

**SACCOS DEVELOPMENT AND WOMEN LIVELIHOOD
THE CASE OF TANDALE AND KIMARA CATHOLIC SACCOS
IN KINONDONI MUNICIPAL COUNCIL DAR ES SALAAM**

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THE CASE OF TANDALE AND KIMARA CATHOLIC SACCOS IN
KINONDONI MUNICIPAL COUNCIL DAR ES SALAAM**

**By
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**A Dissertation Submitted in Partial Fulfillment of the Requirements for Award
of the Degree of Master of Science in Accounting and Finance (MSc. A&F) of**

Mzumbe University

2013

CERTIFICATION

We, the undersigned, certify that we have read and hereby recommend for acceptance by the Mzumbe University, a dissertation/thesis entitled **Saccos Development And Women Livelihood: The Case of Tandale and Kimara Catholic Church in Kinondoni Municipal Council Dar Es Salaam**, in partial/fulfillment of the requirements for award of the degree of Master Science in Accounting and Finance (MSc. A&F) of Mzumbe University.

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DEDICATION

I dedicate this report to my lovely parents Mr. Paul C. Minja and my beloved late mother Mrs. Daines P.C. Minja who acted as my role model made me succeed, my adored husband Mr. Valerian P. Massawe who gave me a conducive environment for my studies, my sweet children; Vinson and Norbert who were always at my side during my studies and it dedicated to my dear brothers Danielson, Joshua and Emmanuel. Then to my precious sisters Ngianael, Asia, and Naike and while I am wishing them a lot of achievement and happiness throughout, the blessings of the Lord be with them always.

LIST OF ABBREVIATIONS AND ACRONOMY

ACCOSCA	-	African Confederation of Cooperative Savings and Credit Associations
ARP	-	Africa Revitalization Program
FFP	-	Finance Fund Program
FINCA	-	Foundation for International Community Assistance
MFI	-	Micro finance Institutions
NGOs	-	Non Governmental Organization
PRIDE	-	Promotion of Rural Initiative and Development Enterprises
PRSP	-	Poverty Reduction Strategy Paper
PSGE	-	Productive Sector Growth and Environment
PTF	-	President Trust Fund
RMF	-	Rural Microfinance
SACCOS	-	Savings and credit Cooperative Society
SCCULT	-	National Association of SACCOS in mainland Tanzania
SD	-	Sustainable Development
SIDP	-	Strategic Infrastructure Development plan
SMEs	-	Small and Medium Enterprise
SPSS	-	Statistical Package for Social Sciences
WDF	-	Women Development Fund

ABSTRACT

The objective of this study was to assess the impacts of SACCOS development and women livelihood in Tanzania. It was the interest of this study to explore the extent to which SACCOS development contribute to women livelihood in Tanzania.

The study involves a survey using structured questionnaire and interview to ask for responses from women SACCOS members and SACCOS officials. Data collected were analyzed using Statistical Package for Social Science (SPSS)

The results of the study show that SACCOS development have positive impacts to women livelihood due to the fact that majority of women were able to invest in different economic activities through credit they obtain from SACCOS as a result majority of women were able to employ themselves in different economic activities like in business, agriculture and livestock activities and significantly large percent of women were able to be economically independence this implies that women through their different economic activities were able to generate income which enables them to meet basics needs for themselves and their family members. Furthermore the study reveal that there is positive relationship between the amount of loan provided by SACCOS and women livelihood that means as the amount of loan provided by SACCOS increase the women livelihood increase as well. Also there is negative relationship between interests charged by SACCOS, SACCOS loan condition and women livelihood, that means as interest rate decreases and SACCOS loan conditions loosened the women livelihood will strengthening.

Despite remarkable achievement, the findings identify challenges faced by SACCOS and their members. Challenges faced by SACCOS as institution include poor deposits, delayed loan payment, lack of loan from banks and difficult loan requirement and challenges faced by women SACCOS members are insufficient capital to meet members requirements, lack of bonds and sponsorship.

TABLE OF CONTENT

	Pages
CERTIFICATION	i
DECLARATION AND COPY RIGHT	ii
ACKNOWLEDGEMENT	iii
DEDICATION	iv
LIST OF ABBREVIATIONS AND ACRONOMY	v
ABSTRACT	vi
TABLE OF CONTENT	vii
LIST OF TABLE	x
LIST OF FIGURES	xi
CHAPTER ONE	1
BACKGROUND AND DEFINITION OF THE PROBLEM	1
1.1 Introduction	1
1.2 Statement of the Problem	4
1.3. Objectives of the Study	5
1.3.1 General Objective.....	5
1.3.2. Specific Objectives.....	5
1.4. Research Questions	6
1.5. Scope of the Study	6
1.6. Significance of the Study	6
1.7. Organization of the Study	6
CHAPTER TWO	8
THEORETICAL AND EMPIRICAL LITERATURE REVIEW	8
2.1 Introduction	8
2.2. Theoretical Literature Review.....	8
2.2.1. Definition of key Concepts	8
2.2.1 1. Cooperative	8
2.2.1 2. Micro Finance	8
2.2.1.3. SACCOS	9
2.2.1.4 SACCOS Development	9
2.2.1.5 Livelihood.....	9
2.2.2 Social Network Theory	9
2.2.3 Credit unions.....	10
2.2.3.1. The World Council of Credit Unions (WOCCU)	10
2.2.3.2. The African Confederation of Co-operative Savings and Credit Associations (ACCOSCA).....	11
2.2.4. Cooperatives in Tanzania	11
2.2.5. Microfinance in Tanzania	12
2.2.6. SACCOS in Tanzania	12
2.2.7. Woman’s place in the Cooperative	13
2.2.8. Women Livelihoods	13
2.2.9. Roles of SACCOS.....	14
2.2.10. Importance of SACCOS.....	15

2.3.	Empirical literature Review	17
2.3.1	Study from Bangladesh.....	17
2.3.2.	Study from Zambia	17
2.3.3.	Study from Malawi and Ethiopia.....	18
2.3.4.	Study from Uganda	19
2.3.5.	Study from Tanzania.....	20
2.4.	Research Gap	22
2.5.	Conceptual Framework	22
2.6.	Hypothesis	23
CHAPTER THREE		25
RESEARCH METHODOLOGY		25
3.1.	Introduction.....	25
3.2.	Description of the Study Area and Rationales for the Choice.....	25
3.3.	Research Design	25
3.4.	Population of the Study.....	26
3.5.	Sample and Sample Size.....	26
3.6.	Sampling Procedure	27
3.7.	Data Collection and Instruments.....	27
3.7.1.	Primary Data	28
3.7.2.	Secondary Data	28
3.7.3.	Questionnaires	28
3.7.4.	Interviews.....	28
3.7.5.	Documentary Review	29
3.8.	Reliability and Validity.....	29
3.8.1.	Reliability.....	29
3.8.2.	Validity	29
3.9.	Data Analysis	30
3.10.	Ethical Consideration.....	30
3.11.	Limitation of the Study	31
CHAPTER FOUR.....		32
PRESENTATION AND DISCUSSION OF THE FINDINGS		32
4.1.	Introduction.....	32
4.2.	Key Characteristics of Respondents	32
4.2.1.	Age of Respondents	32
4.2.2.	Sex of Respondents.....	33
4.2.3.	Marital Status	33
4.2.4.	Education Level of Respondents	34
4.2.5.	Years of Membership.....	34
4.2.6.	Working Experience	35
4.3	Presentation of Data and Analysis.....	36
4.3.1	Objective 1: To assess the contribution of loans provided by SACCOS to better women livelihood.	36
4.3.1.1	Descriptive statistics analysis.	36
4.3.1.1.1.	Uses of credits.	36
4.3.1.1.2.	Economic Activities	37

4.3.1.1.3. Improving Women Economic Activities	38
4.3.1.1.4. Dependant Ratio.....	39
4.3.1.1.5. Asset Ownership	40
4.3.1.2 Inferential statistics analysis	41
4.3.1.2.1 Hypothesis one	41
4.3.2 Objective 2: To assess how interest rate charged by SACCOS affect the women livelihood.	43
4.3.2.1 Descriptive Statistics Analysis.....	43
4.3.2.1.1. Interest.....	43
4.3.2.2 Inferential Statistics Analysis	44
4.3.2.2.1. Hypothesis two.....	44
4.3.3 Objective 3: To assess how SACCOS loan conditions affect the women livelihood.	46
4.3.3.1 Descriptive Statistics Analysis.....	46
4.3.3.1.1 Loan Taking Procedures and Requirements	46
4.3.3.1.2. Duration to Acquire Loan	47
4.3.3.1.3. Loan Repayment Schedule.....	48
4.3.3.2 Inferential Statistics Analysis	49
4.3.3.2.1. Hypothesis Three	49
4.3.4 Other view from respondents.....	51
4.3.4.1. Motivation to Join SACCOS	51
4.3.4.2. Services Provided by SACCOS	52
4.3.4.2.1. Financial Services	52
4.3.4.2.2. Non financial Services	53
4.3.4.3. Financial Services used more	54
4.3.4.4 Challenges Facing SACCOS and their Members	54
4.3.4.4.1 Results from SACCOS Members	55
4.3.4.4.2 Results from SACCOS Officials.....	55
4.3.4.4.1 Inadequate Capital.....	56
4.3.4.4.2 .Lack of Loan from Banks and Complicated Loan Requirement	56
4.3.4.4.3 Poor Deposit Rate	57
4.3.4.4.4 Delayed Loan Repay back	57
CHAPTER FIVE.....	58
SUMMARY, CONCLUSION AND POLICY IMPLEMENTATION.....	58
5.1. Introduction.....	58
5.2. Summary of the Study	58
5.3. Policy Implementation	59
5.4 Conclusion and Recommendation	60
5.4.1. Conclusion	60
5.4.2. Recommendation	61
5.5. Areas for further Study	61
REFERENCES.....	62
APPENDENCES	68
Appendix 2:Questionnaire to be filed out by women SACCOS members.	74

LIST OF TABLE

	Pages
Table 3.1	Composition of the sample..... 27
Table 4.1	Age of Respondents 32
Table 4.2	Sex of Respondents 33
Table 4.3	Marital Status of Respondents 33
Table 4.4	Education Level of Respondents..... 34
Table 4.5	Years of Membership 35
Table 4.6	Working Experience..... 35
Table 4.7	Uses of Credit..... 36
Table 4.8	Economic Activities 37
Table 4.9:	Chi-Square Tests 42
Table 4.10:	Coefficient of correlation 43
Table 4.11	Interest Rate 44
Table 4.12	Chi- squire test 45
Table 4.13	Coefficient of correlation 45
Table 4.14	Chi-squire test 50
Table 4.15	Coefficient of correlation 51
Table 4.16	Motivation to join SACCOS 52
Table 4.17	Financial Services 52
Table 4.18	Non financial Services 53
Table 4.19	Results from SACCOS Members 55
Table 4.20	Results from SACCOS Officials..... 56

LIST OF FIGURES

	Pages
Figure 2.1: Conceptual Framework	23
Figure 4.1 Improving Economic Activities	38
Figure 4.2 Dependent Ratio	39
Figure 2.3 Asset Ownership	41
Figure 4.4 Loan Taking Procedures and Requirements	46
Figure 4.5 Duration to Acquire Loan	48
Figure 4.6 Loan Repayment Schedule.....	49
Figure 4.7 Financial Services used More	54

CHAPTER ONE

BACKGROUND AND DEFINITION OF THE PROBLEM

This Chapter gives an inclusive analysis of the problem; it includes background, Statement of the Problem, Objectives of the study, Research questions, Scope of the study and Significance of the study.

1.1 Introduction

Microfinance or financial services for the poor, has emerged over the past 30 years from a narrow notion of microcredit, well-defined methodology to extend credit to target groups for enterprise development or some other specific purpose, to an ambitious and daring concept of building entire financial systems that serve low income and poor people. Microfinance services has been and increasingly become a popular intervention against poverty in developing countries, generally targeting poor women. It has been considered an effective vehicle for women's empowerment (Leach & Sitaram, 2002).

In Tanzania, the history of microfinance starts way back in 1985 when the Government promoted and established the Presidential Trust Fund in mid 1990's. Other microfinance institutions (MFIs) emerged such as Promotion of Rural Initiative and Development Enterprises (PRIDE) and Foundation for International Community Assistance (FINCA).

In 2000 the government of Tanzania together with donor community started to implement the financial rural programs and it was the same year the National Micro Finance Policy approval by the government was finalized. In its statement of the overall microfinance policy, the Government recognizes the microfinance sector as an integral part of the financial sector, which falls within the general framework of its Financial Sector Reform Policy Statement of 1991 (URT, 2000). Since then there

had been a big growing numbers of MFIs in Tanzania helping the poor people especial women.

Savings and Credit Societies (SACCOS) is another type of Microfinance services providers which have been active in both rural and urban areas. Banks have joined the Microfinance industry during the last 10 years. Based on the background of the history of Microfinance in Tanzania, it is generally accepted to categorize microfinance institutions by the group under which the provider belongs. The groups include Non-Government Organizations (NGOS)(MFIs), Banks and Non-Bank Financial institutions, Savings and Credit Societies and informal financial services providers and Government/donor programs financial services providers.

Given the status of women particularly in developing countries, empowerment of women has become a development agenda at both global and country levels in recent decades, particularly since the Beijing Women's conference in 1995 (Anderson and Eswaran, 2005).

