

**Members' Compliance and Performance of the Savings and Credit Co-operative Societies in Tanzania  
A Case of Kiwira SACCOs in Rungwe District**

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The main objective of this research was to assess the relationship between member compliance and SACCOs' performance. Specifically, the study examined members' compliance with SACCOS rules and regulations, determined the influence of members' socioeconomic characteristics on the compliance with the rules and regulations and lastly examined the relationship between members' compliance with the rules and regulations and performance of the SACCOs. The study was conducted at Kiwira SACCOs and employed descriptive research design. A sample size of 60 respondents was selected through simple random sampling. Qualitative data were collected through closed and open-ended questionnaires and interview. Data were analyzed using SPSS to compute descriptive including cross-tabulation. The findings showed that, members' compliance was not good, especially for timely payment of loans, buying minimum shares and paying annual membership fee. Gender, age and educational level had significant influence on member's compliance with rules and regulations. Performance of SACCOs was not good in terms of providing training and education, follow up of the loan. Also, there was a positive relationship between rules and regulations and the performance of the SACCOs in terms of shares, savings and loan advanced. The study recommended provision of training and education to members, credit committee to make follow up to all who take loans and SACCOs management to glue rules and regulations on notes board so as to increase member awareness and hence increase compliance and performance the Kiwira SACCOs,