

**Effectiveness of Savings and Credit Co-operative Societies in Youth Economic Empowerment
Analysis of Krokoni and Vision Women SACCOs
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The study sets out to investigate the effectiveness of SACCOs on youth economic empowerment. Youth constitute a large group of the population in the world including developing countries like Tanzania. The main objective of the study is to examine the extent to which SACCOs empowers Tanzanian youth economically. To achieve the set objective, the study used a sample of 59 members, 30 non members, 3 board members and 2 management staff from two SACCOs selected purposely from Arusha City; which are Krokoni SACCOs and Vision Women SACCOs. Data collected by way of questionnaires instrument, and interviews, were computed and analyzed using descriptive data analysis whereby data was presented in frequency/ percentage tables, figures and charts. SPSS were employed to manage data of this study. The findings established that SACCOs positively changed the life standard of young people in Tanzania. The research investigated on two variables which were independent variables and dependent variable. It was concluded that SACCOs has empowered youth economically and has made positive changes to the economic development of young people although in a moderate level. The following major recommendations were made: SACCOs should develop varied products that meet various categories of membership needs, credit advices should be provided to the youth, education on cooperatives and SACCOs should be mainstreamed in business related courses in universities and colleges, and youth should be empowered to establish their own centers or SACCOs. SACCOs should mobilize adequate capital to meet all the financial needs of all the members. Entrepreneurship training should be provided to young people. SACCOs should invest more in rural areas than in urban areas.