Ever since the Beijing women's conference in 1995 historically women in many developing countries are deprived socially and economically compared to men. Women lack economic opportunities and autonomy, lack access to economic resources, including credit, land ownership and inheritance, limited access to education and support services as well as minimal participation in decision making process. Discuss on how to give power to women have been often centering on women's participation in economic activities and access to financial resources.(Anderson and Eswaran, 2005).

In the rural sector and the poor urban suburbs, women carry a heavier burden because by tradition, women lack property rights and they also lack adequate knowledge on existing credit facilities. Due to their low education level, knowledge and skills on how to manage their work, most of women also depend on poor technology, which consume their time and energy. It is well established that patriarchal social relations and active customs and traditions that exist between men

and women in societies have influenced gender equality in many societies of Tanzania; hence having impact on women's income, access to education, resource allocation and opportunities to participate in politics, leadership, education and training. Arguably, this background further enhances women's limited access to resources such as microcredit that could have facilitated their socio economic empowerment and overall poverty reduction (URT, 2005).

Majority of women particularly in the rural context of developing world continue to live poor, marginalized and subordinate to men; generally with fewer assets, limited access to resources and opportunities for income generation. Significant gender disparities persist across many spheres in Tanzania. Most of these disparities that consequently hinder women's equal access to productive resources have negative repercussions on women empowerment as well as the overall country's growth (URT, 2011).

In recent years many developing countries including Tanzania have introduced credit programs targeting women with the explicit goal of empowering them, both the government and other stakeholders encourage women and other people to create SACCOs this resulted into rapid growth of the credit union sector in the country. The government is of the view that SACCOs are an important agency of change especially in its efforts to alleviate poverty and hence the campaign throughout the country encouraging people to form or join SACCOs. SACCOs are also perceived as an appropriate and micro financing outlet for rural and poor people. This is because SACCOs are seen as simple form of financial institution and well suited to the socio-economic milieu of the rural setting and poor communities. Furthermore SACCOs are seen as innovative type of grassroots institutions able to secure the participation of communities at local level. The people have, so far, positively responded to the call to form SACCOs (URT, 2005).

It is generally acknowledged that women in Tanzania just like many other parts of Africa face major difficulties getting credit and other forms of financial services Macha and Mdoe, (2002). Although poor men as well as women confront obstacles,

women have less access to credit than men. To overcome this situation, the Government of Tanzania committed itself to enhance women's economic capacity through making credit facilities available to a majority of women building and supporting women entrepreneurial skill, improving their management capabilities, increase training and access to technology. Some of the established schemes for low income women in Tanzania include the Presidential Trust Fund (PTF) which operates as (NGO) and the Women Development Fund (WDF) (Makombe et al,1999).

NGOs and donor agencies have made serious efforts to advance credit to women. Women have been trained on credit management in general. These efforts have increased participation of women in income generation projects. Many communities are responding to these constraints by setting up financial cooperatives composed of women, or developing the services of existing providers to cater specifically to women's needs. In Tanzania, women's Savings and Credit Cooperative (SACCO) membership has risen from 85,944 in 2005 to 271,733 in 2008, accounting for some 36% of total SACCO membership, (Magola, 2008).

1.2 Statement of the Problem

Poverty is still a common phenomenon in both urban and rural areas in Tanzania. About 60 percent of women in Tanzania live in absolute poverty. This is a result of the increasing poverty among the rural and urban population generally, the growing gap between the rich and poor; women and men; and among women themselves (Kilindo, A.A.L,2006) shows that some decades after independence, following a socialist period and various attempts at more market-oriented reform, Tanzania remains a country still struggling to find an effective development path.

Despite that, Tanzania's economic growth rates have been relatively high, and the rapid increase of SACCOS but this growth has not translated into better livelihoods for the majority of women because most of women in Tanzania live in absolute poverty. Even though women's access to financial services has increased

substantially in the past 10 years, their ability to benefit from this access is often still limited so this study intends to assess the impact of SACCOS to women livelihood.

Studies have been done concerning SACCOS and women livelihood. For example the study done by Lumid (2012) on microcredit and empowerment of rural women experience of Mbeya region Tanzania in which the data were obtained from women members of SACCOS, reveals that access to micro credit positively contribute to both economic and non-economic changes in rural women 's lives. This study were done since the year 2012 in Mbeya region, time has elapsed also Mbeya region is in different location compare to Dar es Salaam region these provide research gap for researching on SACCOS and women livelihood in current period and Dar es salaam context. Also the study done by Gobezie (2010) in Ethiopia with title Empowerment of women in rural Ethiopia reveals that microfinance offer one means to women empowerment hence it is important for microfinance programs to be well designed in order to best meet the real needs of the poor women. The study provide research gap as Ethiopia is in another Economic and geographical environment, which is different from Tanzanian environment, hence the researcher can study on SACCOSS and women livelihood in Tanzania (Dar es Salaam) context.

1.3. Objectives of the Study

1.3.1 General Objective

The general objective of this study is to find out the impacts of SACCOS to women livelihood in Tanzania.

1.3.2. Specific Objectives

- (i.) To assess contribution of loan provided by SACCOS to better women livelihood.
- (ii.) To assess how interest rate charged by SACCOS affect the women livelihood.
- (iii.) To assess how SACCOS loan conditions affect women livelihood.

1.4. Research Questions

- (i.) How does the loan provided by SACCOS contribute to better women livelihood?
- (ii.) How does interest rate charged by SACCOS affect the women livelihood?
- (iii.) How do SACCOS loan conditions contribute to better women livelihood?

1.5. Scope of the Study

This study was conducted at Kinondoni district in Dar es Salaam region, the largest commercial and more populated city in the country. This allows for in-depth investigation on the impacts of SACCOS to women livelihood.

1.6. Significance of the Study

This study has come at the right time where the contribution of SACCOS to the economic growth of women is of necessity. Currently, both the government and other stakeholders encourage people to create SACCOS. The government is of the view that SACCOS are an important agency of change especially in its efforts to alleviate poverty and hence the campaign throughout the country encouraging people to form or join SACCOS. SACCOS are also perceived as an appropriate and micro financing outlet for rural and poor people.

Moreover, the study can contribute ideas toward enabling women to get economic support in SACCOS. Therefore, it is probable that, the findings of this study will help various SACCOS to design and redesign strong strategies on how to improve women livelihood. Finally, the study expects to stimulate further researchers on others areas of SACCOS in a view of sustain people's livelihood in Tanzania.

1.7. Organization of the Study

The study is organized in chapters, in which chapter one covers background of the study, statement of the problem, research objectives, research questions and significance of the study. Chapter two deals with relevant literature related to the research topic including theoretical and empirical literature reviews, conceptual frame work and hypothesis of the study. Chapter three covers the study area, research

approach, research design, types of data, sampling techniques, sample size, data collection techniques, data analysis tools, validity and reliability of the data and the research ethics deployed in this study. Presentation and discussion of findings are covered in chapter four and chapter five includes summary of the study, conclusion and policy implementation.

CHAPTER TWO

THEORETICAL AND EMPIRICAL LITERATURE REVIEW

2.1 Introduction

This chapter provided the reviews related literatures that contribute to our understanding of SACCOS in terms of theoretical and empirical review. In theoretical part key concepts such as micro finance, SACCOS, SACCO's development, and livelihood will be defined and explained. Also the survey of studies which have been done in SACCOS in different countries, furthermore the conceptual frame work, and hypotheses of the study will be analyzed.

2.2. Theoretical Literature Review

2.2.1. Definition of key Concepts

2.2.1 1.Cooperative

Cooperatives are business enterprises that are owned and run by a group of individuals working for mutual benefit. The international co-operative alliance defines them as independent group of people who collectively own and democratically control an organization that are shared by all members. Cooperatives are based on the values of self-help, self-responsibility, democracy, equality, and solidarity. In the tradition of their founders, cooperative members believe in the ethical values of honesty, openness, social responsibility, and caring for others(Bibby and Shaw, 2005).

2.2.1 2.Micro Finance

Microfinance refers to transaction in small amounts of both credit and savings, involving mainly small scale and medium scale businesses and producers. The poor who cannot run a small business because they lack capital may also benefit from micro finance institutions. The poor especially poor women are the prime targets for micro finance intervention in many countries (Khandker, 2000).

2.2.1.3. SACCOS

(SACCOS) can be defined as a credit society exclusively dedicated to the promotion of economy among its members and the creation of a source of credit for them at competitive rates of interest through financial intermediation. In addition, saving and credit cooperative society regulation, in 2004, defined SACCOS as a financial organization owned and operated on a not-for-profit basis by its members.

2.2.1.4 SACCOS Development

SACCOs have been developed to meet the fundamental human need to find a way of saving and borrowing methods without taking risks and without handing over too much power to a moneylender. They were invented in south Germany in 1846 at the time of agricultural crisis and continued heavy drought in Europe, by two community business leaders: Friedrich W. Reifeisen and Herman Schultze-Delitsche, who are considered as the founding fathers of (SACCO). Today SACCO societies have a significant role in empowering their members' socio-economic status all over the world. (Johnston, ILO, 2004).

2.2.1.5 Livelihood

Livelihood can be defined as a set of economic activities, involving self-employment and or wage employment by using endowments (human and material) to generate adequate resource (cash and non-cash) for meeting the requirements of self and household. A livelihood is made up of the capabilities, activities and assets (including both material and social resources) that contribute to a means of living. Livelihoods are influenced by policies, institutions and processes (Carney, 1998).

2.2.2 Social Network Theory

Social network theory looks at the behavior through relation between actors such as organizations, individuals, government, and land lords and in the community (Verity, 2002) in (Germain, 2008).

The theory acknowledges the fact that in order to facilitate long-term behavior change or enabling environment, one major aspect of developing supportive

environment is creating linkage between people, which allow information and learning to occur across social network.

(Spellerberg,2003) in (Germain,2008) argues that social capital referred to relationship among actor's individual, groups, and organization that creates a capacity to act for mutual benefits or a common purpose. Social capital is the social resource that is embodied in the relationship between people. It resides in and stem from the contact communication, sharing, cooperation, and trust that inherent in ongoing relationship.

As the current study is on the SACCOS development and women livelihood this theory helps to learn how women can use their social capital through accessing loan from SACCOS, therefore responding to social network theory women should work together in collaboration and harmonization so as to archive the proposed goal through all beneficiaries of loans which received from SACCOS.

2.2.3 Credit unions

2.2.3.1. The World Council of Credit Unions (WOCCU)

(WOCCU) is an international trade association and development agency for credit unions, WOCCU was founded on January 1, 1971 as the global trade association for credit unions. Members of the WOCCU include regional and national credit union associations, cooperative associations and business service organizations in 97 countries throughout the world (Azerbaijan Business Center, 2009).

WOCCU supports the development of credit unions and other financial cooperatives around the world by working with national and regional credit associations. WOCCU raises the awareness of credit unions, facilitates the exchange of information and ideas about financial cooperatives, and works with policymakers to improve the legal and regulatory environments for credit unions.

2.2.3.2. The African Confederation of Co-operative Savings and Credit Associations (ACCOSCA)

ACCOSCA is a nongovernmental co-operative confederation representing SACCOs in Africa. It operates as a non-government, non-political and Pan-African Confederation of National Associations for Savings and Credit Co-operative Movement. ACCOSCA was formed in 1968, by representatives of African National Association of Saving and Credit Unions together with other African Co-operative leaders. Its origin stems from the need to promote co-operative movements by African Government and subsequently promote economic growth of countries in Africa through SACCOs. In Africa, credit unions play a vital role in stimulating economic growth by providing loans and other financial services to micro-enterprises (Morton, 1997).

2.2.4. Cooperatives in Tanzania

In Tanzania Cooperatives have a long history, dating back to the late 1920s. In times past; they played a vital role in rural and urban economic and social development of the country. Cooperatives developed historically in Tanzania as elsewhere in the world because they performed a valuable role. Without savings and credit cooperatives, many poor people have no safe home for their savings and nowhere to go for loans. The purpose of coops is, above all, to fulfill their members' economic and social needs.

A number of cooperative initiatives responding to different social and economic factors do exist in the country. Some of these have been in place before independence and seemed to disappear in the 1970s only to re-emerge in the mid 1980s, these include the social-cultural and ethnic or regional based associations which help their members in times of difficulties and happiness such handling and helping members on matters of marriages, deaths, diseases and other social mishaps. The new form of cooperation is popularly known as UPATU where members (initially constituting of unemployed married women) contribute a fixed amount of money monthly or in a specified period of time and given to members on rotational basis.

Tanzania's network of Savings and Credit Cooperative Societies are grass-roots financial institutions which have stood the test of time as effective micro financial institutions, offering members a convenient home for their savings and an access point for loans. Workers in the informal economy have increasingly looked to SACCOs in recent years to meet their needs. (REDET, 2008).

2.2.5. Microfinance in Tanzania

Microfinance in Tanzania began with NGOs and SACCOs in 1995 and has continued to grow with the increased success of microfinance internationally. Microfinance is still a relatively new concept in Tanzania. Beginning in 1995, it was mainly linked to women and poverty alleviation. The government tried to convince commercial banks to support small and medium businesses. Once the National Microfinance Policy was implemented in 2001, microfinance was officially recognized as a tool for poverty eradication and with its increased use and exposure to the country.

2.2.6. SACCOS in Tanzania

SACCOS is another type of services provider which have been active in both rural and urban areas. They are savings and credit cooperative established with the purpose to encourage savings among members and using the joint funds to extend loans to its members at reasonable interest rates, and providing related financial services to enable members improve their economic and social conditions.

