

**Contribution of Savings and Credit Co-operative Societies to Women's Income
Generating Activities in Tanzania
A Case of Tai SACCOs in Hai District
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Master of Arts in Co-operatives and Community Development
Moshi Co-operative University (MoCU), 2018**

This study was focused on examining the contribution of savings and credit cooperatives to women income generating activities in Tanzania. Specifically, the study intended to determine types of women's income generating activities financed through loans taken from SACCOs: assess whether the services provided by SACCOs were accessed by women members and lastly to assess the performance of income generating activities by women accessed SACCOs services. Data were collected through interview guide, documentary review and observation. Quantitative data were analysed by using Statistical Package for Social Sciences while qualitative data were collected through in-depth Interview with the respondents. The findings revealed that women enrolment in SACCOs at different levels was still low due to illiteracy, lack of information, poor perception of SACCOs and existence of other microfinance institutions. On the other hand, women participation in SACCOs services has benefited women in different aspects which enabled them to establish or expand their businesses, improving social status, paying school fees, saving and so on. It was also revealed that women were aware of the services offered in SACCOs such as loans, savings, deposits, education and training. The provision of these services was hindered by unfavourable loan access conditions such as interests charged on loans, short time loan repayment, lack of understanding on the importance of SACCOs services, illiteracy, low motivation to join SACCOs and low awareness and training in general. It was recommended that SACCOs management should give more education to members on the importance of SACCOs and the services provided.