variable, the researcher examined to what extent human resources management practices, training, recruitment, and incentives, in one way or another, influenced the performance of SACCOS. Independent variables (IV) were loaded and analysed, and the result obtained to show the fitness and model's usefulness presented in Table 5. The value of R^2 showed how much the increase in performance of SACCOS (DV) changes with the change in the unit of HRMP variables. The coefficient of determination R^2 is presented to indicate how the variation in performance of SACCOS level directly responded to training, recruitment and incentives without incorporating any moderation factors in the model. In this analysis of the first model, R^2 is 67.2, indicating 67.2 of the variation in the performance of SACCOS in Dar es Salaam, which was explained by the variation in training, recruitment, and incentives. Thus, the remaining 32.8 variations can be explained by other factors. The value of R^2 does not necessarily have to be high or low. It depends on the dependent variable explained (Kaith, 2019).

Table 5: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.820[a]	.672	.664	.23301	1.953
Predictors: (Constant), Incentive, Training, Recruitment					
b. Dependent Variable: Performance					

Source: *Data Analysis, 2024*

b. ANOVA Results

Table 6 represents the intensive analysis of variance for F-statistics, which provided the statistical test for the overall model fit in terms of F ratio (Hair et al. 2019). Results showed that the squire's total sum (14.323 + 7.004=21.326) was the squared error that would occur if the researcher used only the mean of Y to predict the dependent variable.

If the researcher decided to use the value of recruitment, training and incentive, it would reduce the error by 2.04497 (14.323/7.004). The reduction is statistically significant with the F (3,129) = 87.934, which is significant at P<0.001. This result indicated that taking together independent variables, i.e. recruitment, training, and incentive, explains the performance of SACCOS to a statistically significant degree.

Table 6: ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	14.323	3	4.774	87.934	.000[b]
	Residual	7.004	129	.054		
	Total	21.326	132			

c. Dependent Variable: Performance
d. Predictors: (Constant), Incentive, Training, Recruitment
Source: *Data Analysis, 2024*

c. Regression Coefficient Results

The analysis in Table 7 indicates the result obtained, which represents the finding that all variables were important in explaining the performance of SACCOS. In reality, training significantly affected the performance of SACCOS (b=0.307, B=0.363, P>0.001). This result supports all the hypotheses, starting with H1, which states that' training had a positive effect on the performance of SACCOS. Perpendicular to that, the results showed a low level of standard error for training, which is 0.043 and 0.048. The results showed no multicollinearity issues as the tolerance value was >0.2 and VIF was less than 10 (Hair et al., 2019).

Table 7: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	P	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	0.404	0.152		2.658	0.000		
	Training	0.307	0.043	0.363	7.076	0.000	0.966	1.035
a. Dependent Variable: Performance								

Source: *Data Analysis, 2024*

Table 8 The Interaction Effect of Culture on Training.

		Coefficient	Se	t	p	LLC1	ULC1
1	(Constant)	0.404	0.252	1.606	0.111	-0.094	0.903
	Training	0.307	0.043	7.076	0.000	0.221	0.393
2	(Constant)	0.470	0.241	1.949	0.054	-0.007	0.948
	Culture	0.303	0.084	3.620	0.000	0.137	0.469

Source: *Data Analysis 2024*

C) Discussion

The study examined whether training could positively affect the performance of SACCOS, as stated in hypothesis one. The result found in Table (4) confirms that training has a significant and positive effect on the performance of SACCOS. According to this result, it supports the first hypothesis. These results suggest without a reasonable doubt that training supports the performance of SACCOS. The results are in line with the previous empirical findings, including the studies of Ofei et al. (2022) and Barpanda & Bontis (2021), who found that SACCOS who conduct regular training for their employees are likely to earn more profit from its operations compared to the one which does not tend to train their employees. A father finding from Ofei et al. (2020) asserted that the SACCOS, which was more serious about investing in training during the previous 5 years, achieved the target of 80% and above because of effectively investing in training for its employees. Barpanda and Bontis (2021) reveal that attending training for employees enables capacity building and confidence for employees to deal with everyday challenges facing them during the operation of the SACCOS. Training improves the capacity and exposure of the employee in potential areas of operation, especially in financial and administration matters. Similar findings on the effect of training on the performance of SACCOS were obtained by scholars like Barpanda and Bontis (2021) and Sagwa et al. (2019), who found that employees who have access to training in their SACCOS had the possibility of performing well compared to the one which had not to conduct training in their SACCOS. Wong (2023) reveals that attending employee training does not bring high performance within the organization, but what is important is for the organization to invest in the combination of many factors, like the selection of qualified candidates during the recruitment process.

IV. CONCLUSION

The study demonstrates that HRM practice, specifically training, has a positive impact on the performance of SACCOS. These practices improve employee productivity and enhance service delivery and overall organizational efficiency. However, when moderation variables are considered, culture is considered, and the result indicates that culture has a positive and significant effect on SACCO's performance. This suggests that fostering a strong organisational culture aligned with the goals and values of SACCOS can further enhance its effectiveness. Therefore, besides strengthening HRM practices (training), SACCOS should prioritize cultivating a positive organizational culture to drive long-term performance and sustainability. The findings of this study have a significant contribution to academic literature as many other scholars and have not explored the moderation effect of institutional factors culture in the link between Human resources Management practices (training) and the performance of the SACCOS. Former studies focus on the impact of HRMP on the performance of SCCOS without concentration on the moderation variable (Alserhan et al., 2020), HRMP and organizations' performance (Barpanda and Bontis 2021, Odonyo 2019) and HRMP and Financial Institutions (Eyopogulu and Tashtoush, 2020) however this all studies do not discuss on the moderation effect of institutional factors (culture) on its relationship. The study investigates the connection between HRMP and the SACCOS's performance. It also examines the moderating role of institutions in influencing the link between training and the performance of the SACCOS. More specifically, the study aimed to examine the effect of training on SACCOS performance and the moderating effect of institutional training on the link between staff training and the performance of SACCOS. The study's key result and main findings, recommendations, and ideas for additional research are presented in this chapter. This chapter also discusses the implications of this study, including theoretical implication, contextual implication, and practical implication contribution to the body of knowledge. Finally, the study's limitations will be discussed and emphasized in special areas.

A) Recommendation

First, Government intervention is recommended to ensure all SACCOS through TCDC adopt the policy of implementing HRMPS (Stuff training) to realize the increase of SACCOS in terms of increase in capital, portfolio, members and retention of employees. Such improvement can directly increase the general performance of SACCOS. In addition, an important area of policy recommendation should be how the Government can reduce tax in importing information system infrastructures and corporate tax in SACCOS. Second, the Board and Management of SACCOS could ensure that HRMP (Effective staff training) in their SACCOS is the main tool for the SACCOS performance. Thus, it must be carefully reviewed periodically for efficiency and effectiveness. Third, based on policy, the current study has demonstrated empirically that HRMP training positively and significantly affects the performance of SACCOS. Thus, the emphasis on HRMP, such as the availability of a training scheme, will enable the performance of SACCOS to provide a wide range of services to the members. Additionally, the Tanzania Commission for Cooperative Development (TCDC) should conduct different training programs, conferences, and seminars to increase capacity building for small SACCOS that cannot send their staff to colleges for training due to budget constraints.

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