In Tanzania, SACCOs were established by the Cooperative policy No. 20 of 2003 so as to furnish secured and unsecured loans or credit to households, small holder producer and micro enterprises in rural and urban areas These SACCOS function as bridges between individual borrowers, particularly small borrowers and the formal financial institutions (Wangwe, 2004).

The main source of SACCO's capital is basically member's shares, deposits and savings SACCOs service involves two types of products: savings products (savings and deposits) and credit products (emergency, short term and medium term).

2.2.7. Woman's place in the Cooperative

Women are a disadvantaged group in virtually all economic activities and unfortunately cooperatives are no exception. In primary cooperatives, women make up about one in five of the overall membership 2004 statistics suggest that, out of a total primary cooperation membership of 704,000, women comprise about 148,000.

The Reform and Modernization Program points out, "where women have participated actively, the cooperatives are more successful". This has particularly been true in SACCOs, where women have demonstrated that they are good savers and borrowers.

2.2.8. Women Livelihoods

Tanzanian women like women the world over are involved in immensely labour-intensive activities: bearing and rearing children, cooking, cleaning, caring for the sick and elderly, farming, selling farm produce, and so on, but these works are not adequately valued in economic terms. Women's lack of access to finance, due to factors such as lack of security, complicated administrative procedures, unsuitable loan sizes or interest rates, are one of the major factors affecting and limiting the investment and productive capacity of women.

Women spend hours fetching firewood and water for household use, caring for immediate and extended family members, and are expected to participate in the free-market where their labour is co modified without regard to their non-market reproductive labour. Women's productive and reproductive energy is a mainstay of the capitalist economy. Yet it remains unacknowledged and unrewarded, and even worse, it often deprives women of the fruits of their extensive labour. (TGNP, 2011)

In Tanzania it is estimated that women especially rural women provide 80 percent of labor force in rural area and producing 60 percent of food production. Though, they are the main producers of cash crops, the environment do not allow them to own their own wealth. Women do not have decision on the reproductive issues for example most women cannot decide on the number of children in the family though they are the ones playing a big role in child rearing.

Gender patterns in employment, in farm and nonfarm activities has changed in Tanzania during the last ten years, as an increasing number of women have become active in market-oriented activities, and more responsible for providing cash needs of the household. Women are in the forefront in expanding micro and small enterprises in what is often referred to as the informal sector.

Over the past decade Tanzania's economic growth rates have been relatively high, but this growth has not translated into better livelihoods for the majority of women. There is little protection of the labour rights of poor people and, as Tsikata stated, those whose most important resource is their labour are in a crisis because it does not bring sufficient returns to enable them have decent livelihoods and yet their labour may be all they have to offer. There is also the possibility that they may be made redundant by technology and 'superior' education or qualifications; or that they become victims of failed business models.

The Tanzania development vision 2025 aims at achieving a high quality livelihood for its people attain good governance through the rule of law and develop a strong and competitive economy. In order to attain that gender equality and the empowerment of women in all socio-economic and political relations and culture are considered. Gender is Main streamed in all aspects of Development to promote National economy, political, socio and culture.

2.2.9. Roles of SACCOS

SACCOs performs three major functions in relations to its members and general economic development of the country. In particular, these functions are collecting savings from its members, giving loans to its member's borrowers and giving financial and non financial advice to its members in order to facilitate SACCOS members to utilize well the micro loans they have borrowed from SACCOS.

In some cases, government and private institutions may also give financial assistance to SACCOs in order to enable them to give micro loans to more SACCOS members. SACCOS helps the poor, the majority of them whom are women, to save and borrow

for business expansion. Microfinance has important roles to play in Tanzania. These institutions satisfies basic needs and protection by helping individuals and to meet basic needs and protected against risk, hence creating chance or possibility of establishing small business. also it improve economic ware fare of the community and enterprise stability or growth of low income households and empowering people of all kind economically hence promote gender equity and improve household wellbeing.

Moreover these institutions provide education and training to their clients on the utilization of the loan as well as the manner of the operating their business, which equip borrowers with enough knowledge in manipulating their business operation. Also they act as creator of new entrepreneurs by availing small loans within the community, they bring about possibility of establishment of small business who can develop and result to big business establishment.

2.2.10. Importance of SACCOS

The importance of the SACCOSs in poverty alleviation and the general economic growth of Tanzania should not be under estimated; down here are the special features of the SACCOs which make them important and special financial institutions on which the government of Tanzania should pay attention, these features are :(entrepreneurssite.blogspot.com)

- (i.) Accessibility; most of these microfinance institutions are established even in rural areas where banks cannot be established bringing financial services closer to the people who could otherwise not be accessible to these services, this increases entrepreneurial morale to Small and Medium Enterprise (SME) operators in Tanzania.
- (ii.) The SACCOS are more flexible and not complicated as they are established by the people themselves, therefore the people themselves can establish by laws which are more flexible accommodating even the people who are extremely poor and economically marginalized, also no business plan or any detailed description of their business is required for the members to access loans.

- (iii.) The use of collateral substitutes; So long as these people are poor, therefore the majority does not have the formal collaterals required by the banks, instead of this collateral substitutes like group guarantee, deposited savings and un surveyed houses are accepted as collateral substitutes for members to access loans.
- (iv.) The SACCOS also as Microfinance institutions encourage savings to their members, the culture which was not present in the past, these savings can be used for investment and also they receive dividends each year which is also an added income to the members.
- (v.) The pricing of their loans is not very high as it is determined by the member themselves and therefore it is fairly done considering the sustainability of their cooperative.
- (vi.) SACCOSs are targeted to serve the poor, this is done through organizing groups, train them on the necessary requirements for them to access the loans and the way the loans are to be spent, this ensures a good repayment rate and in turn these microfinance institutions becomes more strong to serve the poor as they don't lose capital out of defaults.
- (vii.) The screening of good clients is done by the members themselves as they become responsible in case of default; this reduces the screening cost which is avoided by the formal banks and also reduces the risk of losing money through defaults.
- (viii.) SACCOSs help individuals and households to meet their basic needs and protect against risk. When the households and individuals have basic needs and protected against risks, the possibility of establishing small business is great.
- (ix.) Improvement of economic welfare of the community and enterprise stability or growth of low income households is the role of the SACCOs as microfinance institutions in Tanzania. If the community is well off and enterprises are stable the development of the latter is unquestionable
- (x.) The SACCOS as Microfinance institutions have the role of economically empowering all kinds of people, thus promoting gender equality and improve household wellbeing.

- (xi.) The availability of small loans through the SACCOS within the community brings about the possibility of establishment of small businesses some of which can develop and result to big business establishments.
- (xii.) The SACCOS also have been a source of employment to the people who work as employees of the SACCOS; hence they are part of the employers list.

2.3. Empirical literature Review

2.3.1 Study from Bangladesh

The introduction of micro finance in Bangladesh is being thought of as a useful way to alleviate the financial problems of the common people, as most of them are not well off economically. However, the micro finance in Bangladesh works in the form of an organized industry which consists of the non-government organizations, programs for the public sector cooperative

Study carried out in rural Bangladesh examines the effects of men's and women's participation in group-based micro-credit programs. The results are consistent with the view that women's participation in micro-credit programs helps to increase women's empowerment. Credit program participation leads to women taking a greater role in household decision making, having greater access to financial and economic resources, having greater social networks, having greater bargaining power compared with their husbands, and having greater freedom of mobility.

A study confirms improvements in women's physical mobility, economic security, ability to make own purchases, freedom from family domination and violence, political and legal awareness and public participation, as a result of a more stable integration into microfinance circuits (Schuler and Hashemi, 1994).

2.3.2. Study from Zambia

The study explored the concept of empowerment of women in the informal economy of Zambia through policy intervention. The study sought to review the contradictions contained in the national gender policy and training policy on gender and empowerment and its influence on women entrepreneurs.

The research discovered that women entrepreneurs in the informal economy are not a homogeneous group. There are those who are innovative and operate in the informal; economy because of limited career progress in large firms. These women have the knowledge, skills and resources to establish their businesses. However, the majority of entrepreneurs fall in the category of traditional entrepreneurs. These are the women who have been pushed into the informal economy because of economic hardships at home. They occupy the lower tier segment of the informal economy with low barriers of entry and requiring little capital.

The current intervention of empowering women as prescribed in the FNDP (2006) would most likely benefit the innovative entrepreneurs because there are usually the ones with the skills and experience from their formal employment. However, the policy has not translated into practice for traditional women entrepreneurs. There are disadvantaged not just in terms of education and formal work experience but also because of their dual roles, cultural norms and practices. This in turn has had a ripple effect in producing inequalities in education and advancement of women in terms of ability to augment market-relevant skills. It is therefore not surprising that the majority of these women are also poor.

2.3.3. Study from Malawi and Ethiopia

The factors analyzed in the study revealed that there are certain undesired effects of micro-credit delivery, which may hinder the process of poverty reduction. The paper underscored the concern that in the present system, micro-credit at best may help to reduce the depth of poverty of a client and that too for an unsustainable time period.

Evidence from the field has shown that many MFIs in both Ethiopia and Malawi do specifically target women as clients. However, this is mainly due to the fact that the characteristics of this micro, short repayment period loans, are best suited to female clients. But the empowerment process which is assumed to occur as a result of these loans, is impeded by the micro size of the loan, the small returns from the use of the loan, and the fact that the returns themselves are still not always the major

contributor to the family income in the case where the husband is also earning an income. However, it was also noted that some indicators of empowerment could be verified in the case where the woman benefited from at least the fifth cycle of the micro-credit. In this case the accumulated benefits of the previous loans and their incomes, as well as the increased experience of the female in managing the loan efficiently contributed to her increased and autonomous decision-making powers in the household and the community affairs.

The paper has also demonstrated that the features that makes micro-credit 'suitable' for the poor are to a large extent themselves responsible for the inability of the female clients to expand their businesses, or graduate to bigger loans, and eventually be socially and economically empowered.

These features create the environment which will limit the female borrower to accessing the same kind and amount of loan whenever the need arises. Therefore, the paper has indicated that in order to achieve poverty reduction through the micro-credit, the characteristics of such microfinance loans need to be reviewed and adjusted to the contextual needs of the poor, since the poor and in particular women are not a homogenous group. Furthermore, the paper has demonstrated that empowerment is not an automatic result of accessing micro-credit. Therefore, an empowerment process will only be initiated through specific and targeted gender and empowerment training both for the MFI staff and for the female borrowers. For example, it was seen that in the cases where such training was provided, in donor designed MFI programmers in Malawi, women's awareness to themselves, to their use of the income, as well as management of community and other out-of-home affairs was much more effective and carried out with greater confidence, than otherwise was verifiable.

2.3.4. Study from Uganda

In its study, on Micro Credit Fund through SACCOs: analysis of inclusion and exclusion of the poor in Kabarole district, (Muzinduk 2008) Ugandathey found that the context of poverty where poor are living does not allow the poor to join

SACCOs. Poverty statistics always bring a category of people who fall below the poverty line and these same people are excluded from benefiting because poor people lack information, lack business skills, credit from money lenders used for consumption as their immediate need, do not actively participate and they are excluded by the social networks in the community. The poor are rarely friendly to the non-poor which make it difficult to invite them to join SACCOS because they are viewed as liabilities to the group. They have no assets and sustainable income which can guarantee repayment when the enterprise does not generate profits and it becomes difficult for the poor to get guarantors at SACCO's level.

The requirements for accessing credit are not affordable to the poor. As much as the requirements have good intentions, the poor find it difficult to move on with them. Compulsory savings notion that is done either on weekly or monthly level appear as a 'night mare' for the poor. These are people who have no source of income and they are faced with the immediate need of satisfying household demands like consumption, health and education. No effort made to first make the poor generate income so that they are able to afford compulsory savings. In addition to compulsory savings, one has to be a member by subscribing and paying membership fee as well as stationery which are all good for ownership and sustainability but not compelling to individuals with less resources, they find it difficult to become members and as a result they don't benefit from government funds channeled through SACCOS. Weak SACCOs with poor members could be disqualified and lose their bid to get micro credit funds for the poor.

2.3.5. Study from Tanzania

The study aim to explore the extent to which microcredit scheme especially the pro grassroots ones can contribute to the empowerment of women in terms of improved access to resources and changes in women's lives basing on the fact that this ability was previously denied.

The study reveal that majority of women continue to miss the empowerment opportunity through microcredit on accessibility aspect with respect to rural

women, the study results show that microcredit schemes are still characterized by a low membership of women; and that the women with an established income base are the ones who can easily access the service.

The study has shown that access to microcredit's can facilitate both economic and non-economic changes in rural women's lives. Though change in material base is expected to generate increased self-esteem, respect, and other forms of empowerment for women beneficiaries, still majority of the borrowings by women continue to basically facilitate subsistence and consumption based activities such as establishment of petty business and meeting household level demands.

In addition, the study reveals that microcredit can also significantly contribute to the non-economic aspects of empowerment regardless of whether one has taken a loan or not. Institutional level environment such as capacity building programs within the scheme remain important in facilitating such ability to the marginalized members. The study illustrates a well-functioning women's association that has emerged out of the SACCOS capacity building activities.

In another study which concern on the way gender bias in access to and control over resources, access to credit and agricultural extension, division of labor, decision-making and access to and control over income inhibit women's efforts to expand agriculture and other income generating activities for poverty reduction.

The study shows that although women in rural Tanzania are largely dependent on agriculture, they are increasingly diversifying their livelihoods with non-farm income sources. Besides, men have more access and control over women's agricultural income while women have more access and control over income from their own non-farm activities.

