

**CONTRIBUTION OF SAVING AND CREDIT COOPERATIVES TO
WOMEN DEVELOPMENT AND POVERTY ERADICATION IN TANGA
CITY COUNCIL: A CASE OF TANGAMANO, MUWASITA AND SERONI
SACCOs**

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT FOR THE
REQUIREMENTS FOR THE DEGREE OF MASTER OF BUSINESS
ADMINISTRATION IN THE OPENUNIVERSITY OF TANZANIA**

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CERTIFICATION

This is to certify that I have gone through the research report (dissertation) for Gloria Gasper titled “Contribution of Savings and Credit Cooperatives to Women Development and Poverty Eradication in Tanga City Council: The Case of Tangamano, Muwasita and Seroni SACCOs” and found it in an acceptable form for the partial fulfilment of the requirements for the award of MASTER OF BUSINESS ADMINISTRATION (MBA) of the Open University of Tanzania.

.....

Dr.Salum S. Mohamed

Date:

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DEDICATION

I would like to dedicate this research work to my husband Reginald M. Lyimo for his tireless support from start to end of this research work.

Also to my parents for their love and prayers that make me health and strong during the whole period of research.

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I wish to register my sincere appreciation to my supervisor, Dr. Salum S. Mohamed for his support during the period of research. He spent a lot of time to correct grammar errors, assisting me in research technical issues and guide me to successfully finish this research report.

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ABSTRACT

The aim of this research was to find out the contribution of SACCOs to women development and poverty eradication in Tanga City Council, a case of Tangamano, Muwasita and Seroni SACCOs. The researcher concentrated in finding facts about presence and involvement of women in SACCOs activities for their development and poverty eradication as well. Data for the research was collected by unstructured interview, questionnaire and observation. Data collected was analyzed qualitatively by making use of content analysis and were presented by using percentages and figures. Results of the study show that SACCOs have notable contribution to women in Tanga City Council. Through loans offered by SACCOs women in SACCOs are in good position to bring about their development and ultimately eradicate poverty. Women who are board members are involved in decision making thus creating opportunity for women to grow in terms of leadership. The researcher recommended that the Government, Cooperative support institutions as well as SACCOs should direct more efforts in providing cooperative and entrepreneurship education to members for them to effectively use loans obtained from SACCOs. SACCOs members have to consider the possibility of spending large percent of loans to income generating activities.

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LIST OF ABBREVIATIONS

AGM	Annual General Meeting
AIDS	Acquired Immunodeficiency Syndrome
CAPSCU	Centre for Advancement of Postgraduate Studies and Research in Engineering Sciences; Faculty of Engineering
CASCO	Cooperative Audit and Supervision Corporation
CRDB	Cooperative and Rural Development Bank
CRMP	Cooperative Reform and Modernization Program
FAO	Food and Agriculture Organization
HIV	Human Immunodeficiency Virus
ICA	International Cooperative Alliance
IGA	Income Generating Activities
ILO	International Labour Organization
MDG	Millennium Development Goals
MKUKUTA	MkakatiwaKukuzaUchuminaKupunguzaUmaskini Tanzania
MUCCOBS	Moshi University of Cooperative and Business Studies
MUSCCO	Malawi Union of Savings and Credit Cooperative
NGO's	Non-Governmental Organizations
NMB	National Microfinance Bank
PRSP	Poverty Reduction Strategy Paper
REPOA	Research on Poverty Alleviation
SACCOs	Savings and Credit Cooperatives
SCCULT	Savings and Credit Cooperative Union League of Tanzania

	Limited
SIDO	Small Industries Development Organization
TFC	Tanzania Federation of Cooperatives
TPA	Tanzania Ports Authority
UN	United Nations
USA	United States of America
USD	United States Dollar
URT	United Republic of Tanzania
WP-SCE	Working Paper on Social and Cooperative Entrepreneurship

CHAPTER ONE

1.0 INTRODUCTION

1.1 Background to the Problem

SACCOs is a product of Cooperative activities that existed since 1925. Initially, cooperatives were formed to enable peasant to capture at least part of the trade profit crops, such as coffee and later cotton (Maghimbi, 2010). Cooperatives continued to exist to the period after independence but slowly getting down in terms of performance. In 1982, the Government decided to re-introduce them but still their performances were poor to the tune of been liquidated or gone under receivership (Maghimbi, 2010). Since 1980's SACCOs have grown rapidly and they have remained stable and leading type of cooperative in terms of numbers and members (Maghimbi, 2010).

SACCOs operate under the Cooperative Societies Act (2003) and Banking and Financial Institutions Act (2006) as financial intermediaries. Support institutions include governmental institutions, cooperative institutions, donors and NGO,S. Government institution include; Ministry of Agriculture, Food Security and Cooperatives under Cooperative Development Department, Local Government Authorities under District Cooperative Officer, MUCCOBS, CASCO and SIDO. Cooperative institutions include TFC and SCCULT (Maghimbi, 2010). Structure of SACCOs must adhere to the provisions of The Cooperative Act (2003); Cooperative Policy and SACCOs Regulation (2004). At least 1/3 of members should be women. This is to say there must be gender equity. Equity relates to fairness and not necessarily that men should be equal to women in terms of numbers. There should

be no restriction for women to join. Women should be given priority at management and leadership levels meaning that top management level and leadership should not be composed of men only. Women should be considered in loan disbursement and amount of loan taken by a member will always depend on savings. There is no gender in giving loans to members.

The Cooperative Societies Act (2003) provided the basis for the development of SACCOs as private-owned and equity based institutions and defined cooperative society as an association of persons who have voluntarily joined together for the purpose of achieving a common need through the formation of a democratically controlled organization and who make equitable contribution to the capital required for the formation of such organization and who accept the risks and the benefits of the undertaking in which they actively participate.

SACCOs definition buy the whole idea of cooperative society and add the words Savings and Credit meaning that SACCOs are formed basically to accept savings and provide credit whenever there is a need. These are autonomous association of persons united voluntarily to meet their common economic and social needs through jointly owned and democratic controlled enterprise or business (Mikwamba, 2004). SACCOs play crucial roles of capacity building, improving literacy, advocacy participation and information sharing. Tanzania SACCOs formation is closely linked with Financial Sector Reforms that took place 1990's. These reforms paved a way for the release of National Microfinance Policy, 2003 that gave room for cooperation to grow in rural as well as urban areas. Members of SACCOs at given point of

setting depend on economic or social interactions. In most cases SACCOs are formed by members who know each other at work place or business centers.

With exception to women affiliated SACCOs, in many areas especially at work places men are large in numbers as compared to women. Sacco's financial related activities are mostly supported by financial and non-institutions like NMB, CRDB, Akiba Commercial Bank and Tanzania Postal Bank. Others are regional development banks like Dar es salaam Community Bank, Mwangi Community Bank, Mbinga Community Bank etc.

Women development is a common phenomenon in developing countries especially in Africa and Tanzania at large. Development is all about advancing from one stage of economic or technological situation to another. As such, women development relates to advancement of women from low economic or technological stage to a higher one. In recent years Tanzania has embarked on Economic liberation policies which pave a way to growth of cooperative societies specifically SACCOs in many areas of the country including Tanga City Council. The Cooperative Societies Act (2003), and Cooperative policy encourage gender equity in formation and management/leadership of SACCOs. At least one third (1/3) of a cooperative members must be women and at top management and leadership levels women are given priority. This is to encourage women to join and lead SACCOs because the impact is well known that whatever benefit obtained will be trickle down to their families and the nation at large. The ultimate goal is women development, ending the era of women as disadvantaged group almost in all economic activities including

SACCOs.

With regard to poverty alleviation, the goal is to halve the level of poverty by 2015. Other goals are intimately connected with poverty and it is difficult to imagine solving one without simultaneously attempting to solve all the others (Birchall, 2003). Cooperative has confirmed to be an effective and powerful tool for poverty alleviation. International organizations like ILO, ICA and World Bank advocate to this. The ILO cooperative division together with The ICA is doing a lot to reduce the level of poverty through education, technical and financial support. World Bank supports poverty reduction strategies technically and financially in many countries and has come up with five principles underlying poverty reduction strategies as elaborated below.

The work has to be country driven, so that it results in real action on the ground that is appropriate to the local context. It has to be result-oriented, so that it is not measured merely by the amount of inputs used to but by its effects on the poor. It has to be comprehensive in recognizing the multidimensional nature of poverty. It has to be partnership-oriented; involving the coordinated participation of development partners whose work will also be more and more aligned towards PRSPs. Lastly, World Bank sees development as a process of societal transformation, and so expects the reduction of poverty to be a long-term project (Birchall, 2003).

1.2 Statement of the Research Problem

For the past two decades, the Government of Tanzania has taken initiatives to reform and support the formation of SACCOs in rural as well as urban areas. The enactment

of The Cooperative Societies Act No. 5 of 1991, followed by the Cooperative Policy in 1997, the National Microfinance Policy 2001 and Savings and Credit Societies Regulations, 2004 provided a room for cooperatives to grow and gain acceptance. In his presentation paper Sizya (2001) points out that, the cooperative movement has been reforming following the enactment of The Cooperative Societies Act No. 5 in 1991. This is due to the fact that, the Act provides a room for liberalization of the cooperatives thus giving a room for non-financial institutions like SACCOs to breed and gain stability.

Studies have been made in different areas, rural and urban to identify the contribution of SACCOs to development and poverty reduction. Studies by Delveltere et al, (2008), Mwakajumilo (2011) and Wanyama et al, (2008) have mentioned employment, capital mobilization and improved standard of living as main contribution of cooperatives to members and eventually contribute to poverty alleviation. A study by Majurin (2012) revealed that with exception to women affiliated SACCOs others are dominated by men, women are estimated to represent between 30 to 42 percent of cooperative members. In Tanga region a related study was done by Makombe et al, 1999 on Credit Schemes and Women Empowerment for poverty Alleviation. Districts covered include; Handeni, Korogwe, Lushoto and Muheza. The study revealed that credit schemes contribute to improved gender relations, higher income and eventually poverty alleviation. Tanga city council was not included in this study.

Though there is no limit for women to join SACCOs, as the Cooperative Policy encourage the same, but participation of women in SACCOs is lower as compared to

men. Women are left behind not only in terms of membership but also leadership positions. The CRMP (2005-2015) ensure that women play a greater role in cooperative activities so that cooperatives are truly member driven democratic institutions, and in deed this is important for sustainable cooperative development.

These facts give rise to my research problem that, despite the efforts made by the government to put in place favorable legal and political environment to support women participation in SACCOs their contribution to women development especially in Tanga City Council is not sufficiently documented.

This study has assessed the contribution of SACCOs to women development and Poverty Eradication in Tanga City Council: A case of Tangamano, Muwasita and Seroni SACCOs.

1.3 Research Objectives

1.3.1 General Objective

The general objective of the study was to assess the contribution of SACCOs to women development and poverty eradication in Tanga City Council, a case of Tangamano, Muwasita and Seroni SACCOs.

1.3.2 Specific Objectives

To asses status of women in terms of SACCOs membership and involvement decision making.

- i. To examine loan categories offered by SACCOs to their members.
- ii. To scrutinize use of loans and benefits obtained by SACCOs members in

connection with loans offered and interactions among them.

- iii. To determine relationship between SACCOs benefits and women development.

1.4 Research Questions

- i. What is the status of women in terms of SACCOs membership and involvement in decision making?
- ii. Which categories of loans are offered by SACCOs to their members?
- iii. What are the uses of loans and benefits obtained by SACCOs members in connection with loans offered and interactions among them?
- iv. What is the relationship between SACCOs benefits and women development?

1.5 Significance of the Study

This study will be source of knowledge to academicians, practitioners, SACCOs members and the public in general. It will also be useful source of information and knowledge to policy makers who wish to transform the performance of SACCOs in this country. Moreover, the study will sharpen our understanding of what products and services offered by SACCOs and how beneficial they are for Tanzanians in urban areas and for women development.

1.6 Scope of the Study

The study was conducted in three SACCOs namely Tangamano, Seroni and Muwasita. All these are based in Tanga City Council with members from private to

public sectors, employed and entrepreneurs. Data collected from SACCOs with regard to membership and loans start from 2006 to 2012.

1.7 Organization of the Study

The study is organized in five chapters. Chapter one is about introduction, problem statement, research objectives and questions, significance and scope of the study. Chapter two presents literature review while chapter three covers research methodology. Chapter four presents findings, analysis and discussion while chapter five is about summary, conclusion and recommendations.

CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 Introduction

Under this chapter the researcher reviewed different literatures including theoretical and empirical ones. In a nutshell, the following will be included; definition of concepts, elements or variables, theoretical analysis and empirical analysis. Theoretical framework will be drawn and variables within will be discussed.

