

**Participation of Rural Women in Savings and Credit Co-operative Societies and its Implication to Household Livelihood in Tanzania**  
**A Case of Moshi Rural District**  
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This study was focused on assessing the participation of rural women in Savings and Credit Co-operative Societies and its implication to household livelihood. Specifically, the study intended to identify the enrolment of rural women in SACCOs at membership, governance and managerial level, the level of awareness on services offered, benefits gained by rural women through accessing services offered and the challenges hindering participation of rural in SACCOs. Data was collected through survey, documentary review, interview guide and focus group discussion. Quantitative data was analyzed using multiple regression analysis and Pearson correlation coefficient analysis was used to test independent and dependent variables. The quantitative data was analyzed using Statistical Package for Social Sciences. The findings revealed that women enrolment in SACCOs at different levels is still very low due to illiteracy, gender barriers, lack of information and poor perception, lack of skills and education. On the part of women participation in financial co-operatives services, women have benefited in different aspects of livelihood enabling them to establish /expanding businesses, assisting in on farm activities, improving social status, improving family status, paying school fees, serving other loans, buying household items, acquiring land/house and facilitating social events. It was also revealed that financial co-operative members are aware of services offered in SACCOs such as deposits, savings, loan procedures and management. and financial and entrepreneurial training and education though they are hindered by unfavorable loan access conditions for women such as interest charged, collaterals, Low or inability to have savings due to low income as a result of lack of an economic base, Illiteracy, lack of information, awareness and training in general, Difficult membership criteria, low understanding of services offered by SACCOs, low motivation to join SACCOs due to traditions, male counterparts support and multiple members.