Also the study reveals that women's participation in both agriculture and non-farm income generating activities is constrained by general lack of access to credit and other resources all together contributing to an intergenerational cycle of poverty and

deprivation. This makes most women that are heavily dependent on subsistence farming vulnerable to the poverty “trap”, except in cases where non-farm income generating activities are flourishing. Since attempts to form savings and credit co-operative societies (SACCOS) in every ward have not proved successful due to among other reasons prohibitive interest rates, women should be encouraged to form informal savings and credit association. According to the ability of each member after the sale of agricultural produce, offering small loans on the basis of personal, family or business acquaintance at low interest rate or can even operate as a revolving fund for association members. This can free up the limitation caused by a lack of collateral and the stiff repayment schedule imposed by formal lending institutions.

Moreover study shows that women’s role in decision-making is low, with particular roles reinforced through tradition and other socio-cultural practices. The Poverty Reduction Strategy Paper (PRSP) recognizes that cultural customs and traditions are an obstacle to poverty reduction in Tanzania; policy is required to improve rural women’s

2.4. Research Gap

However, a critical gap found in most literature has been noted that most literature explanations based on the factors affecting credit union development, the roles of SACCOs on poverty reduction and women empowerment, as well as access to credits and the use of credit facilities to the poor, both women’s and men’s in rural and urban areas, do not significantly look at how SACCOS development help out to improve women livelihood. The study will be dissimilar from the surveyed literature since it will scrutinize the impacts of SACCO’s development to women livelihood in Tanzania.

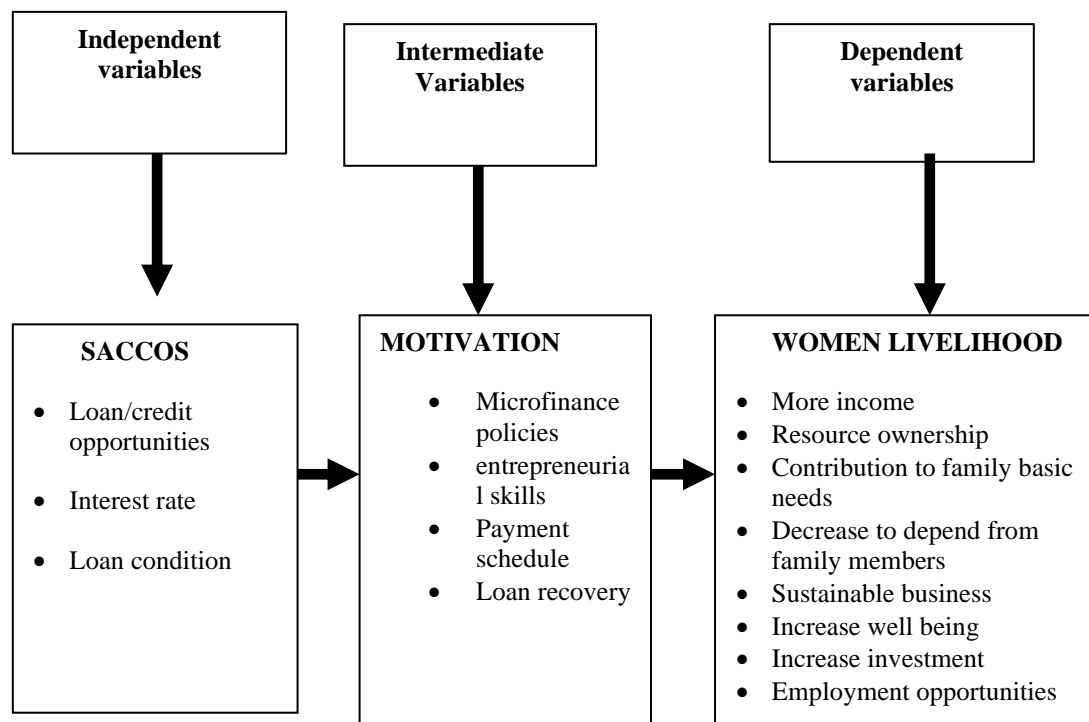
2.5. Conceptual Framework

According to Kombo and Tromp (2006), a conceptual framework guides the research in determining what measures, and what statistical relationship is looked With regard

to this study there is several interrelationships between the two variables. SACCOS development and women livelihood.

Figure 2.1 show that, there is an existing relation between variables that can improve women livelihood. Availability of capital through loan/credit offered by SACCOS, loan conditions and interest rate on the existence of favorable Microfinance policies, entrepreneurial skills reliable market, loan recovery and payment schedule are assumed to improve women livelihood.

Figure 2.1: Conceptual Framework



Source:Researcher formulation from literature review

2.6. Hypothesis

Hypothesis is a formal question that tends to be determined for the assumption proved or disproved used to propose new experiments and observations fundamental concepts in the context of testing of hypothesis are null hypothesis and alternative hypothesis. The null hypothesis is the one which wishes to reject and is denoted as H_0 the alternative hypothesis is the one which wishes to accept something and is

denoted as H1 the following hypothesis was going to be tested for the impacts of SACCOs development to women livelihood in Tanzania. Hypothesis to be tested in this study were:

Hypothesis one:

H0: There is no significant relationship between loan provided by SACCOS and women women livelihood.

H1: There is significant relationship between loan provided by SACCOS and women women livelihood.

Hypothesis two:

H0: There is no significant relationship between Interest charged by SACCOS and women livelihood.

H1: There is significant relationship between Interest charged by SACCOS and women livelihood.

Hypothesis three:

H0: There is no significant relationship between SACCOS loan conditions and women better livelihood.

H1: There is significant relationship between SACCOS loan conditions and women better livelihood.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1.Introduction

This chapter presents the investigation procedures for this study, it described the study area and the rationale for choosing, it also covered areas such as research design, sampling procedures and sample size, data types and data collection methods and tools, validity and reliability of research data, analysis as well as ethical consideration.

3.2. Description of the Study Area and Rationales for the Choice

Data for this study were collected at Kinondoni Municipal council in Dar esSalaam , which covers the area of 531 square kilometers consist of 27 wards.Dares salaam had a population of 4,364,541 and Kinondoni is the most populated amongst the districts, with half of the city's population as of the official 2012 census. The area were selected because the district is characterized by economically active women, involved in, small and medium business, therefore there is a demand for credit among this group, in addition the districts have enough SACCOs which provide savings and credits services to women and two of them which are TANDALE and KIMARA CATHOLIC CHURCH SACCOS were selected in this district as the case study. This allows for in-depth investigation on the impacts of SACCOs to women livelihoodand moreover the researcher is familiar to the district.

3.3. Research Design

According to De Vaus (2001) research design is the structure of an enquiry, it is a logical matter rather than a logistic alone, and the central role of the design is to minimize the chances of drawing incorrect causal inferences from data. The research designs used in this study were cross sectional survey design. The method allowed depth investigation since the researchers were able to study different respondents at

one point at a time (Bailey, 1994). The designs were involve asking questions to respondents at a single point in time.

3.4. Population of the Study

Population consists of all the units of analysis for the particular study. Because the researcher is interested in finding out the impacts of SACCOS to women livelihood the targeted population were women who are SACCOS member, and officers from selected SACCOS in kinondoni district who were 3088 in total, that is entire population in TANDALE SACCOS is 3000 and for KIMARA CATHOLIC SACCOS is 88. This was selected in order to get relevant information on SACCOS development and women livelihood.

3.5. Sample and Sample Size

Sample is a smaller version of the entire population that your dissertation research is about. Sample size of the study is referred as to the number of units that were chosen from which data were gathered. There is designated sample, which is the number of sample units chosen from content or data collection. There is also the final sample size, which is the number of finished interviews or units for which data are actually collected. The final sample size may be much smaller than the designated smaller size if there are considerable non responses, ineligibility or both. The study is also qualitative, the size of the sample is small to allow the gathering of subjective data as much as possible, small size sample characterize qualitative studies (Miles and Hurberman, 1994).

Table 3.1 Composition of the sample

SN	Respondent	Number
1	Women SACCOS Members	90
2	SACCOS Managers	02
3	Accountant officers	02
4	Marketing officers	02
5	Loan officers	02
6	Board member	02
	Total	100

Source: Field Data 2013

3.6. Sampling Procedure

Sampling technique is a process of selecting a number of individuals or objects from a population such that the selected group contains elements representative of the characteristics found in the entire group (Kombo and Tromp 2006). The Random and purposive sampling techniques were used in this study in the process of collecting data from different respondents. The random sampling and purposive sampling were used throughout to select required number of respondents to questionnaire and interview in order to get specific information.

3.7. Data Collection and Instruments

Data collection instrument refers to technique or methodology used in the collection of data which helps to collect the necessary information under the study from the respondents (Enon, 1998). In this research, questionnaires and unstructured interviews were the data collection instruments used in the collection of information and data from all respondents. The primary data were obtained through questionnaire and unstructured interview methods. The secondary data were gathered by documentary reviews from research study, survey, and publications. Secondary data were gathered before primary data; because of two reasons first we need to find out what is already known about the subject before we jump into our own investigation, second some of research questions were possibly be answered by other researchers.

3.7.1. Primary Data

The questionnaires were used in collecting data from women who are SACCO's member this were so because the respondents give the first-hand information. Unstructured interviews were used to get a deeper understanding on the impacts of SACCOS to women livelihood.

3.7.2. Secondary Data

Documents provides secondary data or information which has already collected and analyzed by someone, in other words are those which are already available (Kothari, 2004). In this study the secondary data were obtained from various documents emanating from research study, survey, minutes of meetings and other forms of publications. These methods were used so as to avoid weaknesses of using a single method of collecting data. Written documents such as newspapers, articles, reports, journals and publications were used to provide background information and relevancy of the subject studied.

3.7.3. Questionnaires

Questionnaires enable the researcher to collect data within a short period of time and are useful with large sample. In this study questionnaires comprise a set of questions that facilitate acquisition of useful and specific data from respondents there were two types of questioners, one were for SACCO's officers from selected SACCOS and the second for women who are SACCO's member. The respondents were filling the questions themselves; the questionnaires enable the researcher to collect good quantity of data from many respondents within a short period of time. Also there were two versions of questioners one in English and another in Swahili so as the respondents were able to choose the language which were adequately to them, it also provide more freedom to the respondents to give their views.

3.7.4. Interviews

Interview is a technique by which the researcher asks questions to the respondents at a private meeting to collect in-depth information (Kothari, 2004). Interviews were used in this study so as to provide room for flexibility in the conversation in order to

have deeper information With the help of the interview guide questions which were both closed and open ended questions were allow open conversation through which the participants freely express their views and experiences on the contribution of SACCOS to women livelihood in Tanzania, respond on problems and challenges facing SACCOS members and SACCOS as an institution. To this study interviews were conducted in Swahili

3.7.5. Documentary Review

Documents are official records which can be used as sources of providing research data. (Kothari 2004), states that documents include journals, websites pages, internet, newspapers, magazines, diaries, government publications, official statistics, letters and memos. The document reviews wereinvolved going through a diversity of documentation in order to access additional information as well as obtaining a quantitative picture of the studied phenomena. Sources such as books, newspapers, reports, related research and scholarly articles were reviewed to provide supportive and supplementary information for this study; they were also served as theoretical and empirical literature support.

3.8. Reliability and Validity

3.8.1. Reliability

Validity according to Amin (2005), validity is the ability to produce accurate results and to measure what is supposed to be measured. In other words, does the research instrument allow you to hit "the bull's eye" of your research object? Researchers generally determine validity by asking a series of questions, and will often look for the answers in the research of others observes.

3.8. 2. Validity

Reliability is the dependability or trustworthiness and consistency of the instruments used to measure what is being measured in the questionnaire (Amin, 2005). That reliability measures the degree of accuracy in the measurements of an instrument provides. It ensures that the instruments generate similar data when used by

independent researchers. He further observes that to remove possible errors, every instrument should be tested before it is formally being administered.

The reliability and validity of this research primarily were look in terms of presenting findings and conclusions that were much more convincing and accurate instead of generalization of the information. The multiple data collection technique was employed not only for the reason of expanding the prosperity of the information and obtains answers for all research questions but also with the aim of improving the correctness of the information. For example, some set of questions will be repeated to all of respondents as a way of corroborate the information and checking its reliability.

3.9. Data Analysis

Data analysis is the computation of measures along with searching for pattern or a relationship that exists among the data group (Kothari, 2004). Analyses and drawing inferences were done. The collected data were presented in tables, charts, and graphs. Data processing was carried out so as to sort, code and summarize them prior to analysis. The processed data were further analyzed through using the Statistical Package for Social Sciences (SPSS), computersoftware in conformity with the objective of this study. The entered data werevalidating with hard copies to ensure accuracy and consistency in response and also to eliminate data entry error. Descriptive statistics particularly frequencies and percentages were used to represent the finding as well as inferential statistics particularly chi-square coefficient and coefficient of correlation (Kothari, 2004). However, other data were processed through use of Micro Soft Excel programs.

3.10. Ethical Consideration

As listed by Mikkelsen (2005) permission to undertake research, informed consent, confidentiality and explaining purpose were significantly considered during the data collection process. Researcher's self-introduction pack were submitted to the district authorities to obtain a high-level permission, familiarize them with the research topic and research purpose. At the SACCOS office and to SACCO's members, short

introductions on the purpose of the research were conducted in order to obtain a willing cooperation of the research participants.

In cases writing down participants were informed and assured that the information will be treated with maximum confidentiality. Moreover any information written down by the researcher was not for any legal action against their SACCOS.