2.2 Conceptual Definitions

2.2.1 Poverty Eradication

UN defined poverty in a simple way that, it is whether households or individuals have enough resources or abilities today to meet their needs and the best way of measuring this is by setting an income threshold below which people are poor like the UN measure of 1USD per day. For decades this has remained to be the measure of poverty in the world.

Poverty is multidimensional, and it includes lack of access to education, health care, clean water and sanitation, and adequate housing. It also includes gender inequality, and a greater likelihood of contracting a deadly disease such as HIV/AIDS or malaria (Birchall, 2003). It is a multi-faceted phenomenon that hinders the satisfaction of basic life requirements. Basic life requirements include; water, shelter, food and clothing. Other fundamentals are education, health, security opportunity and freedom (Wanyama et al, 2008).

2.2.2 Women Development

The constitution of the URT guarantees equality between men and women, and supports their full participation in social, economic and political life. These are promising words from Mother of Laws that give a basis for all other policies, regulations and even international conventions. According to Bellu (2011), development usually means improvement, either in general situation of the system, or in some of its constituent elements. Development can be in different dimensions namely; economic development, human development, sustainable development or territorial development.

2.2.3 Cooperative Societies

A cooperative society is defined by The Cooperative Societies Act, 2003 as an association of persons who have voluntarily joined together for the purpose of achieving a common need through the formation of a democratically controlled organization and who make equitable contributions to the capital required for the formation of such an organization, and who accept the risks and the benefits of the undertaking in which they actively participate.

2.2.4 Cooperative

ICA, 1995 defined cooperative as an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise. This definition together with that of a cooperative society forms the basis of cooperative principles that will be discussed below.

2.2.5 SACCOs

SACCOs is an acronym for Savings and Credit Cooperative Societies. These are informal financial institutions that fill the gap left by formal banks in provision of financial services. In his research paper, Mwakajumilo (2011) wrote that, SACCOs can be one effective alternative to formal bank. They normally give loans with favorable conditions and reduced interest rates. In Tanzania they are governed by The Cooperative Societies Act, 2003 regulated by SACCOs Regulations, 2004. Registrar of Cooperative from the Ministry of Agriculture, Food Security and Cooperatives is the current supervisor of SACCOs. SACCOs have been developed to meet fundamental human need to find a way of saving and borrowing methods without taking risks and without handing over too much power to a money lender (USAID, 2006). Since 1980's SACCOs have grown rapidly and they have remained stable and leading type of cooperative in terms of numbers and members (Maghimbi, 2010).

2.2.6 Savings

Saving means withholding something valuable for future use, it is all about the future, about anticipating and preparing for possible risks and emergencies like a bad harvest, sickness or death; preparing for upcoming events and expenditures i.e. payment of school fees, a marriage, old age, or funeral; or starting a new business or expanding an existing one (FAO, 2002). Saving can be in kind, cash (home or in a bank), or by giving. Saving in kind is when cash is converted through buying to other valuable assets like livestock's, food-grains, jewellery or gold. Saving in cash is necessary to meet day to day expenditures like food, transport and utilities. Saving

at a bank is a safer way of saving accompanied by costs like ledger fees and transaction charges (FAO, 2002).

2.2.7 Credit

There is no clear definition of credit in related field being accounting, finance, trade and commerce. But credit simply means transfer of wealth or resources to an individual in return for future payment that is normally accompanied by interest. A credit is a legal contract where one party receives resource or wealth from another party and promises to repay him on a future date along with interest. In simple terms, a credit is an agreement of postponed payments of goods bought or loan. This definition will be used to define credit in this research paper.

According to Ingham (2004) credit can be in four different forms namely:- Service credit is monthly payments for utilities such as telephone, gas, electricity, and water. These often have to pay a deposit, and you may pay a late charge if your payment is not on time. It can be defined as “money, goods or services provided to an individual in lieu of payment”. Common forms of consumer credit include credit card, store cards, motor (auto) finance, personal loans (installment loans), retail loans (retail installment loans) and mortgages.

Loans can be for small or large amounts and for a few days or several years. Money can be repaid in one lump sum or in several regular payments until the amount you borrowed and the finance charges are paid in full. Loans can be secured or unsecured.

Secured Loans are guaranteed by collateral, which is an item of equal or greater value than the amount. Unsecured loans do not require collateral and are made based on your credit score and ability to repay. Depending on whether loans are secured or unsecured, they fall under three major groups namely; development, education and emergency loans.

Installment credit may be described as buying on time, financing through the store or the easy payment plan. The borrower takes the goods home in exchange for a promise to pay later. Cars, major appliances, and furniture are often purchased this way. Usually contract is signed make a down payment, and agrees to pay the balance with a specified number of equal payments called installments. The finance charges are included in the payments. The item you purchase may be used as security for the loan. It is made for a fixed amount at the time of your application and approval. This type of loan is repaid in fixed monthly payments over a specific period of time. The finance charges are included in the payments. Auto loans and mortgages are examples of installment loans. Credit cards are issued by individual retail stores, banks, or businesses. Using a credit card can be the equivalent of an interest-free loan--if you pay for the use of it in full at the end of each month.

These are the seemingly simple solution to all our problems. You agree a certain amount of credit and you can then spend up to that limit each month. As long as you pay off your debt on time each month, you pay no interest: in fact, you can receive up to 56 days' interest – free credit. If you make a minimum monthly repayment, usually, five per cent and sometimes less, you can spin out what you owe and make

larger lump sum payments when you can afford them.

Moreover, some credit cards offer varieties of 0 per cent finance deals for periods of up to nine months, either on balance transfers or on new purchases too. The danger here is often one of self-discipline, or lack of it: it is very easy to end up with too many cards, transferring debts from one card to the other and spending beyond your means. Minimum payments can mean paying off the debt will take far longer than you imagine. One piece of research suggested that making the minimum payment required by some companies could lead to debt taking more than 20 years to be paid off. Credit cards are perhaps the most common type of personal credit. Unlike installment loans, credit cards allow repeated transactions up to a minimum credit limit also known as your available credit line limit. Each time you charge something, you are borrowing the money until you pay it back. If you decided to pay the money back over time, the credit card company adds finance charges to your account. Each month, you will pay a calculated amount until the borrowed amount is repaid.

2.3 Theoretical Literature Review

Under this section, the researcher concentrated on giving detailed literature about the following; poverty eradication, meaning of SACCOs, duties of registered SACCOs, rights and obligations of SACCOs members, cooperative societies and cooperative models.

2.3.1 Poverty Eradication

Tanzania's PRSP defines poverty to include "income" and "non-income" human development attributes. Income poverty is described to be largely a rural

phenomenon and a factor of subsistence agriculture where the poor are concentrated. In addition to that, poverty has widespread and increasing in urban communities, afflicting more intensely the youth, the elderly and persons in large households and having different impacts between men and women; while female-headed households are not necessarily poorer than male-headed households, women are generally perceived to be poorer than men. Non-income poverty is a function of access to livelihood enhancing factors including education, survival of infants, nutrition, clean and safe drinking water, social wellbeing and vulnerability to diseases.

Moreover, poverty is defined as lack of basic capabilities to lead full, creative lives. These capabilities include having a decent standard of living, but also having a long and healthy life, being educated, and enjoying political and civil freedoms (Birchall and Simmons, 2009). These capabilities are interrelated in the sense that existence of one depend on the existence of others. For instance decent standard of living contributes to long and healthy life, availability of education and in return people will enjoy both political and civil freedom. To achieve these three conditions must be met: sustainable environment, gender equity and fair global economic system (Birchall and Simmons, 2009).

World Bank has put in place five principles underlying its poverty reduction strategies. The work has to be country driven, so that it results in real action on the ground that is appropriate to the local context. It has to be result-oriented, so that it is not measured merely by the amount of inputs used to but by its effects on the poor. It has to be comprehensive in recognizing the multidimensional nature of poverty. It

has to be partnership-oriented; involving the coordinated participation of development partners whose work will also be more and more aligned towards PRSPs. Lastly, World Bank sees development as a process of societal transformation, and so expects the reduction of poverty to be a long-term project (Birchall, 2003)

In Tanzania, different policies have been put in place to address the issue of poverty like Structural Adjustment Programmes, MKUKUTA and women empowerment just to mention few. Poverty is said to be a manifestation of drivers and maintainers ranging from social-economic factors to political-economy factors. In their working paper 299, Handey et al., 2009 identified the social-economic as well as political economy drivers and maintainers of poverty in Sub Saharan Africa. Basically these apply to our society and specifically Tanga City Council. The socio-economic drivers and maintainers of poverty include; risk and vulnerability, low capabilities, limited livelihood opportunities, inequality, exclusion and adverse incorporation. On the other hand, the political economy drivers and maintainers of poverty are non-developmental politics, corruption, weak nations, weak states, weak civil society, human rights and resource curse.

Cooperative is said to be one way of reducing poverty especially in developing countries, Tanzania being one of them. It has proven to be an effective and powerful tool for poverty alleviation. For cooperative to play this role a number of conditions must be met: there must be an appropriate environment that enables cooperatives to be true to their principles; there must be a serious promotional effort by the different

social actors; and there must be a strong focus on human resources development (Birchall, 2003).

The ILO recognizes that women are economically more vulnerable than men and are discriminated against in employment. Cooperatives have quite a good track record in empowering women as members, but their record is patchy and much still needs to be done to make them sensitive to gender issues (Birchall, 2003). Cooperatives have proven to be a reliable way of raising women's income and ultimately empower them, increase their self-confidence and social status.

Inequality, exclusion and adverse incorporation also play out in relation to gender in SSA. Certainly African women have far few political positions and senior business posts, a direct result of gender discrimination. Not only do aspiring women not reach their full potential, but gender discrimination ensures that women-particularly elderly and female households-bear the brunt of the shocks and costs that flow to them from the HIV/AIDS crisis (Handley, et al. 2009).

In Tanzania, Cooperative Societies are formed and organized under the Cooperative Societies Act 2003 and Cooperative Societies Rules 2004. They are also covered under the Banking and Financial Institutions Act, 1991 as financial intermediaries but the bank of Tanzania does not supervise them. The Cooperative Development Policy 2002 facilitates smooth running of cooperative activities as well as adherence to relevant laws and regulations.

2.3.2 SACCOs

SACCOs is an acronym for Savings and Credit Cooperative Societies. These are informal financial institutions that fill the gap left by formal banks in provision of financial services. Mwajumilo (2011) wrote that, SACCOs can be one effective alternative to formal bank. SACCOs normally give loans with favorable conditions and reduced interest rates. In Tanzania they are governed by The Cooperative Societies Act, 2003 regulated by SACCOs Regulations, 2004. Registrar of Cooperative from the Ministry of Agriculture, Food Security and Cooperatives is the current supervisor of SACCOs.

SACCOs have been developed to meet fundamental human need to find a way of saving and borrowing methods without taking risks and without handing over too much power too much power to a money lender (USAID, 2006). Since 1980's SACCOs have grown rapidly and they have remained stable and leading type of cooperative in terms of numbers and members (Maghimbi, 2010). SACCOs has its roots in cooperative societies that existed in Tanzania since 1925. Initially, cooperatives were formed to enable peasant to capture at least part of the trade profit crops, such as coffee and later cotton (Maghimbi, 2010). Cooperatives continued to exist to the period after independence but slowly getting down in terms of performance. In 1982, the Government decided to re-introduce them but still their performances were poor to the tune of been liquidated or gone under receivership (Maghimbi, 2010). Since 1980's SACCOs have grown rapidly and they have remained stable and leading type of cooperative in terms of numbers and members (Maghimbi, 2010).

In Tanga region SACCOs existed since 1970's covering sectors of industries, services, minerals and agriculture. Seroni and Mkonge were among the early ones. Mushrooming of SACCOs started in the year 2004/2005 and in 2006 the president of Tanzania intervened by introducing what was popularly known as 'Mabilioniya JK'. This was special fund given to every region (Tshs 1billion per region) to support the provision of loans to SACCOs members.

Currently there are about 41 registered SACCOs in Tanga City Council. With regard to membership SACCOs accept members from different sectors as may be specified by the By-laws. Minimum qualification for someone to be a member is the ability to purchase minimum number of shares and pay entry fees. S.35 (1) of the Cooperative Societies Act 2003 states that "no person shall exercise the rights of a member unless or until he has made such payment to the society in respect of shares, entry fees and any other dues as may be prescribed by the rules or By-laws of the society".

2.3.3 Duties of Registered SACCOs

As mentioned by The Cooperative Societies Act, 2003-S. 44 every registered society shall have an address registered in accordance with the rules, to which all notices and communications shall be sent, and shall send to Registrar a notice of every change thereof; keep a copy of this Act, Rules and by-laws open to inspection free of charge, at all responsible times at the registered address of the society and maintain a register of its members in such manner as may be prescribed by the rules and shall enter therein any particulars as prescribed by the rules.

