

Social Sustainability of Savings and Credits Co-Operative Societies in Mpwapwa District, Tanzania

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The study was conducted in Mpwapwa district from February to June, 2018. The study examined social sustainability of Savings and Credit Co-operative Societies in Tanzania with critical reflection in Mpwapwa district. Four SACCOs were involved in the study, three SACCOs were dormant and one was active. The study used a sample of 48 respondents including 40 SACCOs members, seven board members and one District Cooperative Officer. Specifically, the study examined the influence of SACCOs formation of on improving sustainability of SACCOs, members participation in improving sustainability of SACCOs and the roles of co-operative knowledge in improving sustainability of SACCOs. A multiple case research design was used as well as both primary and secondary data and qualitative content approach in data analysis. Primary data were collected using focus group discussion and interview method while secondary data were collected using documentary analysis method. The findings revealed that formation of SACCOs contributed to poor sustainability of SACCOs. The coverage area for SACCOs discouraged members to participate in SACCOs activities. Lack of commitments and participation in SACCOs activities among members also contributed to poor sustainability of SACCOs. Moreover, the study found that lack co-operative education among SACCOs members and leaders contributed to poor sustainability of SACCOs. The study concluded that all visited SACCOs were not socially sustainable. The study recommends that SACCOs formation need committed members who can participate in SACCOs activities. Geographical coverage needs to be considered during SACCOs formation. All SACCOs have to be self-reliant. Moreover, co-operative education to members and board is highly insisted Cor the sustainability of SACCOs in the study area,