

**Impact of Microfinance Services on Agriculture Productivity in Tanzania
A Case of Rombo District**

By

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The study focused on assessing the impact of microfinance on agriculture productivity in Tanzania taking a case of Rombo District. Specifically, the study aimed to identify factors that influencing farmers to access microfinance services, establish the levels of farm productivity among farmers before and after accessing microfinance services, establish the level of farm productivity between farmers who have accessed microfinance services and those without and examine how microfinance impact the agriculture productivity. A cross sectional design adopted in this study and simple random sampling method was employed to select 200 Staff of MFIs and Farmers in the study area. Data was collected using questionnaires, interview guide and documentary review guide. The logistic regression model was employed in the analysis. Based on the study findings it shows that age, number of hectares owned by farmers, years in farming activity. And how long the farmer being a member of MFIs was statistically significant factors to access Microfinance services, moreover loan, agriculture training, Subsidies and supervision and both loan and deposits are the factor to influence farmers to have an access of microfinance services also the study found a great different between the two who have accessed microfinance services and those without where by third quarter of respondents their level of farming productivity change after accessing MFIs services so the study found that MFIs have great impact on agriculture productivity. The study suggests that there is a need to establish MFIs across to farmers and lending procedures must be reduced so as all farmers can be able to access the services.