2.3.4 Rights of SACCOs Members

Being a member in a certain SACCO is accompanied by relevant rights. These rights are granted to members only who have paid entrance fees, buy minimum number of shares, and periodically contribute to savings of the society. According to Tumaini (2012), members shall have right to vote and to be voted for, right to attend and participate in society meetings, right to participate in the leadership of the society, right to call a meeting in accordance with these Rules and By-laws and right to nominate a successor in accordance with by-laws. Furthermore, members have right to borrow, from savings and credit societies, provided that the member has made the required deposits or savings in accordance with the by-laws. Other rights include; right to be issued a share certificate upon completion of payment of shares, right to be heard, right to be informed on all affairs of the society, right to inspect the documents of the society, right to realize income and/or other benefits from the society's business operations, right to participate in the making and amendment of by-laws of the society, right to withdraw membership, right to institute an inquiry into affairs of the society and right of appeal.

2.3.5 Obligations of SACCOs Members

Whenever there is a right to have something there must be an obligation to be fulfilled. Aligned with the mentioned rights, members have to comply with by-laws, code of conduct, internal regulations, policies and procedures, pay entry fees, buy shares and pay other society dues, participate in the economic activities of the society as required by the by-laws, attend meetings of the society and nominate their successors. Moreover, members are supposed to pay their debts to the society,

conform to decisions of the general meetings, protect and defend society's assets and equity; and reserve and protect society's image and reputation (Tumaini, 2012).

2.3.6 Cooperative Society

Cooperative society is defined by The Cooperative Societies Act, 2003 as an association of persons who have voluntarily joined together for the purpose of achieving a common need through the formation of a democratically controlled organization and who make equitable contributions to the capital required for the formation of such an organization, and who accept the risks and the benefits of the undertaking in which they actively participate.

There are seven principles of cooperatives adopted by the Cooperative Societies Act 2003 from the ICA. Initially, were set out by the Rochdale Society of equitable Pioneers in Rochdale, England, in 1844 and have formed the basis for the principles on which cooperatives around the world operate to this day. The following are the Rochdale Principles as per the 1995 ICA revision and as defined by the Cooperative Societies Act, 2003-S.4 (2);

- i. Voluntary and open membership: Cooperatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.
- ii. Democratic member control: Cooperatives are democratic organizations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected

representatives are accountable to the membership. In primary cooperatives members have equal voting rights (ie one member, one vote) and cooperatives at their levels are also organized in a democratic manner.

- iii. Member economic participation: Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital is usually the common property of the cooperative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surplus for any or all of the following purposes: developing their cooperative; possibly setting up reserves; part of which at least would be indivisible; benefiting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership.
- iv. Autonomy and independence: Cooperatives are autonomous, self-help organizations controlled by their members. If they enter to agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy.
- v. Education, training and information: Cooperatives provide education and training for their members, elected representatives, managers and employees so they contribute effectively to the development of their cooperatives. They inform the general public-particularly people and opinion leaders-about the nature and benefits of cooperation.
- vi. Cooperation among cooperatives: Cooperatives serve their members most

effectively and strengthen the cooperative movement by working together through local, national and international structures.

- vii. Concern for community: Cooperatives work for the sustainable development of their communities through policies approved by their members.

Behind these principles are values such as self-help, equity, democracy, equality among members and solidarity (Birchall, 2003). Cooperatives are based on the values of self-help, self responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others (Bibby& Shaw, 2005).

2.3.7 Cooperative Models

Theoretically there are four cooperative models that influenced the development of SACCOs throughout the world, each related to the founder of these types of savings and credit organizations. Cooperative models started in Europe then Asia and America aiming at helping the people from different fields being agriculture, manufacturing, trade and craft. According to Mwakajumilo (2011), the models are Raiffesean model, Schulze-Delitzsch, Luzzati and Desjardins.

2.3.7.1 The Raiffesean Model-1849

This model took the name of Raiffesean, from German. He developed a type of organization that operated primarily in rural world and wanted to make credit accessible to farmers based on Christian moral. One of his principles was that, loans

are granted to members only and funded by their savings. Raiffeisan made it clear from the very start that the cooperatives was found mainly with the purpose of helping small independent farmers open to everyone, even the poorest members of the community (Prinz, 2002). Cooperatives formed were multi-purpose venture and provided services like savings, loans, purchase of raw materials and machines for its members as well as market the products and even organize elements of common production in as many respects as possible.

2.3.7.2 The Schulze-Delitzsch Model-1850

This model was also formed by a German who developed organizations for craftsmen, small merchants and independent employers. His principle was that “the members are bound to participate in the administration and management and make decisions as a whole in the last instance”. He used the principle of subscriptions (Mwakajumilo, 2011). In 1850 he established his first credit society in his native home with the aim of raising fund to be lent to its members. Delitzsch idea was that, members have to contribute something to the society for it to run intended services. His was concerned with helping the poor to get rid of poverty through raising fund and lending at reasonable terms.

2.3.7.3 The Luzzati Model

Luzzat was an Italian Scholar, interested in credit unions from German. He took time to study them and then developed the first credit society in Italy in 1866 in Milan, Italia. Credit union formed by Luzzati was very successful to the tune of accumulating enough funds for establishment of a bank. Luzzati model developed

the first “people’s bank” around 1860s located in the cities offering services to the rural environment (Mwakajumilo, 2011). The model addressed the moral side of the cooperative action, evaluating the borrower’s morals. Moral side of cooperative insists on helping the poor to get rid of poverty and avoiding any kind of exploitation.

2.3.7.4 The Desjardins Model

Desjardins model was formed by Alphonso Desjardins in the early 20th century, in Quebec Canada. He developed his project of saving and credit cooperative that relied on their values of justice and help. The savings accumulated in this case would make it possible to meet the credit needs of sectors of the population ignored by the traditional banks or exploited by the practices of loan sharks. Desjardins wanted to fight the usury that victimized the common people (Mwakajumilo, 2011). Money lenders at that time use excessive rates of interest to extend loans to the poor. This was an obvious exploitation of the poor who have no other means of getting loan. Therefore through cooperatives, members were able to get loans at reasonable interest rates and market their products via their cooperatives.

All these models were developed in Europe and America for the sake of finding markets for products and giving credit at reasonable terms and affordable interest rates. The focus was to poor communities who could save in small amount and then get loans funded by their savings. Moreover, cooperatives were developed as a tool to fight against usury that discriminate the poor community as seen in the Desjardins model.

Other common models are Rochdalean model and Chayanovian model (Russia). Rochdale model has its origin in Rochdale, England since 1844. It is from this model the current cooperative principles were deduced. The Chayanovian model is the cooperative model which thrived in Tanzania from the 1920 to abolition 14th May 1976. In this model peasant crop marketing cooperatives dominate (Mwakajumilo, 2011). Chayanovian model has its origin in Canada, a country dominated by wheat farmers. Cooperative helped farmers in marketing their crops and look for best prices. This is what actually happened to be the case of Tanzania during and after colonial period where cooperatives organized coffee, sisal and cotton farmers in marketing products.

2.4 Empirical Analysis of Relevant Studies

2.4.1 Studies Done Outside Tanzania

Many studies have been done in different parts of the world with regard to SACCOs and poverty reduction. One of these important studies is the one done by Mazinduki (2008) titled; Microcredit Fund through SACCOs: Analysis of Inclusion and Exclusion of the Poor in Kabarole District, Uganda. The study covers tribes of Batooro, Bakiga, Bakonzo, Bamba and Bwabwisi. Sample size taken was 30 SACCOs members. Others were staff from a managing agency for rural financial outreach in the micro credit fund for the poor, district commercial officer, the board and managers. It was found that, SACCOs do not differ much from other microfinance institutions in terms of credit management. They charge interest to members equivalent to 2% per month, given a repayment period of 6 months and in some cases require collateral securities. From the findings, it can be argued that

SACCOs are members owned not community owned because each SACCO serves the interest of members not the interest of the community and this is reflected to how the poor individuals cannot afford the requirements to join certain SACCOs. He concluded by recommending that, “Given the fact that poverty alleviation financial paradigms have been criticized for being unsustainable, there has to be strong government regulation and support in terms of policy and resources to enable institutions like SACCO start working with the poor and progressively move towards sustainability of both the clients and institutions”.

A study by Ahimbisibwe (2007) on the Effect of SACCOs on Members Saving Culture points out that saving is a key component in any development endeavor as it is believed to be the surest way of increasing income and boosting productivity in an attempt to break through the vicious cycle of poverty.

Sample chosen comprise of 57 members, 3 board members and 3 management staff randomly selected from the three counties made up of fifteen sub counties which make up Ntungamo District. Research hypothesis states that “members’ saving culture is independent of SACCOs membership”, Data collected in relation to the research hypothesis revealed that the relationship between SACCOs and members saving culture to be statistically significant at 1% level of significance. Other factors like income level, education attainment, family size and school going children in a household were found to have significant impact a members saving culture at varying level of significance.

It was concluded that SACCOs positively influence member's saving culture. The researcher also found out that family size, children in schools, income level and education level have strong significant effect on SACCOs members' saving culture. However, it is important to note that, family size, education level and income level much as they have significant effect on members saving culture it is in a negative direction unlike households with school going children which has positive coefficient, but this is only in the context of SACCOs else where the situation could be different.

The researcher recommended that government and donor agencies other stakeholders should help SACCOs carryout member education about SACCOs operation, loans, shares and more importantly savings. Government and other development partners should support cooperatives involved in marketing of agricultural related products to ensure that middle men do not exploit farmers in order to get value for their farm produce.

Another important study is that done by Atieno (2001) on Formal and Informal Institutions' Lending Policies and Access to Credit by Small-scale Enterprises in Kenya. The provision of credit has increasingly been regarded as an important tool for raising the incomes of rural populations, mainly by mobilizing resources to more productive uses. The study was carried out in five districts of Western Kenya; Kisumu, Siaya, Vihiga, Bungoma and Kakamega. Small-scale entrepreneurs engaged in farming, wholesale and retail trade and primary processing of agricultural products were selected as the units of study. A sample size of respondents was successfully

interviewed, distributed as follows: Kisumu 158 respondents, Kakamega 68, Siaya 48, Bungoma 30 and Vihiga 30.

Small-scale enterprises are said to have limited access to credit especially from formal markets. In this research it was observed that commercial lenders (banks) were least attractive to borrowers as compared to none commercial ones (SACCOs being one of them). As such, a majority of respondents (70%) got their operating capital from family friends and relatives while 81% got their initial capital from the same source. There is need to expand the capacity of informal credit sources to enable them to increase their potential lend to SMEs. It is therefore necessary to provide a policy environment that affords the necessary incentives for enterprise growth.

2.4.2 Studies Done in Tanzania

There are studies done in Tanzania that have remarkable contribution to this research. One of them is the study done by Kessy and Urio (2006) on The Contribution of Microfinance Institutions to Poverty Reduction in Tanzani. It was funded by REPOA and covered for regions of Tanzania that have high concentration of MFIs. These regions include Dar es salaam, Zanzibar (Urban West Region), Arusha and Mwanza. Sample size taken was 37 MFIs; 24 from Dar es salaam, 3 from Urban West, 5 from Mwanza and 5 from Arusha. PRIDE Tanzania was taken as a case study. Findings revealed that MFIs have changed the life of poor people in a positive way. They have increased their incomes, increased their capital invested and therefore expanded their business. These are indicators of achievements in their

business activities. MFIs impact surveys indicate that they are having an impact on poverty reduction in Tanzania. However, most MFI operations are based in major cities while most poor Tanzanians are concentrated in rural areas.

This study have one gap that, sample was taken from major cities only excluding rural areas were most Tanzanians are based. Another important useful for this study is that done by Makombe et al. (1999) on Credit Schemes and Women Empowerment for Poverty Alleviation: The case of Tanga Region. This is one of REPOA research report done in Tanzania. This study established that most credit schemes in Tanzania were initiated between 1961 and 1985 and fewer still up to 1990's. The study was conducted in Handeni, Korogwe, Lushoto and Muheza districts. Targeted population was households with clients of the credit scheme (clients with their husbands where applicable). In order to assist the researcher in data collection, a sample of 508 clients was chosen for pilot credit scheme.

Important finding relevant to this study was about whether the credit scheme had contributed to empowering women. The study found that there was an improvement in gender relations and poverty alleviation. The data indicated that there was increased women involvement in decision making, control over household resources and freedom to use their time.