3.11.Limitation of the Study

Some SACCOS and SACCOS members were denied to provide information as they failed to believe that the research was purely academic. As a result, the researcher was unable to get information from such SACCOS.

CHAPTER FOUR

PRESENTATION AND DISCUSSION OF THE FINDINGS

4.1. Introduction

This chapter presents the findings and discussion of the findings from the survey done in SACCOS Development and Women Livelihood in Tanzania the case of TANDALE and KIMARA CATHOLIC SACCOS found in Kinondoni Municipal council. The chosen sample for this study was 90 women members and 10 SACCOS officials of Tandale SACCOS and Kimara Catholic Church SACCOS found in Kinondoni Municipal Council. All the 100 responded.

4.2. Key Characteristics of Respondents

This part provides additional details on respondents with respect to age, sex, marital status; education; years of membership, and working experience of SACCOS officials.

4.2.1. Age of Respondents

Age was categorized into four groups; from group of 20-30 years to 51-60 years. The results in Table 4.1 show that the majority of the respondents 40(40%) were of the age between 20-30 years followed by 38(38%) of respondents aged between 31-40 years, 14(14%) respondents were of age between 41-50 while few respondents were aged 51-60 years 8(8%).

Table 4.1Age of Respondents

Age	Frequency	Percent
20-30	40	40
31-40	38	38
41-50	14	14
51 60	08	08
Total	100	100.0

Source: Field Data 2013

The results show that the majority of the respondents were of the age between 20-30 years followed by respondents aged between 31-40 years, then respondents of the age between 41-50 and last were respondents aged 51-60 years. The results correspond with URT (2007) that economically active and productive group in Tanzania is from age of 15 years to 64 years more over the results indicates that respondents were aged enough to provide information required.

4.2.2. Sex of Respondents

Table 4.2 indicates the findings of respondents by sex, where as 94% of the respondents were female and 6% respondents were male.

Table 4.2 Sex of Respondents

Sex	Frequency	Percent
Female	94	94
Male	06	06
Total	100	100

Source: Field Data 2013

The result reveal that the majority of respondents were female and this is because female were the targeted group of this study.

4.2.3. Marital Status

Table 4.3 gives the summary of the respondents' distribution according to their marital status, in general the table shows that many of the respondents were married (48%), (41%) were single and divorced (03%) while (08%) were widows.

Table 4.3 Marital Status of Respondents

Marital status	Frequency	Percent
Single	41	41
Married	48	48
Divorced	03	03
Widowed	08	08
Total	100	100

Source: Field Data 2013

The results describe that many of the respondents were married, followed by single respondents and few respondents were divorced and widows. The implication of the results is that women who are married, widows, or divorced are more responsible in providing family necessities for survival such as food, clothes, and shelters.

4.2.4. Education Level of Respondents

The findings showed that (05%) of respondents had attained primary school level education, (43%) had attained secondary level education, (26%) had attained certificates in different courses, (17%) had diploma and (09%) had degree. Table 4.4 below provide summary of the findings.

Table 4.4 Education Level of Respondents

Education Level	Frequency	Percentage
Primary	05	05
Secondary	43	43
Certificate	26	26
Diploma	17	17
Degree	09	09
Total	100	100

Source: Field Data 2013

According to Mtama (1997) pointed out that education tends to create awareness, positive attitude, values and motivation, stimulate self confidence and self-reliance. The findings showed that all respondents were attained education in different levels this imply that they were mostly likely to provide clear information related to impacts of SACCOS development to women livelihood in Tanzania.

4.2.5. Years of Membership

Years were grouped into four categories; from (1-2)years to (7-8) years. The outcome in Table 4.5 show that the majority of the respondents 30(33.3%) were at the category of (1-2) years, followed by (3-4) years occupied 24(26.7%) of the respondents and (5-6) years acquire 21 (26.7%), as few respondents were at the category of (7-8) years takes 15 (16.7%) of the respondents.

Table 4.5 Years of Membership

Years	Frequency	Percentage
1-2	30	33.3
3-4	24	26.7
5-6	21	23.3
7-8	15	16.7
Total	90	100.0

Source: Field Data 2013

The outcome confirm that the majority of the respondents were join SACCOS for three to six years and other respondents were join SACCOS within one to two years and few acquire long membership from seven to eight years. This implies that SACCOS members were increasing and more over the members were familiar to SACCOS therefore were able to provide required information necessary for this study.

4.2.6. Working Experience

In terms of work experience of SACCOS officials, the findings showed that the majority of officials had an experience ranging from one year to fifteen years. Table 4.6 gives the details.

Table 4.6 Working Experience

Years	Frequency	Percent
1-5	3	30.0
6-10	4	40.0
11-15	3	30.0
Total	10	100.0

Source: Field Data 2013

The findings showed that the majority of officials had an experience ranging from one year to fifteen years. This implies that SACCOS officials hold sufficient knowledge concerning SACCOS therefore were able give required information.

4.3 Presentation of Data and Analysis

The presentation of data and analysis is based on the objectives of the study. Therefore on presentation of data and analysis, the researcher analyses the responses from respondents over the questions that were given purposely to answer the research objectives. The data is analyzed using descriptive statistics and inferential statistics so as to answer the research objectives.

4.3.1 Objective 1: To assess the contribution of loans provided by SACCOS to better women livelihood.

The aim of this objective was to find out whether loan received by women from SACCOS benefit them hence attain better livelihood. The responses were as follows.

4.3.1.1 Descriptive statistics analysis.

4.3.1.1.1. Uses of credits.

Question on uses of credit intends to find out whether the loan women received from SACCOS are used for improving their livelihood. The data collected revealed that 84 (51.2%) respondents use credit to invest in different economic activities, 42 (25.6%) claim that the credit were used to pay school fee of their children and relatives, furthermore 38 (23.2%) revealed that credit were used to pay house rent. Successful the results are abridged in Table 4.7below. Multiple responses were used

Table 4.7 Uses of Credit

Responses	Frequency	percentage
To invest	84	51.2
To Pay School Fee	42	25.6
To Pay House Rent	38	23.2
Total	164	100

Source: Field Data 2013

The results discovered that majority of women use the credit to invest in different economic activities, the suggestion here is that where there is an increasing in

investing means there is a profit expected in return and this is among the sign of improving economically. The argument behind Microfinance Institutions (MFIs) targeting women is that, women are good credit risk, are less likely to misuse the loan, and are more likely to share the benefits with others in their household, especially their children (Swain & Wallentin, 2009).

4.3.1.1.2. Economic Activities

Question on Economic Activities was intending to know different economic activities which women are engaged in after receiving loan from SACCOS. The results show that majority of women by 65.5% engaged in business activities this include small and medium business, and 25.5% of women engaged in livestock activities and few women by 9% engaged in agricultural activities. Table 4.8 below show the results.

Table 4.8 Economic Activities

Responses	Frequency	percentage
Business activities	59	65.5
Livestock activities	23	25.5
Agriculture activities	08	09
Total	90	100

Source: Field Data 2013

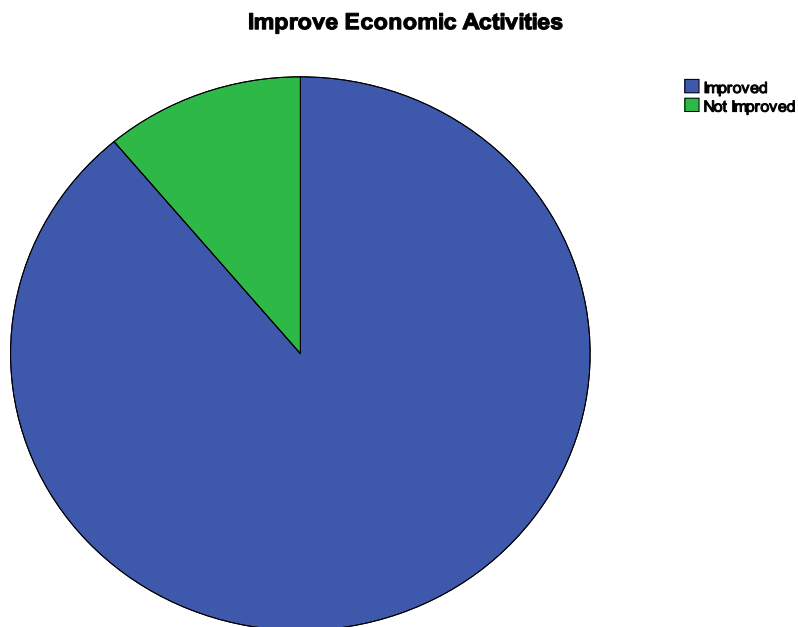
Economic activities which women are engaged more were business followed by livestock and few women were engaged in agriculture activities. This implies that SACCOS enable majority of women to employ themselves in different economic activities hence improve their livelihood. Furthermore majority of women tend to engaged in business activities rather than livestock and agriculture activities, because surroundings of many cities including Dar essalaam not favorable for livestock and agriculture activities to be practiced therefore business seemed to be simple opportunity for majority of women. Mayoux (2000) extensively advocates that women's access to savings and credit creates economic empowerment associated

with choices they make concerning credit and savings. It enables them to start their own economic activities, invest more in existing activities, acquire assets or raise their status in household economic activities through their visible capital contribution.

4.3.1.1.3. Improving Women Economic Activities

This question intend to know whether the loan that's women receive from SACCOS help to improve their economic activities and hence better livelihood, majority of respondents 89.9% said that SACCOS development help them to improve their economic activities while 11.1% said that their economic activities were still not improved. Figure 4.1 below illustrate the findings.

Figure 4.1 Improving Economic Activities



Source: Field Data 2013

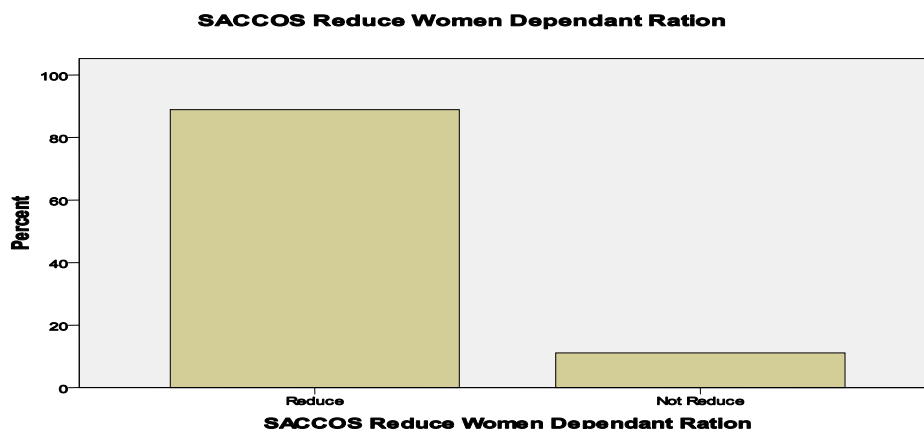
The major aim of SACCOS is to help their clients move out of poverty as they give them credit to expand their economic activities. Discussions with women who obtain

loan from SACCOS, argue that they obtain working capital that helped them to start or improve their little economic activities. Moreover Majority of respondents' claims that SACCOS help them to improve their economic activities by adding value to their products after receiving different skills through seminars conducted by SACCOS moreover women were able to raise market for their products. This indicates that there was an increasing of profit earned by women through different economic activities which results to economic empowerment. As women accessing microfinance services, these services start transforming and making changes in their lives. It is believed that increasing women's access to microfinance leads to a set of mutually-reinforcing of increasing economic empowerment, improved well-being and social, political and legal empowerment for women (Mayoux, 2002).

4.3.1.1.4. Dependant Ratio

Question on dependent ratio intends to know whether after receiving loan from SACCOS their dependence to family relatives decreases. Majority of respondents about 80(88.9%) declare that SACCOS development assist women to reduce dependant ratio and only 10(11.1%) claims that dependant ratio were not reduced. Figure 4.2 shorten the results.

Figure 4.2 Dependent Ratio



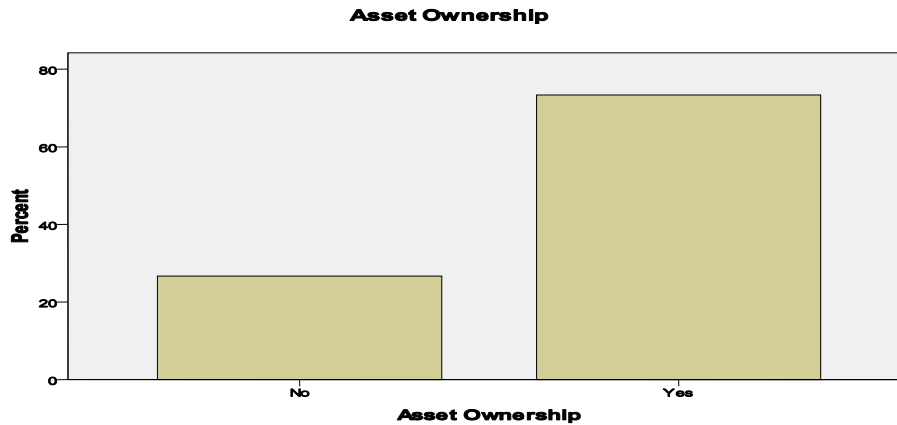
Source: Field Data 2013

The results inform that relatively large percent of women were able to be economically independence this implies that women through their different economic activities were able to generate income which enable them to meet basics needs for themselves and their family members. The results reflect findings reported by Rutashobya (1998) that about 90% of respondent participate in income generating activities as one way to provide for their family necessities. The above results show that loan from SACCOS has helped many women to improve their financial position and some have even become self employed as per discussions, the women felt that income generating have established a certain level of income security, a sense of self dependency and a feeling of increased respect in the family and society as whole. Providing access to finance for entrepreneurial activities, microfinance services can significantly increased women ability and capacity to work independently which reduce their vulnerability to poverty (Wrigley-Asante, 2011).

