

CONTRIBUTION OF SAVINGS AND CREDIT GROUPS (SCGs) IN IMPROVING INCOME LEVELS OF THE GROUP BENEFICIARIES IN KUSINI DISTRICT, ZANZIBAR

¹Ibrahim A. Abdalla, ²Dr. Given M. Msomba ³Dr. Frank Philipo

Department of Community Development, Faculty of Arts and Social Sciences,
University of Iringa, P.O Box 200, Iringa-Tanzania

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Abstract: This study established the contribution of savings and credit groups (SCGs) to community welfare in Kusini District, Zanzibar with a particular focus on improving income levels among beneficiaries. The study employed a mixed- methods approach using both quantitative and qualitative data collection techniques such as questionnaires, interviews, and focus group discussion from 100 respondents. The study findings reveal that the majority of SCGs members particularly women (91%) actively engage in saving and credit activities which have significantly improved their financial stability and household welfare. More than a half of respondents (56%) have been SCGs members for over four years, demonstrating long term trust and commitment to the groups. The results further show that 94% of members save weekly, while 93% have access to loans which they mainly use to start or expand small business such as food vending and retail trading. About 88% of respondents reported an increase in income after joining SCGs, indicating that the groups serve as an effective mechanism for poverty reduction and economic empowerment. Qualitative findings also highlight improved financial discipline, business growth and household asset acquisition among members. The study concludes that SCGs have been instrumental in enhancing members' income and living standards in Kusini District. It recommends government and NGOs to strengthen financial support and entrepreneurship training to build capacity and expand capital for sustainability.

Keywords: Savings and Credit Groups, Community Welfare, Income Generation, Asset Ownership, Social Services, Kusini District, Zanzibar.

1. INTRODUCTION

1.1 Background to the Study

Savings and Credit Groups (SCGs) play a pivotal role in enhancing community welfare through promoting financial inclusion and social empowerment globally. The origins of SCGs is traced back to 19th century in Europe through cooperative movements pioneered by Raiffeisen and Schulze-Delitzsch, who developed strategies to provide credit to artisans, small businesses, and rural communities (Birchall, 2013).

In Africa, SCGs were introduced during the early 20th century colonial period, primarily to organize farmers and salaried workers (Develtere, 2008). After independence in the 1950s and 1960s, many African nations embraced the cooperative model as part of their rural development strategies (Wanyama *et. al.*, 2009). During the 1980s and 1990s, Non-Government Organizations (NGOs) introduced community-based models such as Village Savings and Loan Associations (VSLAs), which required no external capital and worked well in informal economies (Wanyama, 2009).

In Tanzania, the SCGs gained momentum after independence in 1961, largely due to President Julius Nyerere's Ujamaa policy, which emphasized communal living and cooperative economies. This led to the formation of cooperative unions and savings and credit organizations (Maghimbi, 2010). In Zanzibar, the SCGs have been particularly crucial due to limited access to formal financial institutions in rural and peri-urban areas. Beginning in the early 2000s, NGOs such as CARE International and Save the Children facilitated the growth of these groups (Save the Children, 2019).

1.2 Statement of the Problem

The SCGs play a vital role in social and economic development, particularly in the rural areas where access to formal financial institutions is limited. These community-driven initiatives enhance financial inclusion by providing savings, loans, and financial literacy. RGoZ in collaboration with different NGOs have made commendable efforts, including the establishment of the Cooperative Societies Act of 2018, to ensure that cooperative groups, including SCGs in Zanzibar, are strengthened, operate efficiently, and promote the wellbeing of their members across Zanzibar. Kusini District is among the areas that have been highly motivated to establish various cooperative societies including SCGs.

Despite their growing presence, the actual contribution of SCGs on community welfare in Kusini District remains insufficiently documented. For example, the study by Ezra *et al.*, (2020) highlighted only improved housing and increased incomes as indicators of community welfare, leaving other important aspects, including accessibility of social services and ownership of assets. There is limited understanding on how these groups contribute to income generation, social services, and the empowerment of their members. This study aims at addressing these gaps by assessing on how the SCGs contribute to improving income level, resource asset ownership and improved access to social services to the beneficiaries.

1.3 Research Objectives

1.3.1 General Objective

To establish the contribution of Savings and Credit Groups to Community Welfare in Kusini District, Zanzibar.