Tumaini (2010) made a notable contribution of SACCOs knowledge through his study titled "The Role of Savings and Credit Cooperative Societies in Facilitating Rural Financing in Tanzania: The case of CRDB Microfinance Services Company

Limited”. The study used sample size of 58 respondents comprised of SACCOs members, bank officers and cooperative officers. It was found that there are over 5,332 registered SACCOs in Tanzania mainland of which 44% are urban based while 56% are rural-based with a total membership of only about 2% of the total country population. A majority of SACCOs offers credit and saving facilities only while money transfers, insurance and deposit products are not offered. From the study, it was concluded that savings and credit cooperative societies can play a significant role in facilitating access to financial services and products in most areas, particularly the rural ones where most commercial banks and financial institutions do not have business operations. It was also learned that, similar products offered by commercial banks can be tailored and made available through SACCOs hence reducing the gap of limited access to financial services in most rural areas.

2.5 Research Gap

With regard to cooperatives societies SACCOs being one of them, many studies have been done to demonstrate its role in poverty reduction. Studies done in relation to the subject matter include; Makombe et al. (1999), Wanyama et al. (2008), Kessy and Urrio (2006), Birchall (2003) and a recent study by Mwakajumilo (2011). With exception to Makombe et al. (1999), all other studies were done without specific consideration to women. However, in this study no specific attention was given to women in Tanga City Council and basically more than ten years have passed since that time. Makombe et al. (1999), proposed further research on The Impact of Microfinance Programmes on Poverty Alleviation. In fact, this is the reason behind my proposal to conduct a study on women and SACCOs in poverty reduction. A lot

have been done in the field and there is a need to know what exactly is currently going on with regard to the subject matter “Contribution of SACCOs to women development and Poverty reduction in Tanga City Council”.

2.6 Conceptual Framework

The researcher will be guided by a conceptual framework diagram (Figure 2.1) with dependent and independent variables. Dependent variables are poverty eradication and women development while independent variables are capital accumulation, direct/indirect employment, education, saving mobilization, low interest rates, and information about business and market opportunities. As such, poverty eradication and women development will depend on the availability/achievement of the independent variables.

2.6.1 Theoretical Framework

2.6.1.1 Poverty Eradication

Poverty eradication form part of MDGs agreed in September 2000 at the United Nations Millennium Summit. In one way or another all MDG’s address the issue of poverty because if all goals are fully achieved (hundred percent), poverty will be history. But the challenge remains to be the usual ones; unlimited resources both human and physical, lack of democracy, political instability, corruption and so on. With regard to poverty eradication, the goal is to halve the level of poverty by 2015. Other goals are intimately connected with poverty and it is difficult to imagine solving one without simultaneously attempting to solve all the others (Birchall, 2003).

Poverty is multidimensional, and it includes lack of access to education, health care, clean water and sanitation, and adequate housing. It also includes gender inequality, and a greater likelihood of contracting a deadly disease such as HIV/AIDS or malaria (Birchall, 2003). It is a multi-faceted phenomenon that hinders the satisfaction of basic life requirements. Basic life requirements include; water, shelter, food and clothing. Other fundamentals are education, health, security opportunity and freedom (Wanyama et al, 2008).

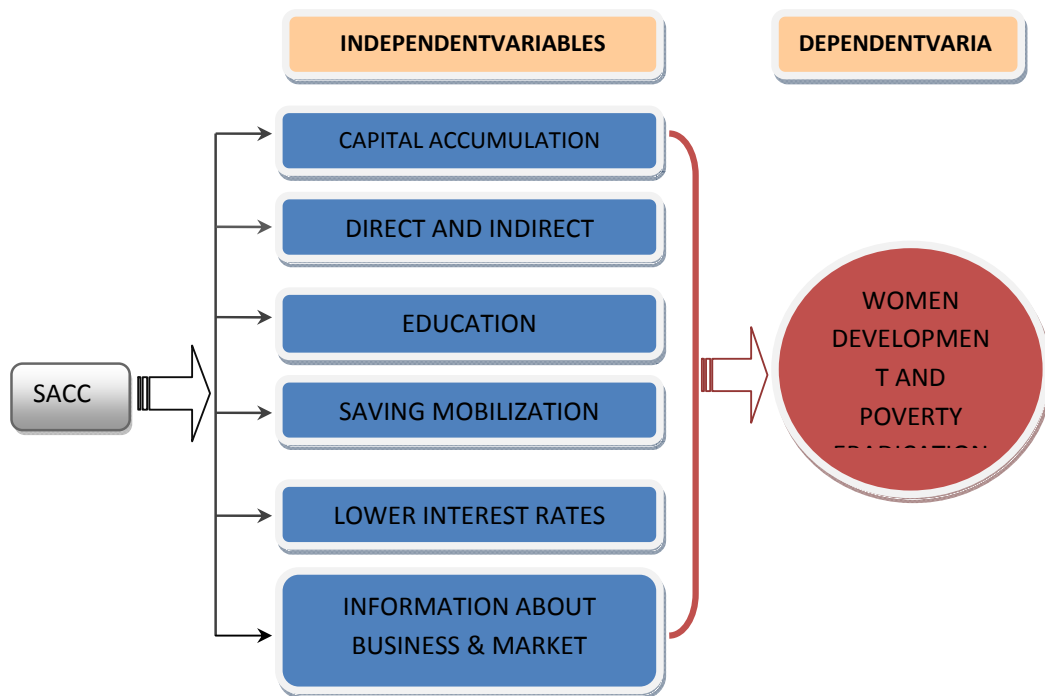


Figure 2.1: Conceptual Framework

Source: Constructed by Researcher

2.6.1.2 SACCOs

SACCOs is an acronym for Savings and Credit Cooperative Societies. In Tanzania they are governed by The Cooperative Societies Act, 2003 regulated by SACCOs

Regulations, 2004. Registrar of Cooperative from the Ministry of Agriculture, Food Security and Cooperatives is the current supervisor of SACCOs. SACCOs have been developed to meet fundamental human need to find a way of saving and borrowing methods without taking risks and without handing over too much power too much power to a money lender (USAID, 2006). Since 1980's SACCOs have grown rapidly and they have remained stable and leading type of cooperative in terms of numbers and members (Maghimbi, 2010).

2.6.1.3 Women Development

According to Bellu (2011), development usually means improvement, either in general situation of the system, or in some of its constituent elements. For the purpose of this paper, this definition will be adopted adding the term women to satisfy the needs of the conceptual framework. Women development therefore means improvement either in general situation of the system, or in some of its constituent elements. It is a multidimensional concept in its nature, because any improvement of complex system, as indeed actual social-economic systems are, can occur in different parts or ways, at different speeds and driven by different forces. Development can be in different dimensions namely; economic development, human development, sustainable development or territorial development (Bellu, 2011).

2.6.1.4 Capital Accumulation

Capital can be in different forms namely; cultural capital, social capital and financial capital. For the purpose of this research financial capital is relevant. It can be equity or debt capital. Equity capital is the one where the owner of the business is the sole

source of capital for his/her business, there is loan/credit from banks or other financial institutions. Debt capital is the one that is given to customer in return for a predetermined interest rate. Normally SACCOs charge lower interest rates and have fewer loan conditions as compared to commercial and other banks. This is why people especially women have shifted their capital requirements to SACCOs.

2.6.1.5 Direct and Indirect Employment

There is a belief that, if operated carefully, cooperatives specifically SACCOs can change the trends of employment both directly and indirectly. Wanyama et al. (2008) wrote that cooperatives create employment in three different ways. First, they offer direct wage employment to people who work in primary and secondary cooperatives as well as in governmental cooperative support institutions (e.g. ministries, departments and cooperative colleges). Secondly, cooperatives offer self employment to members, whose participation in the economic activities that they make possible substantially guarantees a decent income. Thirdly, cooperatives also indirectly employ through the spillover effects of their activities on non-members whose income-generating activities are only viable through the transactions they have with, as well as opportunities created by, cooperative ventures.

ILO and FAO have been working with cooperatives for many years and in 1994 the UN Secretary General, in his report on cooperatives concluded in a way to recognize that cooperative enterprises provide the organizational means where by a significant proportion of humanity is able to take into its own hands the tasks of creating productive employment, overcoming poverty and achieving social integration.

2.6.1.6 Education

According to Wanyama et al. (2008) Cooperatives have made a contribution in different ways. Members of cooperative societies use the income that these societies make possible to educate their children, with a view to reducing poverty in future following children's employment. Loans from SACCOs have particularly been instrumental in this regard. Cooperatives are also serving as educational centres for members. Many are the members that shade off some degree of ignorance on economic opportunities in their milieu through cooperative educational programs. Women in SACCOs enjoy this benefit of education and ultimately use it as a tool to fight against poverty.

2.6.1.7 Saving Mobilization

Saving is a key component in any development endeavor as it is believed to be the surest way of increasing income and boosting productivity in an attempt to break through the vicious cycle of poverty (Ahimbisibwe, 2007). SACCOs is the surest way of saving for people living in third world countries like Tanzania. Through SACCOs members are able to mobilize savings via monthly contributions. Computation of loans depends largely on the amount of member saving. S. 24(2) of SACCOs Regulations states that "member may obtain loans for up to three times the amount of his own savings and deposits, as long as the total amount is not more than 1% of the share capital and reserves of the credit society".

2.6.1.8 Low Interest Rates

High interest rates in lending business discourage borrowers. When interest rates are low, encourage borrowing and ultimately promote investment in different sectors.

Since SACCOs are member based organizations, it is expected that loans will be provided at reasonable rates of interest. As such, SACCOs are also expected to establish better management and loan recovery policies which will enable them advance loans to members at affordable low interest rates (Mwakajumilo, 2011).

2.6.1.9 Information about Business and Market Opportunities

There is a saying that “Information is power”. SACCOs members enjoy the benefit of sharing information which is vital in decision making. They share information about business as well as market opportunities. This is very important because decision about business and market depend largely on the available information.

2.6.2 Relationship Between the Elements/Variables

There is a close relationship between the variables identified in the conceptual framework. Women development and poverty reduction depend on the availability of employment and capital. Likewise you can not end poverty without providing education to people and reduce barriers in getting loans. For women to achieve development and eradicate poverty there is a need to be self reliant, and it is through SACCOs where women can acquire credits/loans necessary for capital accumulation and creation of employment, both direct and indirect. Within SACCOs members get chance to share information about business and market opportunities. With this regard SACCOs is a tool for women to reach development with the aim of ending poverty. Improved levels of savings lead to capital accumulation, investment hence employment and poverty alleviation (Ahimbisibwe, 2007).

CHAPTER THREE

3.0 RESEARCH METHODOLOGY

3.1 Introduction

Research design as defined by Kothari, 2004 is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy procedure. Decisions regarding what, where, when, how much and what means concerning an inquiry or a research study depend on how the research is designed (Kothari, 2004). It is a conceptual structure in which the researcher gives information on how data will be collected, measured and analyzed for the purpose of achieving the main research objective. This chapter will therefore explore research design. Specifically the researcher will concentrate on setting the research design; population and its contents; research area; sampling design and procedures; data collection methods; data processing and analysis.

3.2 Research Design

Different research designs can be conveniently described if we categorize them as: research design in case of explanatory research studies; research design in case of descriptive and diagnostic research studies and research design in case of hypothesis-testing research studies (Kothar, 2004). For the purpose of this study the researcher will adopt case study design along with explanatory research strategy because it is flexible and allow non-probability sampling design. Inbuilt flexibility in research design is needed because the research problem, broadly defined initially, is transformed into one with more precise meaning in explanatory studies, which in fact may necessitate changes in the research procedure for gathering relevant data

(Kothar, 2004). Case study has been chosen because due to time constraint, it will be easier for the researcher to concentrate on the study and give results that will generalize the Contribution of SACCOs to women development and Poverty Eradication in Tanga City Council.

3.3 Area of the Research

The study was limited to Tanga City Council, specifically Muwasita, Tangamano and Seroni SACCOs. The area was limited because of limited time and financial constraints. Muwasita is women based SACCO while Tangamano and Seroni accept members from all genders i.e men and women. Muwasita and Tangamano SACCOs have members from informal sectors specifically small business. On the other hand, Seroni SACCOs accept members from trade and commerce, service, social and construction sectors. The selection intentionally combines SACCOs with all genders and the one with only women to enable comparison between the two. All these SACCOs are based in Tanga City Council and the selection was purposely to meet the researcher's objective while considering aspects of time and financial constraints.

3.4 Population

Population is a group of individuals, objects or items from which samples are taken for measurement (Kombo and Tromp, 2006). Defining population is paramount for the researcher to be able to select reasonable sample for the study. As such, total population for this study was 1,555 individuals from management, loan officers and members of Tangamano, Muwasita and Seroni SACCOs.