4.3.1.1.5. Asset Ownership

Question on asset ownership intends to analyze whether women who obtain loan from SACCOS manage to own any asset. Owning asset after obtain loan can act as indicator that, the loan benefit theme hence improvement of their livelihood. The findings from the study showed that 66 (73.3.9 %) of women were able to own assets and only 24 (26.7 %) of women were not able to own assets. The figure 4.3 below summarizes the results.

Figure 2.3 Asset Ownership



Source: Field Data 2013

The results entail that loan from SACCOS has build capacity of women to possess necessary assets. During interviews respondents' mentioned assets which they own, the assets mentioned include, refrigerator, kiosks, television sets, sewing machines, driers, domestic furniture, motorcycle house and house plots. The view that comes with buying assets for business purposes is that it has a straight impact on growth of the business, and is a source of future income flows. These findings are in line with the findings of kabeer (2001) they found that women's access to credit was significant determinant of the magnitude of economic contributions reported by women; were the possibility of an increase in asset holdings in their own names; of an increase in their exercise of purchasing power; of their political and legal awareness as well as of the value of the composite empowerment index.

4.3.1.2 Inferential statistics analysis

4.3.1.2.1 Hypothesis one

The null hypothesis formulated by the researcher from objective one was: There is no significant relationship between loan provided by SACCOS and women livelihood and the alternative hypothesis was that there is significant relationship between loan provided by SACCOS and women livelihood. If the null hypothesis is accepted then the alternative hypothesis is rejected and vice versa. The inferential test statistic used by the researcher to test if the data collected indicate the relationship between loan

provided by SACCOS and Women livelihood is Pearson chi- square coefficient. The Pearson Chi- Square test between the amount of loan received and women economic empowerment attained is 13.267 at 4 degree of freedom and is significant at 0.010 as shown in table 4.9. As a general rule, when the level of significant is less than 0.05 it means there is a significant relationship. The level of significant computed from SPSS is small than 0.05 hence there is a significant relationship between loans provided by SACCOS and Women livelihood. Furthermore, the coefficient of correlation is positive 0.182 as summarized in table 4.10. It means that there is a positive relationship between loan provided by SACCOS and women livelihood. That means the women livelihood will increase as the amount of loan received from SACCOS increases and vice versa.

Basing on the Pearson Chi- square coefficients obtained above, the study rejects the null hypothesis and accepts the alternative hypothesis that there is a significant relationship between loan provided by SACCOS and women livelihood and the relationship that exists is positive.

Table 4.9: Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	13.267 ^a	4	0.010
Likelihood Ratio	10.799	4	0.029
Linear-by-Linear Association	2.999	1	0.083
N of Valid Cases	100		

a. 4 cells (44.4%) have expected count less than 5. The minimum expected count is 1.30.

Source: Field data, 2013

Table 4.10: Coefficient of correlation

	Value	Asymp. Std. Error ^a	Approx. T ^b	Approx. Sig.
Interval by Interval Pearson's R	0.182	0.104	1.751	0.083 ^c
Ordinal by Ordinal Spearman Correlation	0.236	0.108	2.302	0.024 ^c
N of Valid Cases	100			

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

c. Based on normal approximation.

Source: Field data, 2013

4.3.2 Objective 2: To assess how interest rate charged by SACCOS affect the women livelihood.

The second objective of this study aimed at investigating the effects of interest charged by SACCOS to women livelihood. And to find out whether the interest charged by SACCOS hinders the growth of business carried by women and hence difficult to attain better livelihood when utilizing the loan in running their businesses. The responses of respondents are analyzed using descriptive statistics and inferential statistics as presented below.

4.3.2.1 Descriptive Statistics Analysis

4.3.2.1.1. Interest

The question on this part obtains views from respondent about how they feel the interest rate charged by SACCOS. The aim is to get the response from respondents on the interest charged if it is too high to the extent that will take large percentage of gross profit generated from their business and consequently affect their livelihood. It was identified from the findings that, about 54 % of respondents said that interest rate charged by SACCOS were at moderate rate, 17% said the interest rate were low and 29% the interest rate were high, as shown in the table 4.11 below.

Table 4.11 Interest Rate

Response	Frequency	Percent
High	29	29.0
Low	17	17.0
Moderate	54	54.0
Total	100	100.0

Source: Field Data 2013

The insinuation is that reasonable interest rates may perhaps be the motive factors which lead many women to look for loans from SACCOS. Consequently SACCOS favoring financial accessibility therefore SACCOS is affordable to borrowers (i.e. 1.8% - 2%) per month. Also the finding implies that Interest expenses does not consume large part of profit generated from their business that is profit will be obtained and used to boost their economic hence better livelihood to women.

4.3.2.2 Inferential Statistics Analysis

4.3.2.2.1. Hypothesis two

The second hypothesis of this study aimed at investigating the impact of interest charged by SACCOS on women livelihood, and to find out whether the interest charged by SACCOS hinders the growth of business carried by women and hence affect their livelihood. The null hypothesis formulated by researcher from objective two of the study was: There is no significant relationship between Interest charged by SACCOS and women livelihood and the alternative hypothesis was that there is significant relationship between Interest charged by SACCOS and women livelihood. If the null hypothesis is accepted then the alternative hypothesis is rejected and vice versa. The inferential test statistic used by the researcher to test if the data collected indicate the relationship between interest charged by SACCOS and Women livelihood is Pearson chi- square coefficient. The Pearson Chi- Square test on interest charged by SACCOS and women livelihood is 30.510 at 4 degree of freedom and is significant at 0.000. This is summarized in table 4.12 below. As a general rule, when the level of significant is less than 0.05 there is a significant relationship. The level of significant computed from SPSS is less than 0.05 hence there is a significant relationship between the interest charged by SACCOS and

women livelihood. Furthermore, the coefficient of correlation is negative 0.332 showing that there is negative relationship between interests charged by SACCOS and women livelihood. This is summarized in table 4.13 below. This means as interest rate decreases the women livelihood increases and vice versa.

Basing on the Pearson Chi- square coefficient, the study rejects the null hypothesis and accepts the alternative hypothesis that there is a significant relationship between the interest charged by SACCOS and women livelihood and the relationship that exists is negative.

Table 4.12 Chi- square test

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	30.510 ^a	4	.000
Likelihood Ratio	31.612	4	.000
Linear-by-Linear Association	10.000	1	.002
N of Valid Cases	100		

a. 3 cells (33.3%) have expected count less than 5. The minimum expected count is 1.20.

Source: Field data, 2013

Table 4.13 Coefficient of correlation

	Value	Asymp. Std. Error ^a	Approx. T ^b	Approx. Sig. ^c
Interval by Interval Pearson's R	-0.332	.091	-3.333	.001 ^c
Ordinal by Ordinal Spearman Correlation	-0.398	.091	-4.111	.000 ^c
N of Valid Cases	100			

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

c. Based on normal approximation.

Source: Field data, 2013

4.3.3 Objective 3: To assess how SACCOS loan conditions affect the women livelihood.

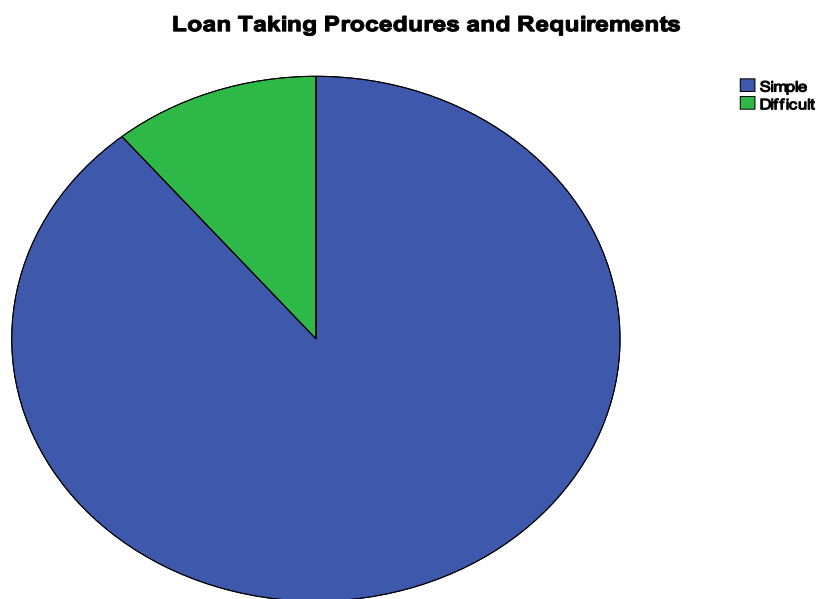
The aim of this objective is to identify whether the conditions required by SACCOS so as to obtain loan are so strict such that can hinder women to obtain loan hence affect their livelihood. The responses of respondents are analyzed using descriptive statistics and inferential statistics as presented below.

4.3.3.1 Descriptive Statistics Analysis

4.3.3.1.1 Loan Taking Procedures and Requirements

The question on loan taking procedure and requirement intends to identify whether loan taking procedures and requirements as conditions necessary so as to obtain loan from SACCOS are difficult. When conditions are difficult it will be difficult to obtain loan hence affect their economic activities and livelihood in general. According to the figure 4.4 below, 89% of respondents reveals that SACCOS loan taking procedures and requirements are simple and 11% of respondents reveals that are difficult.

Figure 4.4 Loan Taking Procedures and Requirements



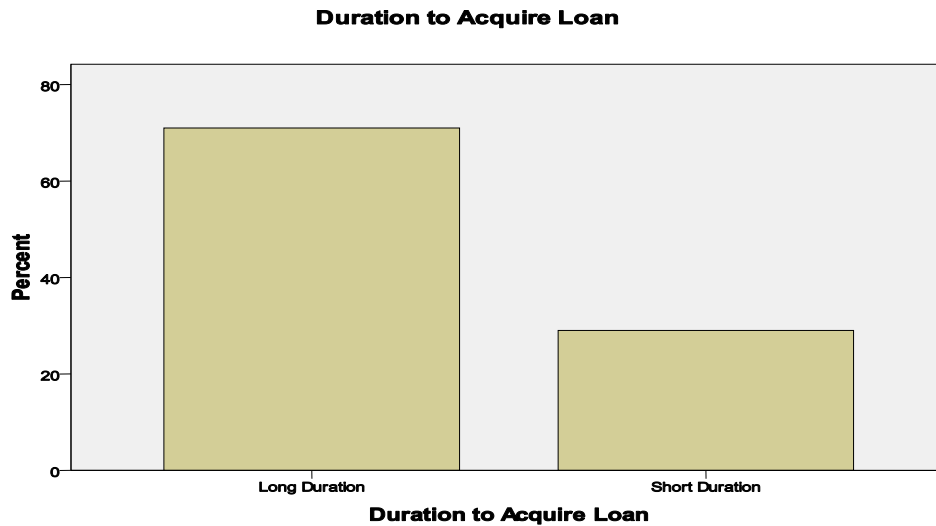
Source: Field Data 2013

Many respondents agreed that loan processing is simple and easy. Many people like to go for services from places which are suitable and favorable to them this tell that loan processing and requirements encouraged many women to borrow money from SACCOS. This implies that loan processing and requirements were not the problem facing SACCOS clients.

4.3.3.1.2. Duration to Acquire Loan

This question is aiming to obtain view that will justify duration taken to process loan. Long duration means that conditions required so as to obtain loan are long and complicated also can mean non availability of fund for lending, hence difficult to access loan easily and timely. The figure 4.5 below produces results in respect of duration taken to get loan from SACCOS sampled. Findings indicate that majority of the respondents 71% proclaim that it consuming time to get credit besides only 29% proclaim that they get credit within a short period of time. Majority of respondents claims that loans arrived late because loan offered depend on clients' deposits and loan payback and not due to complicated procedure and conditions, this implies that if deposits were low or some member delay to return the credit on time they have direct impacts on time taken to acquire loan. In addition it implies that SACCOS depend on clients' savings.

Figure 4.5 Duration to Acquire Loan

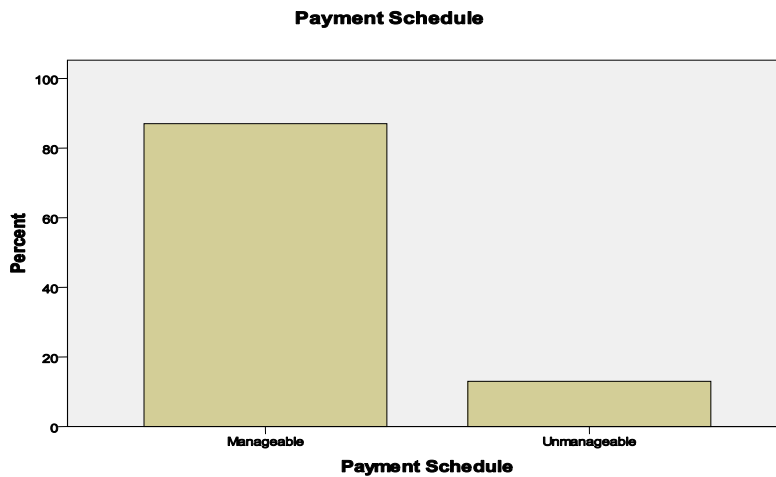


Source: Field Data 2013

4.3.3.1.3. Loan Repayment Schedule

Loan condition includes repayments arrangement of principle and interest. If repayment is within very short period of time, the loan will not be convenient to the borrower. This will implies that women will not apply for the loan due to complicated repayment arrangement hence better women livelihood will not be attained. Sampled respondents were asked if loan repayment schedule is manageable or unmanageable. 87% of respondent clarifies that loan repayment were manageable and 13% of all respondents clarify that loan repayment schedule were unmanageable .Figure 4.6 below point out the findings.

