

Impact of SACCOs on Women in Achieving Food Sufficiency
A Case of Umoja SACCOs in Siha district
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The study was conducted in Siha District specifically from Umoja SACCOs. Study aims to examine impact of SACCOs on women in achieving food sufficiency. The study involved 60 respondents from members (women) and staff of Umoja SACCOs. In data collection the structured interview was applied to draw information from the SACCOs' staff and members (women) using the structured questionnaires that were distributed. The major findings of this study are; the uses of micro loans by women in achieving food sufficiency are managing agro-business, buying agricultural inputs, investing in business, buying food and employing labor to work in farms. Role of women in ensuring food sufficiency include preparing food budgets, planning in getting food sufficiency, buying food, conducting agriculture and food reserve. Women in ensuring food sufficiency face different challenges like climate change, inadequate agricultural inputs, price fluctuation, unreliable market and limited business skills. Also, the prospects of women to SACCOs activities are increase of amount to loan provided supply of agriculture inputs at low price, establishing demonstration farm, and maintaining good customer care. The study recommends agricultural officers to provide extensional services to peasants and not staying in offices, SACCOs to learn from Banks on loan provision and investment and Members have to save more to SACCOs rather than concentrating in taking loan.