

**Assessment of internal factors affecting SACCOS member empowerment in Tanzania: a case of Mbeya region SACCOS**

**Maria Msami Msechu**

**Master of Business Administration (Finance)**

**University of Dar es Salaam, Business School, 2009**

The main objective of this study was to assess the internal factors affecting SACCOS on member empowerment in Tanzania. Specific focus was on assessing whether there is member participation in decision making in their SACCOS affairs, capacity building in individual SACCOS and if leadership which exists in SACCOS empowers its members. Purposive and simple random sampling techniques were used and 128 questionnaires were distributed, of which 120 were collected and 113 were used. Observation, documentary review and personal interviews were also conducted to SACCOS' members, board members, and presented using SPSS and frequency distribution tables. Through questionnaires and observation it was found that, members' participation and leadership was very good. However, interviews conducted revealed that there were some weaknesses in leadership and capacity building. It was concluded that, unless there is capacity building and democratic leadership, effective member participation in SACCOS can hardly be realized. It is also recommended that, SACCOS should solicit education funds and ensure regular training to its members. SACCOS's members, employees and board members should be equipped with training on various technical skills. Government should strengthen the capacity of SACCOS by supporting them in required facilities, sufficient funds and relevant skills.