Figure 4.6 Loan Repayment Schedule



Source: Field Data 2013

This means that SACCOS gives convenient credit periods to its clients, they chose preferred repayment modes between 1 to 12 months i.e. monthly or weekly. It also confirms the conclusions of Karuma(2011) who observed that when people are given a convenient credit period, they can be able to use their credit/loans well and have plenty time to carry out many investments. Thus showing that people are usually able to access funds through loans since there are not pressurized to pay back.

4.3.3.2 Inferential Statistics Analysis

4.3.3.2.1. Hypothesis Three

The third hypothesis of this study aimed at investigating the impact of SACCOS loan condition on women livelihood and to find out whether the SACCOS loan conditions hinder the growth of business carried by women and hence affect their livelihood. The null hypothesis formulated by the researcher was: There is no significant relationship between SACCOS loan condition and women livelihood and the alternative hypothesis was that there is a significant relationship between SACCOS loan condition and women livelihood. If the null hypothesis is accepted then the alternative hypothesis is rejected and vice versa. The inferential test statistic used by the researcher to test if the data collected indicate the relationship between SACCOS loan condition and Women livelihood is Pearson chi-square coefficient. The Pearson

Chi- Square test on SACCOS loan condition and women livelihood is 16.001 at 4 degree of freedom and is significant at 0.003. This is further verified in table 4.14 below. As a general rule, when the level of significant is less than 0.05 there is a significant relationship. The level of significance computed from SPSS is less than 0.05 hence there is a significant relationship between the SACOSS loan condition and women livelihood. Furthermore, the coefficient of correlation of negative 0.329, in table 4.15 shows that there is a negative relationship between SACCOS loan condition and women livelihood. This means as the SACCOS loan condition strengthen the women livelihood weakened and vice versa.

Basing on the Pearson Chi- square coefficient obtained above, study rejects the null hypothesis and accepts the alternative hypothesis that there is a significant relationship between SACCOS loan condition and women livelihood and the relationship that exists is negative.

Table 4.14 Chi-square test

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	16.001 ^a	4	0.003
Likelihood Ratio	16.484	4	0.002
Linear-by-Linear Association	9.824	1	0.002
N of Valid Cases	100		

a. 2 cells (22.2%) have expected count less than 5. The minimum expected count is 2.27.

Source: Field data, 2013

Table 4.15 Coefficient of correlation

	Value	Asymp. Std. Error ^a	Approx. T ^b	Approx. Sig.
Interval by Interval Pearson's R	-0.329	0.095	-3.300	0.001 ^c
Ordinal by Ordinal Spearman Correlation	-0.330	0.096	-3.316	0.001 ^c
N of Valid Cases	100			

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

c. Based on normal approximation.

Source: Field data, 2013

4.3.4 Other view from respondents.

During the study additional information were obtained from respondents. These additional informations are as discussed below.

4.3.4.1. Motivation to Join SACCOS

Respondents were required to mention the reasons motivated them to join SACCOS. Three reasons mentioned by respondents are as presented in table below. About 30.4 % of all respondents mentioned the accessibility of credit, 21.4% moderate interest rate, 25.5% of all respondents mentioned affordable loan requirements and procedures and 22.7% of respondents mentioned good loan repayment schedule. Multiple responses were applied and the reasons mentioned are presented in Table 4.16

Table 4.16 Motivation to join SACCOS

Responses	Frequency	Percentage
Accessibility of credit	74	30.4
Moderate interest rate	52	21.4
Good loan repayment schedule	55	22.7
Affordable loan requirements and procedures	62	25.5
Total	243	100

Source: Field Data 2013

The findings demonstrate that less complicated conditions from services provider like SACCOS will motivate more people to wish to get services for such kind of institutions. This observed in motivation theory by Taylor were by people tend to be motivated by simple things which concerned with maximizing their economic gain. Consequently due to that reasons it can be concluded that more people join SACCOS and hence contribute to its development.

4.3.4.2. Services Provided by SACCOS

The findings articulate that SACCOS provide both financial services and non financial services.

4.3.4.2.1. Financial Services

The tables 4.17 below describe the financial services provided by SACCOS. Therresults prove that deposits, credits and withdraw are services provided by SACCOS in 100 %.

Table 4.17 Financial Services

Variables	Responses		Total	%Percentage
	Yes	No		
Deposit	100	-	100	100
Credit	100	-	100	100
Withdraw	100	-	100	100

Source: Field Data 2013

4.3.4.2.2. Non financial Services

The intention was to find out if SACCOS provide other services to its members apart from financial services, and results give details that SACCOS provide seminars in different topics to their members as follows entrepreneur skills by 27.9%, 14% leadership skills, 22.2% share owning skills, 16% techniques to discover new investment, 18% how to acquire new market, and 1.9 % of all respondent claims that no other service provided by SACCOS apart from financial services. Multiple responses were used .Table 4.18shorten the results

Table 4.18 Non financial Services

Responses	Frequency	Percentage
Entrepreneur Skills	73	27.9
Leadership Skills	36	14
Share Owning	58	22.2
Techniques to Discover New Investment areas	42	16.0
How to Acquire Market	47	18
No Other Services	05	1.9
Total	261	100

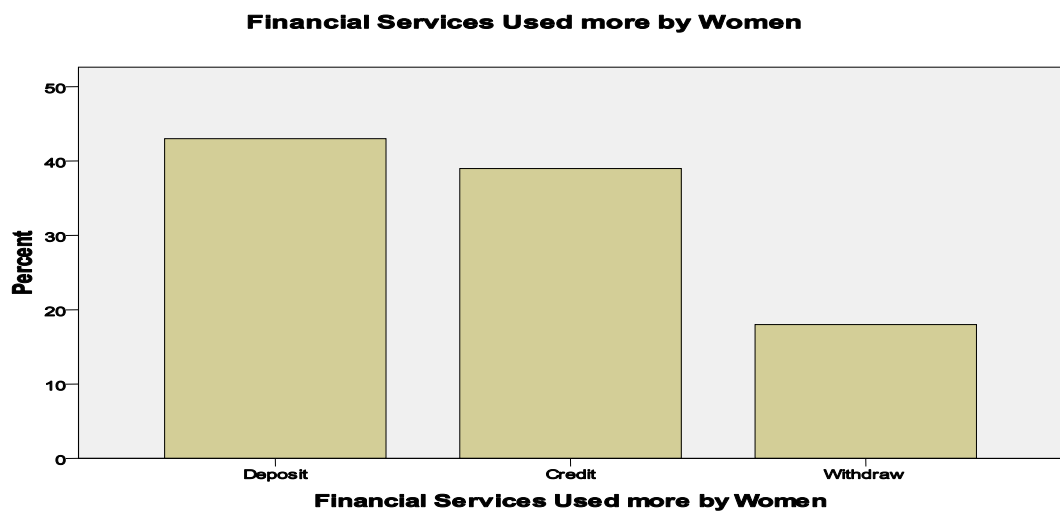
Source: Field Data 2013

The implication here is that SACCOS unlike other financial institution goes beyond in providing non financial services to their members because many people in Tanzania including women lack necessary skills concerning finance and business skills in general, therefore by doing so its help to open up a line of communication between SACCOS and its members for this reason SACCOS get nearer to their members and obtain a chance to discuss business challenges and necessary skills with their clients which will enable clients to succeed in their economic activities.

4.3.4.3. Financial Services used more

Respondents were requested to list the financial service which used more and the results were as follows. The result shows that deposit service is used more followed by credit and then withdraw services.

Figure 4.7 Financial Services used More



Source: Field Data 2013

This express that SACCOS asks for low opening balances to start a savings accounts, moreover SACCOS have active members who use financial services from SACCOS, it also verify that members deposits more in saving account so as to get high loan because SACCOS rent loan to a member according to what she/he saving, during interview one member said that SACCOS rent a member twice of what she/he save. Example if you save 500,000Tsh SACCOS can lend you 1,000,000Tsh thus loan sizes increased depending on the amount saved by individual members. Means high savings means a higher value of loans one can acquire

4.3.4.4 Challenges Facing SACCOS and their Members

The respondents to questionnaire also provide challenges facing both SACCOS as a financial institution and women who are SACCOS members. It is assumed that any activities has its challenges which in one way or another hinder smooth operation of

the activity and sometimes act as stepping stone near success. Multiple responses analysis was used and the results are presented in Tables below shows different challenges faced by SACCOS and their members. Multiple responses were applied

4.3.4.4.1 Results from SACCOS Members

Majority of members declare that they lack bond by (54.2%) and sponsorship by (45.8%). Table 4.19 shorten the findings

Table 4.19 Results from SACCOS Members

Response	Frequency	Percentage
Lack of Sponsorship	49	45.8
Lack of Bonds	58	54.2
Total	107	100

Source: Field Data 2013

Majority of members claim that they lack bond and sponsorship especially when they need to lend high amount of loan, Houses and house plot were mentioned as the kind of bond needed moreover. They claim that their fellows members sometimes they refused to sponsor others since they want to avoid to go into trouble if the person sponsored will fail to pay back the credit in the given time. This implies that, first many members were not able to own high valued assets like house and house plots. Second SACCOS members lack trust among themselves that why they afraid to sponsor each other.

4.3.4.4.2 Results from SACCOS Officials

It was identified from the findings that SACCOS facing a number of challenges. And the results show about (22.5%) of respondent claims that inadequate capital, also (15.0%) of respondent claims lack of loan from banks, as well (17.5%) of respondent states complicated loan requirement, moreover (25.0%) of respondent tells poor deposit rate and (20.0%) of respondent mention delayed loan repay back. Table 4.20 condenses the findings.

Table 4.20 Results from SACCOS Officials

Response	Frequency	Percent
Inadequate Capital to Meet Members	09	22.5
Lack of Loan from Banks	06	15.0
Complicated Loan Requirement from	07	17.5
Poor Deposit Rate	10	25.0
Delayed Loan Repay back	08	20.0
Total	40	100

Source: Field Data 2013

4.3.4.4.1 Inadequate Capital

The findings point up low capital base leading to limited development of SACCOS due to increasing Capital insufficiency. This is because as SACCOS expand in size, the characteristics of loans they require become increasingly hence fail to satisfy they clients (Aryeetey, 1996). Studies on financial markets in Africa have shown that credit markets are segmented and unable to satisfy the existing demand. Credit markets in Africa have mainly been characterized by the inability to satisfy the existing demand for credit, the main reason for this inability is the small size of the resources it controls (Nappon and Huddleston, 1993).

4.3.4.4.2 .Lack of Loan from Banks and Complicated Loan Requirement

The results expose that there is limited capital which SACCOS obtained from banks, because many Banks has complicated loan requirement and high interest rate which hinder SACCOS especial the small ones to access capital from bank. SACCOS believe that if accessed external funding will ease cash flow management and generate more institutional income, moreover the borrowed capital were able to increase their loan portfolios thus will generating more income from interest earned on the loans. In addition, with the increased capital, SACCOS were able to expand their outreach thus attracting new members and retaining the current membership. The results reflect findings reported by Mwakajumlo (2011). It is observed that most of micro finance Institutions can't borrow from commercial banks mainly due to high credit risks associated with lack of collateral and high operating credit administrative costs. Moreover, there is no enough variety of reliable and

competitive financial services providers in the country and this hamper business competitiveness as cost of funds (interest) become unbearable.

4.3.4.4.3 Poor Deposit Rate

Member deposits contribute to the sustainability of SACCOs. A lack of savings is a major block to the growth of SACCOS. It proves that the visited SACCOS were not able to attract adequate savings from their members to meet the high demand for loans and to grow quick. Furthermore it implies that visited SACCOS depend more on member savings.

4.3.4.4.4 Delayed Loan Repay back

The results disclose that sometimes clients delayed to return the loan on time, during interview SACCOS officials claims that many clients fail to return the loan on time due to multiple loan taking done by their members although there are other reasons like poor business turnover. One client can join more than one SACCOS and borrow money from all SACCOS as the result fail to return the loan on time. This implies that SACCOS fail to meet credit needs of their clients hence clients seek out other sources for credit. Our findings are reliable with previous studies done by Mpogole, Mwaungulu, Mlasu and Lubawa (2012) that multiple borrowing among the clients increases inability to repay back loan on time.

CHAPTER FIVE

SUMMURY, CONCLUSION AND POLICY IMPLEMENTATION

5.1. Introduction

The study had the purpose of assessing the impacts of SACCOS development and women livelihood in Tanzania. Tandale and Kimara Catholic Church SACCOS in Kinondoni Municipal council Dar es Salaam were observed. A field survey was conducted and data were collected using a structured questionnaire and unstructured interview. A total of 100 respondents were involved. The study uses descriptive and inferential statistics in analysis of data collected.

