

**Contribution of Savings and Credit Co-operative Societies Towards Improving
Members' Livelihood Outcomes
Experience from Mufindi and Kilolo Districts
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The motive behind the study was to assess the Contribution of Savings and Credit Cooperative Societies towards improving members Livelihood outcomes in Mufindi and Kilolo districts. The study uses a case study of Mazombe and Faraja SACCOs. The specific objectives were to; examine Contributions of SACCOs to Social-economic improvement of members livelihood outcomes, assess the Challenges Facing Mufindi and Kilolo districts on improvement of members livelihood outcomes, to determine the benefit received by member through involvement in SACCOs. The researcher used Cross-sectional researcher design, simple random sampling was used to select 90 respondents (members) and purposive sampling was used to selecting 5 key informants, where both primary and secondary data sources were collected. The study used descriptive statistics, t-test and logistic regression analysis to assess the contribution of savings and credit co-operatives societies towards improving Mufindi and Kilolo districts members livelihoods. The data was presented in the form of tables and figures. The study noted that 73.5% of society members ($P < 0.01$) realized the improvement of their livelihood on education and health, physical assets, crop yields and business capital was due to SACCOs services. The study registered the increase of 50% to 200% of minimum and maximum value of the impacts variables after SACCOS services have been used and the study noted that the high impacts on development and low poverty rate for SACCOs members. The study concluded that for the success of SACCOs in improving the community member livelihood. Study recommended that society to engage in SACCOs activity so as to improve their economic condition as well as livelihood on their areas, also members and staffs to be given training, and adequate resources to improve performance of SACCOs.