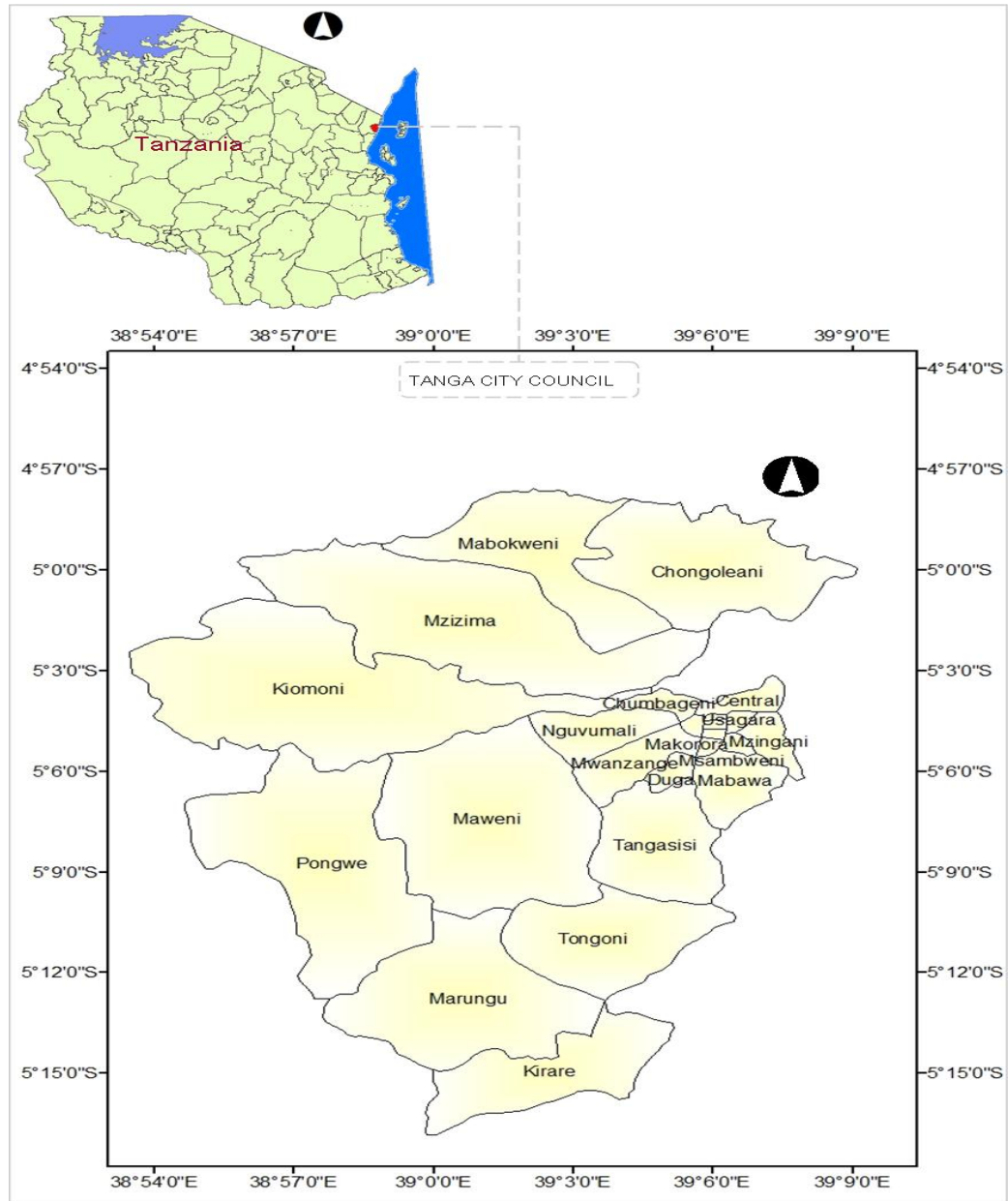


Figure 3.1: Study Site Map

Source: Tanga City Council

3.5 Sampling Design and Procedures

Sampling design refers to that part of the research plan that indicates how cases are to be selected for observation. According to Kombo and Tromp (2006), sampling

designs are divided into two broad areas: probability and non-probability designs.

3.5.1 Probability Sampling

In probability sampling people, places or things are randomly selected. Each unit of the population has equal chance of being selected. If the purpose of your research is to draw conclusions or make predictions affecting the population as a whole, then probability sampling is appropriate (Kombo and Tromp, 2006). The following methods are used in probability sampling:- simple random sampling, stratified random sampling, systematic random sampling and cluster sampling.

3.5.1.1 Simple Random Sampling

Simple random sampling gives individuals in the defined population equal and independent chance of being selected as a member of the sample (Kombo and Tromp, 2006). Normally one should resort to simple random sampling because under it bias is generally eliminated (Kothari, 2004). For the purpose of this study, the researcher applied simple random sampling to select SACCOs members. She selected names of members randomly from the list of members of each SACCOs in order to have sample for the study. This is to say SACCOs customers had equal chances to be selected.

3.5.2 Non Probability Sampling

This method of sampling aims to be theoretically representative of the study population by maximizing the scope or range of variation of the study. It is mainly applied to find out how small group, or a representative group, is doing for the

purpose of illustration or explanation (Kombo and Tromp, 2006). There are three methods used in non-probabilistic sampling. These include quota sampling, convenience sampling and purposive sampling.

3.6 Sample

Sample is a subset of the population that is taken to be representative of the entire population (Tayie, 2005). An important feature of sample is that 'it must be representative'. This is because it is from a representative sample, generalization can be drawn. If the sample is not representative of the population conclusion drawn will not apply to the whole population.

3.6.1 Types of Samples

Normally there are two types of samples namely; probability sample and non-probability sample. A probability sample is selected according to mathematical guidelines whereby the chance for selection of each unit is known. Non probability sample do not take into consideration the use of mathematical guidelines and there is no equal chance of units to be selected from a study population. Type of sample depends on how the sample is selected. Probability sample can be simple random, systematic, stratified or cluster sampling. Non-probability sample include convenience sample, volunteer sample and haphazardly sample.

3.7 Sample Selection and Sample Size

This study concentrated on the contribution of SACCOs to women development in Tanga City Council. Data was collected from managers, staff from the selected

SACCOs and members of the same SACCOs. Kothari (2004) emphasized that when the universe is a small one, it is no use resorting to a sample survey. Basing on this fact, there was no need to decide on sample size for the case of managers and loan officers. According to Sekaran (1992), sample size larger than 30 and less than 500 are appropriate for most research. As such, a sample size of 150 was selected from SACCOs members to represent a total population of 1,549 as depicted in table 3.1.

3.8 Variables and Measurement Procedures

This research used both primary and secondary data sources. Primary data was collected from respondents (managers, officers and customers) using observation, interviews and questionnaires. Table 3.2 presents summary of variables and measurement procedures.

Table 3.1: Individuals for the Study

Group	Targeted Population	Sample selected	% tage of sample
Managers	3	3	100
Loan officers	3	3	100
SACCOs members	1,549	150	8.8
Total	1,555	156	

Source: Constructed by the Researcher

3.8 Methods of Data Collection

For better results both primary and secondary data sources will be used. The researcher collected primary data by way of investigation, observation, interviews

and by administering questionnaires. Secondary data was obtained from different sources like reports, past researches, newspapers, books, magazines, websites and electronic media.

3.8.1 Observation

Observation is a common method of data collection in behavioral researches. Under observation method, the information is sought by way of investigator's own direct observation without asking from the respondent. Observation can be structure or unstructured. It is structured when units to be identified are clearly defined, the style of recording the observed information, standardized condition of observation and the selection of pertinent data of observation. On the other hand it is unstructured when the featured mentioned in structured observation are not present (Kothari, 2004).

In order to get deeper understanding of SACCOs activities, the researcher spent sometime at SACCOs offices observing adherence to loan procedures.

3.8.2 Interview

Kothari (2004) points out that, interview involves presentation of oral-verbal stimuli and reply in terms of oral verbal responses. Interviews can be done either through face to face or via telephone conversation. Interview can be structured or unstructured. Structured interview is done using standardized questions prepared in advance. Questions were asked basing on a predetermined order and usually follow a procedure that is inflexible. Unstructured interviews follow flexible procedures and give greater freedom to the researcher during the interview. They give freedom to add more questions, edit if required and follow any pattern, i.e. no rigidity.

The researcher used interview method to managers and staff from selected SACCOs. The interview questions were unstructured to allow flexibility in collecting relevant data.

Table 3.2: Variables and Measurement Procedures

Specific Objectives	Research Question	Sources of Data	Data Collection method
To asses status of women in terms of SACCOs membership and involvement in decision making.	What is the status of women in terms of SACCOs membership and involvement in decision making?	-Management -loan officers -members	-Interview -Questionnaire -Literature
To examine loan categories offered by SACCOs to their members.	Which categories of loans are offered by SACCOs to their members?	- Management - Loan officers - customers	-Interview -Questionnaire -Literature
To scrutinize use of loans and benefits obtained by SACCOs members in connection with loans offered and interactions among them.	What are the uses of loans and benefits obtained by SACCOs members in connection with loans offered and interactions among them?	-Customers	-Questionnaire -Literature
To determine relationship between SACCOs services/benefits and women development.	What is the relationship between SACCOs services/benefits and women development?	- Management - Loan officers - customers	-Interview -Questionnaire -Literature

Source: Constructed by the Researcher

3.8.3 Questionnaire

Questionnaire is a popular method used in different research particularly big enquiries such as private individuals, research workers, private and public organizations and even the government. To be successful, questionnaire should be comparatively short and simple; questions should proceed in logical sequence moving from easy to difficult questions (Kothari, 2004). The researcher distributed questionnaires to customers through SACCOs staff, own visits to SACCOs offices and also via a planned meeting in business centers.

3.9 Reliability and Validity of Data

Basically data collected for the purpose of research ought to be valid and reliable. Reliability refers to the extent to which data collection techniques yield consistent findings, similar observations would be made or conclusions reached by other researchers or there is transparency in how sense was made from the raw data. The extent to which results are consistent over time and an accurate representation of the total population under study is referred to as reliability and if the results of a study can be reproduced under a similar methodology, then the research instrument is considered to be reliable (Joppe, 2000). Reliability of results is the key question in research. Users are normally looking for an independent, objective results and analysis that reflects reality.

On the other hand, validity is the extent to which data collection method(s) accurately measure what they were intended to measure. Validity in data collection means that your findings truly represent the phenomenon you are claiming to

measure. Validity determines whether the research truly measures that which it was intended to measure or how truthful the research results are. In other words, does the research instrument allow you to hit "the bull's eye" of your research object? Researchers generally determine validity by asking a series of questions, and will often look for the answers in the research of others (Joppe, 2000).

3.10 Data Processing Analysis and Presentation

Data processing implies editing, coding, classification and tabulation of collected data so that they are amenable to analysis (Kothari, 2004). This activity is done during or after collecting data from the field. It is necessary to clearly process data in order to achieve reliable results of the study. Moreover, according to Kombo and Tromp (2006) data analysis refers to examining what has been collected in a survey or experiment and making deductions and inferences. It involves scrutinizing the acquired information and making inferences. According to Kothari, 2004 analysis may be categorized as descriptive analysis and inferential analysis. Inferential analysis is also known as statistical analysis. Descriptive analysis is largely used in study of distribution of one variable. In addition to that, in qualitative research data analysis can be thematic or content analysis.

In this case, the researcher used content analysis to analyze data obtained from interviews, observation and questionnaires on the contribution of SACCOs to women development and poverty reduction in Tanga City Council. Data collected were presented in the report through the use of statements, percentage and charts.

CHAPTER FOUR

4.0 FINDINGS ANALYSIS AND DISCUSSION

4.1 Introduction

This chapter will present findings of the research. Specifically results obtained from questionnaires administered to SACCOs management, staff and customers regarding membership criteria, types and demand of loans offered and finally establish the relationship between SACCOs services and women development.

4.2 Membership Criteria

Existence of SACCOs depends upon members because of the fact that, these are member based organizations and cooperative principles proclaim voluntary and open membership. The Cooperative Societies act 2003, S. 4(1) says that “cooperative are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination”. There was no any sign of discrimination in all SACCOs, women were given equal chance like men in terms of membership. With regard to this study there is a special case of women based SACCO (Muwasita) that accepts women members only thus giving them more opportunity to become members and eventually future board members of their SACCO. Membership in terms of gender is presented in the Table 4.1

According to the research conducted at Tangamano, Muwasita and Seroni SACCOs in Tanga City Council, the following were criteria mentioned by managers, loan officers and members; entry fees, shares and initial deposit. Other criteria identifies

by managers/staff were different depending on the main objective of a certain SACCOs. As such Muwasita is a women based SACCO, thus accept members who are women only. Seroni main objective is to raise the living standard of employees, thus accept members who are employed by TPA or neighbor organizations under the guarantee of their employers. Tangamano accept members from formal as well as informal sectors, this is to say employed and entrepreneurs

Table 4.1: Membership in SACCOs

SACCOs	TOTAL	MEN	WOMEN	%TAGE OF WOMEN
Tangamano	330	109	221	66.97
Seroni	905	251	63	6.96
Muwasita	314	NIL	314	100.00
TOTAL	1549	360	598	
AVERAGE %TAGE				57.97

Source: Tangamano, Seroni and Muwasita SACCOs data -2012

4.2.1 Entry Fees

Eight four (84) SACCOs members equivalent to 62.22% who were given research questionnaires mentioned that entry fees is a criteria used by SACCOs in registration of a new member. From management and staff point of view, all 6 respondents mentioned that, entry fee is one of important criteria considered during registration of a new member. The Cooperative Societies Act, 2003 has a provision insisting that entry fee is one of mandatory criteria for someone to be a cooperative member. S.35(1) states that “No person shall exercise the rights of a member unless or until he

has made such payment to the society in respect of shares, entry fees and any other dues as may be prescribed by the rules or By-laws of the society”. Seroni and Muwasita entry fee is Tshs 10,000/- while Tangamano require members to pay Tshs 20,000/-.

