

**POSITIVE CONTRIBUTION OF SAVING AND CREDIT COOPERATIVES
IN THE DEVELOPMENT OF ROMBO DISTRICT: A CASE STUDY OF
MASHATI SACCOS**

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ABSTRACT

The aim of this study was to determine the positive contribution of saving and credit cooperative in social and economic development. The study was conducted at Mashati Ward involving 10 respondents. Qualitative research approach particularly descriptive survey genre was used and data were collected by triangulation method. Findings revealed that poor management of SACCOS led ineffective contribution of SACCOS in the development of society. Insufficient physically resources namely books cause the implementation of SACCOS. There are must be the improvement on management. Lack of experts on the field of SACCOS is another problem, where few qualified personnel have the required knowledge and therefore government and the society must take measure of training enough people who are qualified, to serve the institution. It is recommended that, the SACCOS should provide sufficient professional human resources by training and develop different cadre to save also the institution with transparent and accountability. Gender sensitivity is highly recommended to allow better contribution from both women and men in SACCOS. Cooperatives can do better in development if they address issues of poverty alleviation and gender inequality which are currently prevalent in Tanzania cooperatives. There has been a tendency to look at the agricultural cooperatives as the only cooperatives that can alleviate poverty in the country. This was the thinking up to the mid 1970s. The reason was that from the year 1932 when the first cooperative legislation was enacted the colonial government gave preference to agricultural marketing cooperatives they dealt with cash crops mainly coffee which were important to generate revenue to the colonial government through taxation.