5.2. Summary of the Study

The context of women in developing countries including Tanzania is well established. Development of SACCOS creates economic opportunities to majority of women in Tanzania. It was discovered that, number of women joining SACCOS were increased rapidly because of motivation factors which include; accessibility of credit, moderate interest rate, simple procedures and easy requirement to join SACCOS and good loan repayment schedule. Both financial and non financial services provided by SACCOS contribute as catalyst of change to women livelihood.

The study reveal that there is relationship between SACCOS development and women livelihood, that is there is relationship between women livelihood and loan provided by SACCOS, interest charged by SACCOS and SACCOS loan condition. The study reveal that there is positive relationship between loan provided by SACCOS and women livelihood, that mean that if SACCOS provide loan that suffice their business needs the women livelihood will be more better. Also the study reveal that there is negative relationship between interest charged by SACCOS and women livelihood that mean that the if the interest charged by SACCOS decreases will lead to more better women livelihood as it will reduce operation expenses of their business likewise the study reveal that there is negative relationship between

SACCOS loan condition and women livelihood, this means that when the conditions required so as to obtain loan are less tight will lead to more better women livelihood.

SACCOS have helped to improve women livelihood, through credit received women were capable to start new economic activities and expand the existing ones, women were engage in different economic activities like business, livestock and agriculture activities. More over through different entrepreneur skills and business skills which women received from SACCOS facilitate them to improve their economic activities and therefore the average income of women has relatively increased hence reduce dependent ration among women which enable them to meet basics needs for themselves and their family members. The economic activities was found to be source of self employment to most of women especially those with low education i.e. primary and secondary education who previous were unemployed. Furthermore women's accesses to credit from SACCOS were helped women to increase possibility of owning asset holdings their own names.

Despite remarkable achievement, the finding reveals challenges facing SACCOS and their members. Challenges facing women SACCOS members are lack of bonds and sponsorship while challenges facing SACCOS as institution are like poor deposits rate from members, delayed loan payment, lack of loan from banks and difficult loan requirement from banks, as well as insufficient capital to meet members requirements.

5.3. Policy Implementation

The government sees SACCOS as an essential means for the attainment of development goals. People working together can resolve problems that cannot be solved by individuals. Therefore government and other organization can raise money for SACCOS in agreements that the SACCOS will stay independent, more the government should create good environment which will assure the expansion of SACCOS especially in rural areas so as to enable members of rural societies especially women to have access to credit hence more opportunity to improve their livelihood. In order to do so the Government through social workers in all districts

should encourage the development of SACCOS in all areas by providing up technical support this will facilitate people to discover the importance of SACCOS towards individual and society development.

5.4 Conclusion and Recommendation

5.4.1. Conclusion

The study examines the impacts of SACCOS development and women livelihood. SACCOS have played an important role as financial services providers in Tanzania. The study reveal that there is positive relationship between the amount of loan provided by SACCOS and women livelihood that means as the amount of loan provided by SACCOS increase the women livelihood increase as well. Also there is negative relationship between interests charged by SACCOS, SACCOS loan condition and women livelihood, that means as interest rate decreases and SACCOS loan conditions loosened the women livelihood will strengthening. Furthermore the study shows that SACCOS helped women to get ability to engage in different economic activities,helpwomen to improve their Business and other economic activities as were found to be source of self employment to the majority of women especially who previous were unemployed. With access to microfinance services women can set up their own businesses (Steele et al., 1998;Wrigley-Asante, 2011) and consequently improve their livelihood.

The study finds out that, women joining SACCOS so as to get credit which can be used to expand the existing economic activities or to establish the new ones. More over majority of women join SACCOS because of uncomplicated procedures and requirement of joining SACCOS, the results reveals that SACCOS has enabled women to improve their life and social well being. Furthermore, the findings show that there is a significant relationship between SACCOS development and women livelihood,As the results indicate SACCOS creates the opportunity for women to develop various economic activities which increases their income whichsupport theirfamilies.

5.4.2.Recommendation

In order to improve women livelihood we recommend that SACCOS;

- (i) Should provide adequate loans to their members so as to meet their requirements.
- (ii) SACCOS should come up with more techniques to attract members to save more in SACCOS.
- (iii) SACCO should expand kind of sponsorship during loan taking from among SACCOS members to other kind of sponsor outside from SACCOS members
- (iv) As for the banks should provide credit to SACCOS with minimum conditions
- (v) There is need to create more awareness among the people on the importance of joining SACCOS and the benefits accruing.
- (vi) SACCOS loan condition so as to obtain loan should be managed by most members also the interest should be affordable.

5.5. Areas for further Study

Having gone through the research process from the beginning to the end, the following areas have being identified for further studies, since the study was limited only in two SACCOS in Kinondoni district in dare s salaam, although the finding from this SACCOS gives some important insights on the impacts of SACCOS towards women livelihood.

- (i) There is a need to conduct a similar study in other SACCOS in Tanzania so as to discover the entire impacts of SACCOS and women livelihood and for the purpose of generalizing the findings.
- (ii) Research on comparative study on the impacts of SACCOS and VIKOBA to women livelihood.
- (iii) Research on the Quality of Services provided by SACCOS in Improving Member's livelihood
- (iv) Research on the Effects of the Banks contribution to SACCOS expansion.
- (v) To assesses the importance of share owning to individual and SACCOS development.

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APPENDENCES

Appendix 1: Questionnaire to be filed out by SACCOS Officials

Dear respondent, your kindly requested to answer the set of questions below giving relevant information for the title “SACCO’s development and women livelihood: A Case of Kinondoni district Dar es Salaam”. They are purely intended for academic purposes from Mzumbe University. Any inconveniences that may occur are highly re graded

PART I Personal Particular

- a) Name of SACCOS.....
- b) Your Level of Education.....
- c) Male/ Female.....
- d) Position
- e) Working experience.....

PART II Questions

- 1. How many members are severed by these SACCOS? _____
- 2. How many members are women? _____
- 3. Do you think number of women who join SACCOS is increasing?
 - (i) Yes ()
 - (ii) No ()

What are the general objectives of SACCOS?

.....
.....
.....

4. What are the roles of SACCOS to develop women livelihood?
- (i)
 - (ii)
 - (iii)
 - (iv)

5. What factors do you think influence women's to join SACCOS? (put a tick to appropriate answer/s).

- (i) Availability of credit ()
 - (ii) Uncomplicated loan requirements ()
 - (iii) low interest rate ()
 - (iv) Reasonable loan repayment schedule ()
 - (v) Others(specify)
-
-

6. Which service/s is frequently used by women from the SACCOS?

- (i) Saving ()
 - (ii) Withdraw ()
 - (iii) Loans ()
 - (iv) Others(specify)
-
-

7. What SACCOS do as the strategies to facilitate appropriate use of credit taken by women?

.....

.....

.....

8. Do you think the credit that you offer women help them to improve their livelihood?

(i) . Yes ()

(ii) .No ()

Give reasons to your respond in above

.....
.....

9. What are the loan taking requirements and regulations?

.....
.....
.....

10. What are the categories of loans offered?

- (i)
- (ii)
- (iii)
- (iv)

11. Which category most of women rent? (.....)

12. What the rate of interest is charged for loan provided (.....)

13. What loan conditions that the applicant should fulfill so as to be given a loan?

- (i)
- (ii)
- (iii)
- (iv)

14. What non-financial services can members access from SACCOS?
- (i)
 - (ii)
 - (iii)
 - (iv)
15. What problems does SACCOS encounter in provision of its services?
- (i)
 - (ii)
 - (iii)
 - (iv)
16. List what you would like the government of Tanzania to do that will help to solve various problems which hinder SACCO's development?
- (i)
 - (ii)
 - (iii)
 - (iv)
17. Did you encounter any barrier/s in SACCO's operation?
- (i) Yes ()
 - (ii) No ()
18. If yes, what are the barriers?
- (i)
 - (ii)
 - (iii)
 - (iv)

19. What are your recommend for smooth operation of SACCOS?
- (i)
- (ii)
- (iii)
- (iv)
20. To what extent do you believe that loan provided by SACCOS contribute to better women livelihood.
- (i) Greater extent ()
- (ii) Great extent ()
- (iii) Moderate extent ()
- (iv) Small extent ()
- (v) Smaller extent ()
21. To what extent do you believe that SACCOS loan conditions hinder women from access of loan?
- (i) Greater extent ()
- (ii) Great extent ()
- (iii) Moderate extent ()
- (iv) Small extent ()
- (v) Smaller extent ()
22. To what extent do you believe that interest rate charged by SACCOS affect the women livelihood?
- (i) Greater extent ()
- (ii) Great extent ()
- (iii) Moderate extent ()
- (iv) Small extent ()
- (v) Smaller extent ()

23. To what extent do you believe that SACCOS has positive impact to women livelihood?

- (i) Greater extent ()
- (ii) Great extent ()
- (iii) Moderate extent ()
- (iv) Small extent ()
- (v) Smaller extent ()

Appendix 2: Questionnaire to be filed out by women SACCOS members.

Dear respondent, your kindly requested to answer the set of questions below giving relevant information for the title “SACCO’s development and women livelihood: A Case of Kinondoni district Dar es Salaam”. They are purely intended for academic purposes from Mzumbe University. Any inconveniences that may occur are highly re graded

PART I Personal Particular

- a) Age ... i) 20- 30 [] ii) 31-40 [] iii)41-50 [] iv)51-60 []
- b) Level of education
- c) Marital statusi) Married [] ii) Single [] iii) Divorced []
iv)Widowed []

PART II Qestions

- 1. What motivate you to join in SACCOs?
.....
.....
- 2. For how long have you been a SACCOs Member?
- 3. What service/s are you getting from SACCOS?
.....
.....
.....
- 4. What are the uses of credit you get from SACCOS?
.....
.....

5. What are the economic activities do you engaged with?
.....
.....

6. Does the credit which you obtain from SACCOS help you to improve your economic activities?
(i) Yes ()
(ii) NO ()

Give explanation to your response above
.....
.....

7. Did you encounter any challenge/s in getting services from SACCOS?
(i) Yes ()
(ii) No ()

If yes, what are the challenges?
.....
.....
.....

8. Since you join SACCOS, how do you see your livelihood?
(i) Improved. ()
(ii) Worsened. ()
(iii) Normal. ()

9. What are your views on SACCO's procedures on membership and loan taking?
(i) Easy ()
(ii) Not easy ()

10. Apart from financial aspect, are there any skills and knowledge that you feel you have gained through SACCO's membership?

.....
.....
.....

11. Do you think your membership to SACCOS has facilitated your economic wellbeing?

- (i) yes ()
- (ii) No ()

Give explanations to your response in above

.....
.....

12. To what extent do you believe that loan provided by SACCOS contribute to better women livelihood.

- (i) Greater extent ()
- (ii) Great extent ()
- (iii) Moderate extent ()
- (iv) Small extent ()
- (v) Smaller extent ()

13. To what extent do you believe that SACCOS loan conditions hinder women from access of loan?

- (i) Greater extent ()
- (ii) Great extent ()
- (iii) Moderate extent ()
- (iv) Small extent ()
- (v) Smaller extent ()

14. To what extent do you believe that interest rate charged by SACCOS affect the women livelihood?
- (i) Greater extent ()
 - (ii) Great extent ()
 - (iii) Moderate extent ()
 - (iv) Small extent ()
 - (v) Smaller extent ()
15. To what extent do you believe that the interest charged by SACCOS is high?
- (i) Greater extent ()
 - (ii) Great extent ()
 - (iii) Moderate extent ()
 - (iv) Small extent ()
 - (v) Smaller extent ()
16. To what extent do you believe that your livelihood improved due to SACCOS development?
- (i) Greater extent ()
 - (ii) Great extent ()
 - (iii) Moderate extent ()
 - (iv) Small extent ()
 - (v) Smaller extent ()
17. The amount of loan you receive from your SACCOS rank between.
- (i) 0 – 100,000Tsh ()
 - (ii) 100,000 – 300,000Tsh ()
 - (iii) 300,000 – 500,000Tsh ()
 - (iv) 500,000 – 1000,000Tsh ()
 - (v) 1,000,000 – 3000,000Tsh ()
 - (vi) 3000,000 – 5,000,000Tsh ()
 - (vii) Above 5,000,000Tsh ()

18. To what extent do you believe that the loan you obtain from SACCOS suffice your business?
- (i) Greater extent ()
 - (ii) Great extent ()
 - (iii) Moderate extent ()
 - (iv) Small extent ()
 - (v) Smaller extent ()
19. To what extent do you believe that after obtaining loan from SACCOS your income increases?
- (i) Greater extent ()
 - (ii) Great extent ()
 - (iii) Moderate extent ()
 - (iv) Small extent ()
 - (v) Smaller extent ()
20. To what extent do you believe that after obtaining loan from SACCOS you contribution to family basic needs increases?
- (i) Greater extent ()
 - (ii) Great extent ()
 - (iii) Moderate extent ()
 - (iv) Small extent ()
 - (v) Smaller extent ()
21. To what extent do you believe that after obtaining loan from SACCOS dependent to family relative decreases?
- (i) Greater extent ()
 - (ii) Great extent ()
 - (iii) Moderate extent ()
 - (iv) Small extent ()
 - (v) Smaller extent ()

22. To what extent do you believe that after obtaining loan from SACCOS you manage to own your own physical resources?

(i) Greater extent ()

(ii) Great extent ()

(iii) Moderate extent ()

(iv) Small extent ()

(v) Smaller extent ()

23. To what extent do you believe that after obtaining loan from SACCOS you manage to establish or expand your business?

(i) Greater extent ()

(ii) Great extent ()

(iii) Moderate extent ()

(iv) Small extent ()

(v) Smaller extent ()