4.2.2 Shares

With regard to shares, from management/staff point of view all respondents’ interviewed identified that, buying minimum number of shares is mandatory for registration. On the other hand 130 equivalent to 96.30% SACCOs members who were given questionnaires mentioned shares as one of factors used to consider registration of a new member. The number of shares and amount paid per share vary from one SACCO to another depending on the provisions of by-laws. Tangamano require new member to pay for a minimum of 5 shares at Tshs 10,000/- each while Muwasita minimum number of shares is 4 at Tshs 5,000/- each. Number of shares required by Seroni is 10 paid at Tshs 20,000/- per share. As compared to other SACCOs in this study Seroni has the highest number of shares required during registration of a new member but shares are paid within 10 months after registration. As stated earlier, S. 35(1) of the Cooperative Society Act 2003; for someone to have the rights of a member he/she must purchase minimum number of shares as prescribed by SACCOs By-Laws.

4.2.3 Initial Deposit

During interview with SACCOs managers/staff it was revealed that all require initial deposit as a condition for registration of a new member. Amounts of deposits vary depending on the provisions of by-laws. Seroni requires a new member to deposit

Tshs 30,000/- while Muwasita initial deposit is Tshs 25,000/-. On the other hand Tangamano require initial deposit of Tshs 10,000/- . From members point of view, 127 respondents equivalent to 94/% agreed that initial deposit is among criteria used in assessing new registration.

The researcher reviewed SACCOs by-laws with regard to the subject matter and identified that there other criteria not mentioned above. As such, S.3(1) of Muwasita by laws identified other criteria as follows: Muwasita accept members who have 18 years and above; Groups formed under the support of ILO project to improve gender equity and decent work at all life stages; groups with legal status and individuals whose economic activities and residence is known to members. Seroni by-laws S.4(1) have the following additional membership criteria: members are supposed to be wife or husband of TPA-Tanga employees and transferred/retired employees. Tangamano by-laws S.3(2)have mentioned the following as additional membership criteria: a person who is trusted and known to members and will pay Tshs 500/- monthly to cover SACCO running costs.

These criteria are in line with researcher's expectations that there must be procedures governing registration of new members in accordance with SACCOs Regulations, 2004 and relevant by-laws. Results obtained in this question prove that there is no gender discrimination in registration of new members thus women are given equal chance in terms of membership. Furthermore, it was observed that Muwasita accept women members only, giving more opportunity to women in terms of being members, leaders and beneficiaries of SACCOs services.

4.3 Involvement of Women in Decision Making

Involvement of women in SACCOs decision making is very important because when they are involved decisions made will be balanced. This will assure women equal chance in terms of membership, leadership as well as loan disbursement. The presence of women in decision making level is highly influenced by the number of women members in a certain SACCO. As such board members are selected by voting, every member has a right of one vote. If women are few, it means that the chances of women to be selected in board will be low.

With regard to board composition, the researcher found that in all gender SACCOs men dominate the board. Specifically, all SACCOs have 9 board members each; Tangamano is composed of 6 men and 3 women while Seroni has 7 men and 2 women. On the other hand all members of board in Muwasita are women because it is a women based SACCO. Board composition of all SACCOs adhere to the provision of S.63 (1) of the Cooperative Societies Act whereby every board of a registered society shall consist of not less than five members and not more than nine members including the chairman and vice chairman. Generally these results show that at least women are there in decision making though few in number especially in all gender SACCOs. Results of Tangamano and Seroni board membership reveal what the researcher expects because in most cases women are few or absent in management and leadership levels. It will take time for women in SACCOs to be equally presented in boards because of the existing culture that discriminates women in economic activities.

Figure 4.1 presents summary with regard to findings women in SACCOs boards.

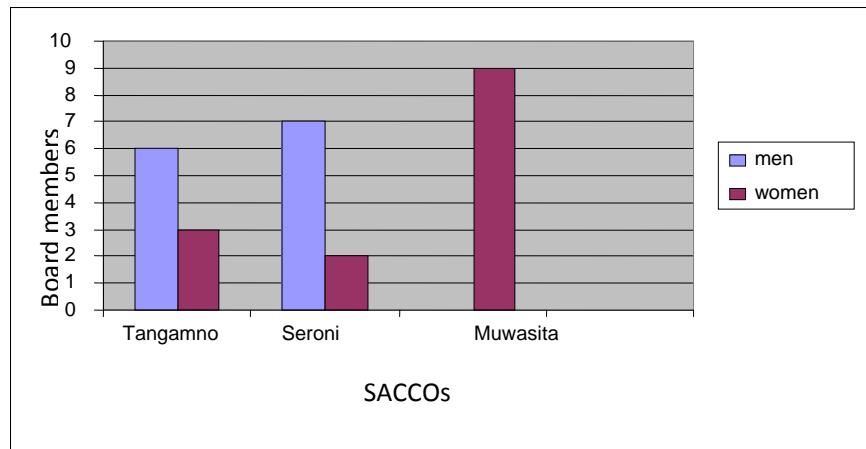


Figure 4.1: Women in SACCOs Boards

Source: Tangamano, Seroni and Muwasita SACCOs

4.4 Loans Offered

During the research it was revealed that all SACCOs provide secured loans. Interview with managers/staff it was revealed that loans provided to members are secured by member own savings and deposits. A special case was observed in Muwasita SACCOs whereby in addition to savings and deposits, members are required to be in groups of not less than five. Members of a group will guarantee payment of the loan without delay. Where a members fails to repay, her fellow will be responsible for the debt and actually they have to contribute in paying back the loan. Loans offered depends on the provisions of the SACCOs by-laws. During the research it was revealed that development, education and emergency loans are main categories of loans in these SACCOs. Below is the analysis of results obtained by the researcher.

4.4.1 Development Loans

Development loan is common to all the three SACCOs and the maximum amount depend on financial capability of a member or SACCOs. During interview with officers responsible for loan provision it was revealed that, Tangamano development loans range from Tshs 100,000 to Tshs 18,000,000/- while Seroni range from Tshs 2,000,000/- to Tshs 10,000,000/-. Muwasita range formTshs 50,000 to Tshs 3,000,000/-. All respondents mentioned development loan as main type of loan provided by SACCOs in this study.

4.4.2 Education Loans

During interview by SACCOs management/staff it was revealed that only Seroni provide education loans to its members. Loans range from Tshs 100,000/- to Tshs 1,000,000/- depending on the requirement of a member. Loans given aimed to cover school fees of members as well as dependents. This fact was also revealed by respondents from all SACCOs. Tangamano and Muwasita respondent did not mention education loan while from Seroni SACCO 40 respondents equals to 30% mentioned education loan as one of loans offered to members.

4.4.3 Emergency Loans

The researcher found that Tangamano and Seroni provide emergency loans to members. Tangamano emergency loan is Tshs 350,000/- while Seroni is Tshs 400,000/-. 87 respondents equivalent to 64% mentioned this type of loan as one of loans offered by their SACCOs. These results show that development loan is dominant to all SACCOs in this study as explained by facts above. Provision of other types of loans depends to a large extent on financial capability of SACCOs. For

instance, Seroni is one of strong and stable SACCOs in Tanga, and as explained in the analysis it provide all types of loans that is development, education and emergency.

4.5 Use of Loans Obtained from SACCOs

Loans obtained from SACCOs are used for different purposes depending on requirements of members. Respondents mentioned six uses of loans as follows; building residential houses, paying schools, investing in business, covering medical expenses, buying vehicles and buying plots. It was revealed that some members use loans for more than one purpose while others spent in only one purpose specifically, business and building houses. Table 4.2 presents summary of findings with regard to use of loans.

4.5.1 Building Residential Houses

Table 4.2: Use of loans

Use of loan	Number of Respondents	Percentage
Building Residential House	75	56%
Investing in business	29	21%
Payment of School fees	12	9%
Medical expenses	6	4%
Buying vehicles	9	7%
Buying plots/land	4	3%

Source: Research data

75 respondents equivalent to 56% pointed out that loans obtained were spent in building residential houses. This implies that, large amount of loans obtained were directed to improving living standards of members in terms of making sure that family accommodation is good. This is contrary to researcher's expectations that much of funds obtained from SACCOs will be invested in business activities. Here it is observed that more than 50% of loans obtained were directed to housing.

4.5.2 Investing in Business

29 respondents equivalent to 21% pointed out that loans obtained were invested in business. Respondents mentioned the following types of business; restaurant, public transport (motorcycles and minibuses), minimarkets, mobile banking (M-Pesa, Tigopesa and Airtel money) and hardware. Again this is contrary to researcher's expectations that much of funds obtained from SACCOs will be invested in business activities. This results show that not much is invested in business, something that was not expected by the researcher. Despite the fact that the percentage of loans directed to business is low, there is an implication of capital accumulation since business will be growing from time to time.

4.5.3 Payment of School Fees

Respondents agreed that education loan obtained was used to pay school fees of members as well as dependants. 12 respondents equivalent to 9% pointed out that loans obtained were invested in paying school fees. This indicate that something is invested in education and it is expected that those who benefit from this will have better life because education open minds of people and enable them to fight against

poverty.

4.5.4 Medical Expenses

Health is very important to everyone, when someone is sick economic activities tend to be slow or stopped as result poverty is propagated. In rare cases members face high medical charges for themselves or dependents. The only option left for them is to borrow money from SACCOs. 6 respondents equivalent to 4% pointed out that loans obtained were invested in covering medical charges of a member and/or dependants.

4.5.5 Buying Vehicles

9 respondents equivalent to 7% pointed out that loans obtained were spent to buy vehicle for family use. This implies that little amount is spent in this area. Since it is luxury to have personal vehicle, researcher find this to be reasonable percentage though it was expected that loans will be directed to development and related issues.

4.5.6 Buying Plots/Land

4 respondents equivalent to 3% agreed that loans obtained were spent in buying plots or land. Though this is small percentage but its implication remains to be reasonable that something is invested in acquiring land for family as well as business use. Researcher expected a direct relationship between buying plots/land and building houses but this was contrary to what was expected. As mentioned earlier only 3% of respondents spent the loans in buying plots/land as compared to 56% who spent the money in building houses.

There are two reasons to explain this. Firstly, many joined SACCOs in the late 2000's especially 2005/06 when there was a lot of political support in this area and basically after the release of President Funds popularly known as 'Mabilioniya JK'. Many SACCOs members have already acquired plots/land for building purpose. Secondly, many SACCOs members especially from Tangamano and Seroni are employed by the Government or private sectors. This means that they depend on salaries to make living and basically it is easier for them to buy plots. Figure 4.2 presents summary of these findings.

4.6 SACCOs Benefits

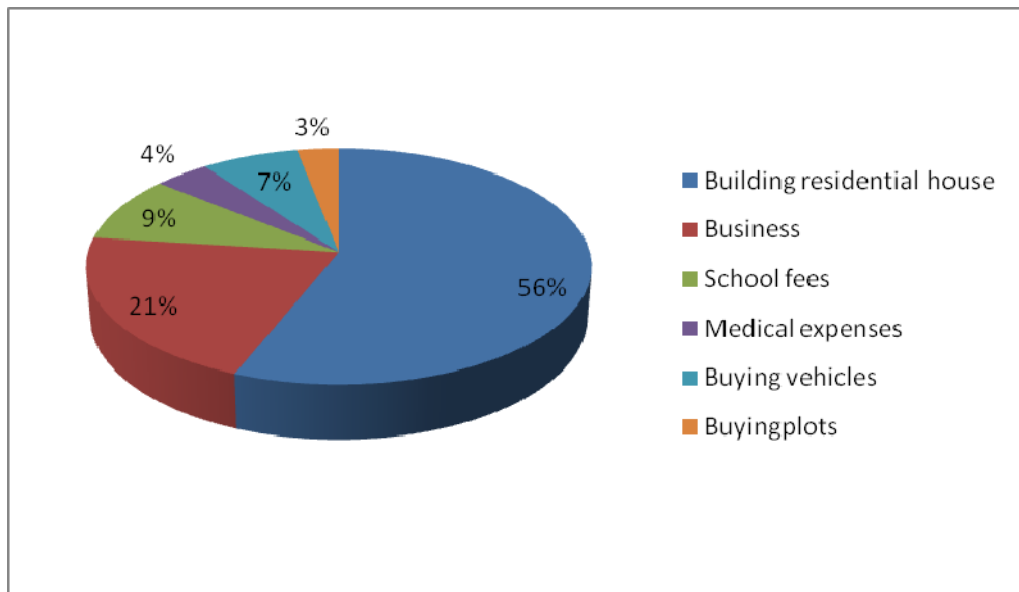


Figure 4.2: Use of SACCOs Loans

Source: Research data

There are visible benefits gained by members derived from loans and other SACCOs services. Members enjoy low loan interest rates, accumulate capital from loans obtained, create direct and indirect employment, mobilize savings through monthly

contributions and also get cooperative and entrepreneurship education. Through cooperative members are able to share information about business opportunities as well as market availability for products sold by members who are doing business.

