

**Contribution of Savings and Credit Co-operative Societies in the Growth of Women
Food Vendors in Mufindi Town, Tanzania**

By

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The study examined SACCOs contribution onto the growth of the women food vendors business. Specific objectives of the study were to examine types of services offered in the SACCOs, assess the contribution of services to the growth of women food vendors, to examine the relationship between the SACCOs services and the growth of women food vendors and to examine challenges facing women food vendors in accessing loan from the SACCOs. A case study design was used whereby a total of 97 respondents were involved in the study from Faraja and Mafinga SACCOS in Mufindi town. Data were collected using questionnaire, interview and documentary reviews, data were analyzed using descriptive statistics, gross margin analysis, prior and after analysis, regression analysis and Chi-square. Study found that SACCOS provided services like loan, saving and training and those services have contributed much to the growth of women food vendors business, the findings showed that loan and training had significant contribution to growth of women food vendors business. Furthermore, it was found that there was a statistical significant relationship between SACCOs' services and growth of women food vendors as the P-value < 0.05. The study also found that interest rate, lack of collateral and long process of acquiring loan were the challenges facing women food vendors in accessing loan from SACCOs. The study concluded that SACCOs had a positive impact on the growth of women food vendors due to the fact that after joining SACCOs their profit and capital also grew compared to the situation before joining the SACCOs. The study recommends that SACCOs should design a mechanism to build their own lending capacity in order to improve their interest rate without depending on external funds.