

**Savings and Credit Co-operative Societies and Women Entrepreneurship Development
A Case Study of Umoja SACCOs in Moshi Rural in Moshi District**

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The study sets out to examine the role of Savings and Credit Co-operative Societies (SACCOs) to the development of women entrepreneurship. To achieve the set of study objectives, the study used a sample size of 50, whereby 46 respondents were women entrepreneurs from SACCOs, while three respondents were officials from SACCOs, and one respondent was a district co-operative officer. The study employed both simple random and purposive sampling techniques which enhanced the collection of data from the field by using interviews with open and close ended questions, as well as documentary review. Simple random was used to select women entrepreneurs from the SACCOs for the study while purposive sampling was used to select SACCOs officials and district cooperative owners. Both quantitative and qualitative data were collected. Quantitative data were computerized and analysed using descriptive data analysis whereby data were presented in percentage, figures and charts; however, SPSS and Microsoft Excel were employed to manage data. While qualitative data analysed and manipulated manually using the content analysis method. The study concludes that SACCOs have empowered women economically and made positive changes to the economic development of women, although at a moderate level, by accelerating their positioning and participation in supporting the development of entrepreneurs.