4.6.1 Low Interest Rates

SACCOs members enjoy low interest rates as compared to loans provided by other financial institutions like banks. Banks and other financial institutions charge high interest rates which are normally calculated on compound interest basis. During the research it was revealed that, Tangamano loan interest is 15/%, Muwasita 12/% and Seroni 17/%. Calculations of interest are fairly on reducing balance or straight line method (simple interest). In this regard, SACCOs seem to be alternative source of finance to its members with affordable interest rates.

4.6.2 Employment

With regard to employment, respondents agreed to have created self employment as well as to others. Business ventures owned by SACCOs members create one to ten employees. As mentioned earlier that one of the use of loans is business investment and only 29(21%) respondents agreed to have spent loans in business. The following is the analysis of employment created by business activities. As such these business ventures employ 1 to 10 people. Out of 29 respondents 7 equivalent to 24/% employ one person while 20 respondents equals to 69% employ two to five people and 2 respondents equals to 7% agreed to have created employment of six to ten people. All these results are shown in Figure 4.3. Furthermore none responded on the category of eleven and above employees.

There is indirect employment created by business ventures owned by SACCOs members. For instance food supply, mobile money business and transport services support existence of other businesses and actually they employ a number of people. On the other hand, employment is created by the government by establishing Cooperative office in Tanga City Council which is comprised of about 4 employees. Employment creation by cooperatives is also supported by literature and actually what was observed in this study is exactly the same as literature and in line with the researcher expectations. Wanyama et al. (2008) wrote that cooperatives create employment in three different ways. He mentioned direct wage employment, employment to members and indirectly employ through the spillover effects of their activities on non-members whose income-generating activities are only viable through the transactions they have with, as well as opportunities created by, cooperative ventures.

4.6.3 Capital Accumulation

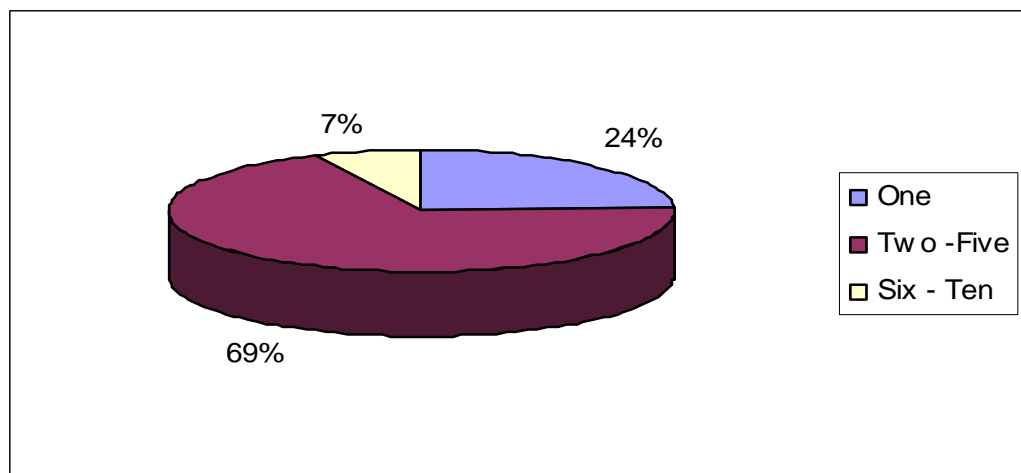


Figure 4.3: Employment Creation

Source: Research data

SACCOs have notable contribution in terms of providing loans to facilitate growth of business and ultimately enable members to accumulate capital by reinvesting profits. In this regard, loans enable members to accumulate capital ranging from Tshs 100,000/- to more than Tshs 10,000,000/-. In this study 134 respondents mentioned capital accumulation as one of the benefits derived from being members of SACCOs. The following Figure 4.4 presents summary of these findings.

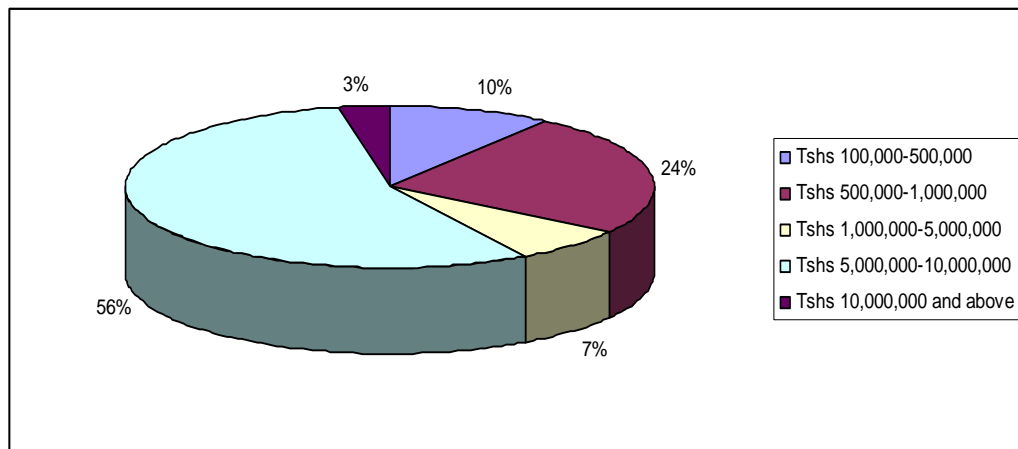


Figure 4.4: Capital Accumulation

Source: Research data

4.6.4 Saving Mobilization

Saving is an obvious benefit gained by members of SACCOs. All respondents mentioned savings as one of SACCOs benefits. There are monthly minimum contribution requirements in every SACCO whereby every member is supposed to contribute. During interview with SACCOs staff it was revealed that, Tangamano require Tshs 10,000/- while Seroni monthly contribution is Tshs 30,000/- Muwasita require member to pay a minimum of Tshs 4,000/- as monthly contribution. This practice force members to save a certain minimum amount every month. This

amount is very important when a member want to borrow from his/her SACCOs because loan calculation depends on savings. This is according to S.24(2) of the Cooperative Regulation states that “A member may obtain loans for up to three times the amount of his own savings and deposits, as long as the total amount is not more than 1% of the share capital and reserves of the credit society”.

4.6.5 Education

All respondents agreed to get cooperative and business education provided by their SACCOs. Education will help them to be good members by abiding to cooperative principles and be able to utilize loans effectively. As said earlier, one of the use of SACCOs loans is payment of school fees. As such, there are benefits in terms of education gained by members or dependants. Education as benefit is also seen in loans use analysis whereby 12 respondents equivalent to 9% from Seroni SACCOs agreed to have spent part of loan in paying school fees for them and dependants.

4.6.6 Information about Business Opportunities and Markets

Figure 4.5 presents summary results with regard to SACCOs benefits.

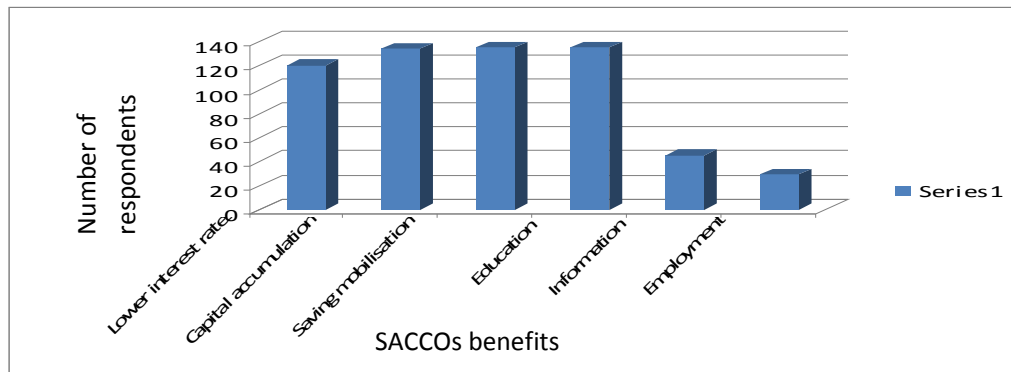


Figure 4.5: SACCOs Benefits

Source: Research data

45 respondents agreed to benefit in terms of information sharing about business opportunities and market availability. This is an obvious result of cooperative, when people have chance to meet in normal business activities there is a high possibility of sharing information related to their day to day activities.

4.7 Relationship between SACCOs Services/Benefits and Women Development

There is a very close and direct relationship between SACCOs services/benefits and women development. As mentioned earlier that there was no any sign of gender discrimination from registration, loan disbursement and leadership it is obvious that women are in good position to get all SACCOs services and benefits as well. Services available in SACCOs are those related to provision of loans and cooperative education while low interest, employment, capital accumulation, saving mobilization and information sharing are benefits obtained by members in SACCOs under this study. In this regard women development is seen in aspects of employment, self reliance and involvement in decision making.

4.7.1 Employment

Business activities established by women create direct as well as indirect employment. Women who are members in SACCOs are now involved in economic activities that enable them to earn income and eventually tackle family and social problems. 29 respondents who spent loans in business create self employment as well as employment to others. The following Table 4.3 presents results obtained with regard to employment.

Table 4.3: Employment Creation

Number of employee	Number of Respondents	Percentage
One	7	24%
Two-Five	20	69%
Six-Ten	2	7%
TOTAL	29	100%

Source: Research data

4.7.2 Self Reliance

Self reliance advocates the need for people to improve their condition using local initiatives and resources in their own hands (Fonchnong&Fonjong, 2003). When women are empowered by loans from SACCOs they become self reliant. This is due to the fact that loans enable them to accumulate capital and invest in different economic activities which in turn bear fruits of employment, better education, improved health services and ensure food security.

4.7.3 Involvement in Decision Making

Though women are few in SACCOs board especially those dominated by men, their presence is seen. As mentioned earlier all SACCOs have 9 board members and specifically Tangamano is composed of 6 men and 3 women; Seroni has 7 men and 2 women while all board members in Muwasita are women.

CHAPTER FIVE

5.0 SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter presents summary and conclusion basing on findings of the study and then put forward recommendation necessary for improvement of the cooperative sectors. Other things covered in this chapter are; implication of the findings, limitation of the study, delimitation of the study and suggestion for further studies.

5.2 Summary of main Findings

Basing on the research objectives mentioned in chapter one, the following are main findings of the study; Research objective number one assessment of status of women in terms of SACCOs membership and involvement in decision making. With regard to this objective the researcher found that entry fees, shares and initial deposit were main criteria considered in registration of new members in all SACCOs. Special cases were found in Seroni and Muwasita whereby Seroni accepts members who are employees only or their relatives while Muwasita accepts women members only because it is women based SACCOs.

On the other hand it was revealed that all SACCOs under the study have 9 board members. Tangamano is composed of 6 men and 3 women while Seroni has 7 men and 2 women. On the other hand all members of board in Muwasita are women because it is women based SACCOs. Women are few in all gender SACCOs but their presence is seen. At least there women in decision levels who can defend women and slowly women will gain pace in joining SACCOs therefore be in good

position of being selected in boards.

Objective number two was to examine loan categories offered by SACCOs to their members. With regard to categories of loans offered, it was found that SACCOs offer three main categories of loans namely; development, education and emergency. Development loans were common to all SACCOs under the study while emergency was offered by Seroni and Tangamano. Education loan is offered by Seroni only.

The third objective was to scrutinize use of loans and benefits obtained by SACCOs members in connection with loans obtained and interactions among them. The Loans offered enable members to fight against poverty and bring about self development as well as national development. Loan uses mentioned by SACCOs members were as follows; building residential houses, investing in business, paying school fees, payment of medicals expenses, buying family vehicles and purchase of plots/land. An inverse relationship was observed between building houses and buying plots because of the fact that many joined SACCOs in the late 2000's especially 2005/06 when there was a lot of political support in this area and basically after the release of President Funds popularly known as 'Mabilioniya JK'. Many SACCOs members have already acquired plots/land for building purpose. Also many SACCOs members especially from Tangamano and Seroni are employed by the Government or private sectors. This means that they depend on salaries to make living and basically it is easier for them to buy plots.

