

**Contribution of Micro-Credit in Improvement of Women Economic Livelihood: The Case of Tumaini and Ndurumo SACCOs in Mwangi District**

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The study intended to examine the contribution of micro-credit in improvement of women's economic livelihood. A total of 74 respondents were selected as sample by using stratified, simple random and purposive sampling. The study used documentary review, questionnaires, personal interviews and focus group discussion to obtain primary and secondary information. As for the nature of the business run by women, the study showed selling crops, retail shops and second-hand clothes as the most preferred types of business activities by the respondents in the study area were. About financing of women's income generating activities, findings revealed that majority of the respondents were satisfied by the loan given to them. Basing on the benefits of microcredit to women livelihood, findings showed that women who accessed loan and use it in a proper way were able to improve their livelihood by improving their income, supporting children's education and buying house equipment. About challenges facing women during application and management of credit, findings revealed inability of accessing loan on time, shortage of credit guarantors, corruption, failure to get instalment on time, loss in business, and misuse of credit. The study recommends on more savings, provision of training, self guarantor ship in groups and uplifting the capital of the SACCOs. The area for further study included SACCOs' autonomy and member's democracy in order to solve challenges facing majority of the members in the study area.