

**Members' Satisfaction on Service Delivery of Umoja Savings and Credit Co-operative Societies**

**A Case of Umoja SACCOs in Kilimanjaro**

**By**

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Members' satisfaction in any business is important for the sustainability of an enterprise. This study is about Service Delivery and Members' Satisfaction among SACCOs members based on Umoja Savings and Credit Cooperative Society Limited. The objective of the study was to assess service delivery and members' satisfaction among SACCOs' members. A case study research design was used. The study was conducted at UMOJA SACCOs at Siha district in Kilimanjaro region, a sample of 84 SACCOs' members were selected for this study. Simple random and purposive techniques were applied to select the respondents. Survey, interview and documentary review were applied for data collection methods. Data were analysed through descriptive by using frequencies and percentages. Findings shows that, products and services such as loans, savings, shares, education in loan application, entrepreneurship education influence members' satisfaction. Also, the study findings statistically demonstrated staff training, professionalism and level of knowledge influence members' satisfaction. Moreover, workers become more productive and efficient when they are qualified on what they are doing through training, education and seminars. There various type of services Umoja SACCOs provides to their members, which includes loans, shares, savings and education on loan application procedures and entrepreneurship education. But many members preferred business loans rather than other packages. This means, SACCOs should ensure this package is improved and maintained through member's savings and donor agency so that, members could get loan at affordable interest rate. The members should also understand their responsibilities for the development of SACCOs.