With regard to benefits, findings revealed the following as benefits obtained by SACCOs members: low interest rates on loans, employment, capital accumulation,

saving mobilization and information about business opportunities and markets. The last objective was on relationship between SACCOs benefits and women development. It was observed that SACCOs services/benefits have positive relationship with women development. As such, women development is seen in aspects of employment, self reliance and involvement in decision making.

5.3 Conclusion

From the findings it is obvious that SACCOs have been a driving force towards development specifically women development in Tanga City Council. Loans obtained from SACCOs are used in manners that accelerate the issue of poverty eradication. As such loans are spent in building residential houses, business investment, buying plots/land, buying vehicles, paying medical expenses and school fees. Women in SACCOs are enjoying benefits in terms of low loan interests, capital accumulation, saving mobilization, education, involvement in decision making, employment and information about business and market opportunities. All these guarantee women in SACCOs better life economically, socially and politically.

5.4 Recommendations

The Government, Cooperative support institutions as well as SACCOs should direct more efforts in providing cooperative and entrepreneurship education to members for them to effectively use loans obtained from SACCOs. This is due to the fact that amount of loans directed to business activities is very small. In this research only 29 out of 135 respondents invest the money in business. SACCOs members have to consider the possibility of spending large percent of loans to income generating

activities since returns may be directed to building houses, paying school fees, covering medical expenses as well as buying plots/land.

5.5 Implication of the Findings

From the findings it is obvious that SACCOs have changed life of women in a positive way. Through SACCOs loans women have established growing businesses thus creating direct and indirect employment. Loans have enabled them to tackle problems like school fees, residential houses and medical expenses and eventually others have gained financial capacity to buy and own vehicles to facilitate business activities as well as assisting family in terms of providing transport.

Further more SACCOs have enabled women to be involved in economic activities thus creating income for their family and development in general. Existence of SACCOs have enabled women members to be self reliant, participate in decision making and ultimately become socially included in social, political and economic activities. Results of this study have an implication that, since there is no women discrimination in terms of membership, loan disbursement and decision making there is great opportunity for women to participate in SACCOs activities and get benefits thereof. Women are in great chance of being successful if they choose to be active members and make effective use of loans obtained from SACCOs.

5.6 Limitations of the Study

Data accessibility; accessibility of data from private and public organisations is a big problem. There are issues of security and confidentiality in accessing data from

different organisations and this actually limit the availability of data from these organisation. During data collection the researcher faced a lot of inconveniences in getting data from SACCOs and Cooperative offices in Tanga City Council. Respondents' negligence; during data collection exercise some respondents did not give attention to research questionnaires and ultimately impair the process of analysis due to the fact that some questions were not properly answered and in other cases no responses was given by them.

Financial constraints; this was a self financing study whereby the searcher was responsible for all the finance needed, about Tshs 6,000,000. Actually this was a big amount since the researcher had no sponsor. Financial constraint limits the whole process of research from proposal writing, data collection to report writing. Time constraints; dissertation time as per Open University procedures is November to May. This is a very short time for research since it needs a lot of attention from proposal writing, data collection to report writing. All these activities are time consuming and it was very difficult for the researcher to cope with time at every stage.

5.7 Delimitation of the Study

This study was conducted at Muwasita, Tangamano and Seroni SACCOs in Tanga City Council for the period of November 2012 to May 2013. In terms of research basically this is a short time for researcher to cover a reasonable sample for the research. In fact, the researcher planned to reach 150 SACCOs members but due to time constraint she managed to reach 135 members.

5.8 Suggestion for Further Study

As it was concluded in this research that, SACCOs have notable contribution to women in Tanga City Council there is a need to undertake research on the same subject focusing women in Rural areas. Though loan interest rates offered by SACCOs under the study (12-17%) are small as compared to other financial institutions there is a need to carry on research about reasonable interest rates that will enable SACCOs to cover operating costs without affecting lending capacity.

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APPENDICES

Appendix i: Research Questionnaires

RESEARCH QUESTIONNAIRE (MANAGEMENT AND STAFF)

This is a questionnaire designed for the purpose of collecting data in relation to contribution of SACCOs to women development in Tanga City Council. In order to ensure clarity of answers you may use either Swahili or English language.

Please choose an appropriate answer and then write in a box provided just after each question. For questions that need explanations please provide short and clear answers, remember to maintain neatness.

NAME OF SACCOs/ORGANISATION:

.....

ADDRESS:

.....

.....

Section one: Respondent Profile

1.0 Marital status:

A. Married B. Single C. Divorced

1.1 Sex:

A. Male B. Female

1.2 Level of education reached:

A. STD 7 B. FORM 4 C. FORM 6 D. DEGREE

E. Others, specify

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1.3 Current position in your organization

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Section Two: Membership criteria in your SACCOs

2.0 Which factors are considered for registration of a new member?

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Section Three: Types of loans offered

3.0 Depending on loan application rate, what types of loans offered by your SACCOs?

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3.1. What are the current loans amounts provided by your SACCOs?

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3.2 What is the current rate of interest?

A. 5-10%

B. 11-20%

C. 21-30%

Section Four: Demand for loans

4.0 How many loan applications do you receive per month/year?

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4.1 Where do you get money to facilitate provision of loans?

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4.2 If you are getting loans from a bank, donors or any other financial institutions, at what rate of interest are you getting the loans?

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4.3 What factors do you consider before extending loan to a customer?

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4.4 Please tell me about the frequency/demand of loans application?

A. Increasing

B. Decreasing

C. Constant

4.5 Repayment performance

A. Very good

B. Good

C. Fair

D. Bad

4.6 What action is taken by management in case of failure to repay loans on time?

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Appendix ii: Section Five: Other SACCOs services

5.0 Is there any other service provided by your SACCOs?

A. Yes

B. No

If yes, please provide a list

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Section Six: Other useful information

6.0 Is there any problem facing your SACCOs?

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6.1 What can you say about the performance of your SACCOs?

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.....

Thanks for your participation

RESEARCH QUESTIONNAIRE (SACCOs MEMBERS)

Dear Respondent

This is a questionnaire designed for the purpose of collecting data in relation to contribution of SACCOs to women development in Tanga City Council. In order to ensure clarity of answers you may use either Swahili or English language.

Please choose an appropriate answer and then write in a box provided just after each question. For questions that need explanations please provide short and clear answers, remember to maintain neatness.

NAME OF SACCOs/ORGANISATION:

ADDRESS:

.....
.....

Section one: Respondent Profile

1.0 Marital status:

A. Married B. Single C. Divorced

1.1 Sex:

A. Male B. Female

1.3 Age:

A. 15-25 B. 26-35 C. 36-45 D. 46 and above

1.4 Number of children:

A. One B. Two C. Three D. Four to Six E. More than six

F. None

1.5 Number of children sent to school:

A. One B. Two C. Three D. Four to Six E. More than six

F. None

1.6 Level of education reached:

A. STD 7 B. FORM 4 C. FORM 6 D. DEGREE

E. Others, specify
.....

1.7 Are you employed?

A. YES B. NO

Section two: Membership criteria

2.0 Please list criteria considered during your registration as a SACCO member.

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Appendix iii: Section Three: Types of loans

3.0 Please list types of loans offered by your SACCOs.

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Section Four: Demand and use of loans

4.0 How many times have you taken SACCOs loans?

- A. Ones
- B. Twice
- C. Three times
- D. More than three times
- E. None

4.1 Repayment period:

- A. One to Six Months
- B. Seven to Twelve months
- C. More than twelve months

3.2 What are the current loans amounts provided by your SACCOs?

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4.3 What are sources of money for loan repayment?

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Have you failed to repay the loan?

A. Yes

B. No

If yes, state reasons.

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In most cases loans are taken for business purposes. Is there any other way do you spend the loan?

A. Yes

B. No

If yes, mention other uses of loans obtained from SACCOs.

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Appendix iv: Section five: Business Profile

Form of business:

sole proprietorship

B. Partnership

C. Company

D. Cooperative

5.1 For how long are you in business

A. 0-5 years

B. 6-10 years

C. 11-20 years

D. More than 20 years

Capital after joining SACCOs

A. Tshs 5,000-50,000

B. Tshs 51,000-100,000

C. Tshs 101,000-500,000

D. Tshs 501,000-1,000,000

E. Tshs 1,000,000 and above

5.3 Number of employees/assistants after joining SACCOs

A. One

B. Two -Five

C. Six - Ten

D. Eleven and above

E. None

Employees/assistants salaries:

- A. Tshs 30,000-50,000
- B. Tshs 51,000-100,000
- C. Tshs 101,000-500,000
- D. Tshs 501,000 and above
- E. None

Section Six: Other SACCOs services/benefits

Apart from getting capital (loans) for business and other uses, what other benefits are you getting by being member of SACCOs? Please list.

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Is there any other services provided by your SACCOs?

- A. Yes
- B. No

If yes, provide a list.

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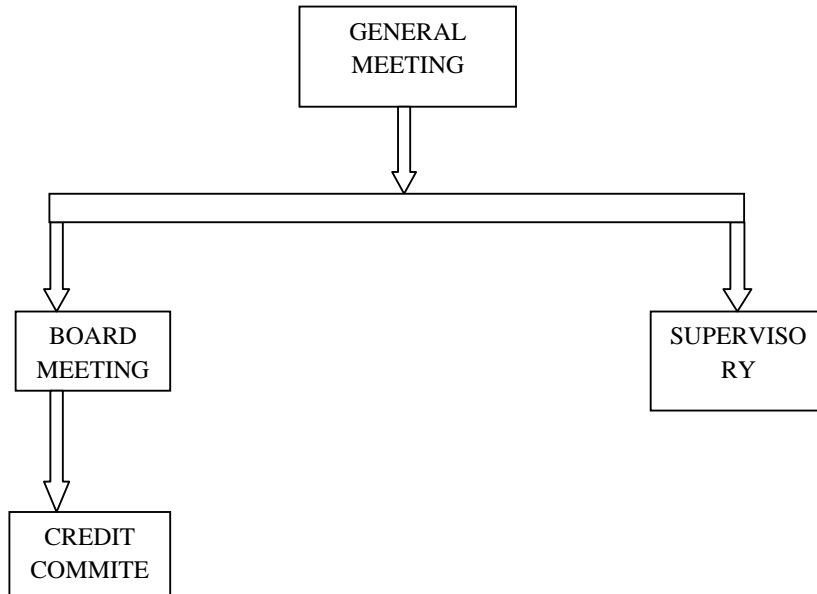
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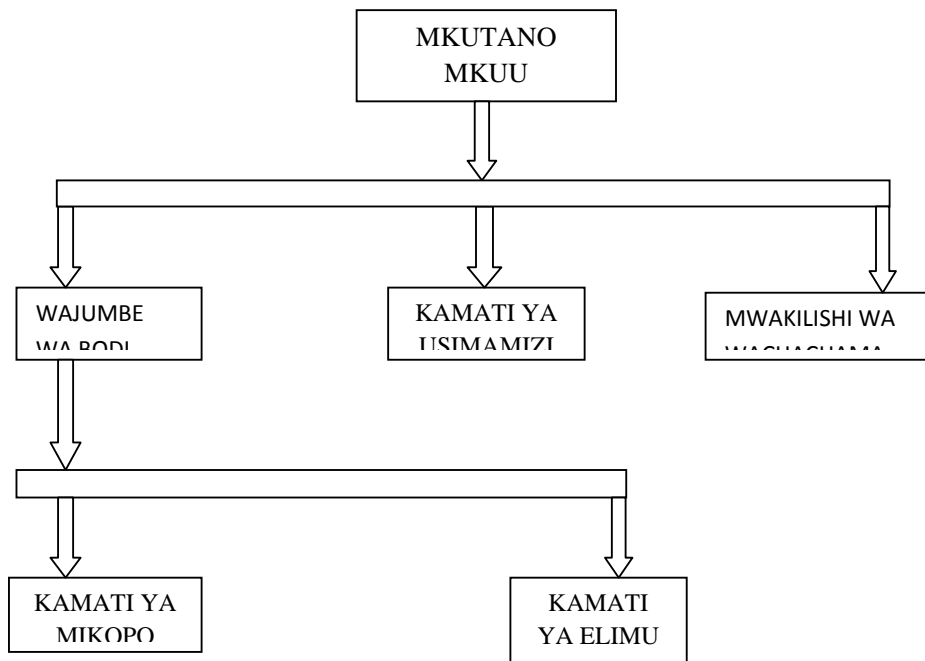
Thanks for your participation

Appendix iv: Organisation Charts

Tangamano SACCO-Organization Chart



Eroni SACCO- Organization Chart



Muwasita SACCO-Organization Chart