1.3.2 Specific Objective

The specific objectives of the study was;

- i. To assess the contribution of SCGs in improving income levels of the group beneficiaries in Kusini District, Zanzibar.

1.4 Research Questions

The study was guided by the following question

- i. What is the contribution of Savings and Credit Groups in improving income levels of their beneficiaries?

2. LITERATURE REVIEW

2.1 To assess the contribution of SCGs in improving the income level of the group beneficiaries in study area

2.1.1 Contribution of SCGs on savings

The SCGs have been recognized as a critical tool for financial inclusion, helping individuals in low-income households accumulate savings and improve their financial stability. Studies indicate that increased savings in SCGs provide not only safety net for beneficiaries, but also opportunities for investment in income-generating activities (Sengupta and Aubrey, 2020). By fostering a culture of saving SCGs enables more effective financial planning and risk management, which in turn contributes to increased income growth. According to Chikalipah (2019), SCGs provide flexible, low-barrier platforms for saving, especially for individuals excluded from formal banking systems. He notes that "community-based savings group's offer both financial and social incentives, encouraging regular savings among members" (Chikalipah, 2019)

2.1.2 Contribution of SCGs on access to loans

The SCGs provide members with access to credit that they otherwise might not be able to access through formal financial institutions. The availability of small loans enables individuals to invest in productive activities, such as expanding small

businesses or purchasing agricultural inputs, which in turn improves their income levels. A study in India by Raghuram and Kumar (2019) highlighted that the SCGs provided low-income families with the means to access credit, which allowed them to invest in income-generating ventures and significantly improve their financial situation. According to Erick (2024) Most of people joined the SACCOS to have access to financial services. He further added that they particularly intended to get access to loans to Finance productive activities.

2.1.3 Contribution of SCGs on investment in income-generating activities

SCGs are a source of capital for investing in various income-generating activities. According to a global study by Chitnis and Patel (2021), SCG members use the savings and loans available to them to fund small businesses, invest in education or skills training, or purchase productive assets such as land or livestock. These investments have a direct effect on household income, as beneficiaries often use the capital to diversify or expand income-generating activities. Apart from that a study conducted by Amankwah *et al.*, (2019) in Ghana found that SCG members, after receiving loans, were able to improve their agricultural practices and diversify income sources, leading to higher incomes. Members also used loans to establish small businesses, contributing significantly to income enhancement. Also a study by Mzee (2020) highlighted how SCG members in Zanzibar used loans to expand agricultural activities and invest in small-scale enterprises, leading to an increase in household income. This was particularly important for women, who gained economic independence and were able to invest in business ventures.

3. RESEARCH METHODOLOGY

This study employed a mixed methods approach combining both quantitative and qualitative techniques to assess how SCGs contribute to economic and social wellbeing in Kusini District-Zanzibar. A cross-sectional design was used to collect data at a single point in time, ensuring time and cost efficiency. The study area covers 379.5 km² with a population of 63,156, characterized by rural and semi-urban communities dependent on small scale business, agriculture and fishing where SCGs play a vital role.

The study population consisted of SCG members, cooperative and planning officers, and microfinance officers. Purposive sampling selected seven (7) key informants while simple random sampling selected one hundred (100) members across three district zones. Using Yamane's (1967) formula with a 9% margin of error, the total sample size was 100 respondents.

Both primary and secondary data were used. Primary data were from questionnaires, Focus Group Discussions (FGDs), and Key Informant Interviews (KIIs), and secondary data were from official documents and literature. Quantitative data were analyzed using SPSS (version 20) with descriptive statistics, while qualitative data underwent content analysis through thematic coding and quotations. Validity was ensured by triangulation of tools including questionnaires, interview guides, and focus group discussion (FGD) checklists that comprehensively addressed the study variables, such as income improvement, and reliability through standardize research instruments and conducting two days training to data collectors to ensure uniformity in data gathering and interpretation. Ethical approval was obtained from relevant authorities in Zanzibar, and participants gave informed consent with assured confidentiality and data use restricted to academic purposes.

4. RESULTS AND DISCUSSION

4.1 Demographic Characteristic of the Respondents

The characteristics of respondents covered gender, age, education level and marital status of the respondents. These variables were analyzed and discussed in sub-sections as follows:

4.1.1 Sex of the respondents

Table 1 below shows that majority of the respondents (91%) were females compared to their counterpart males who only accounted to 9%. This implies that women dedicate much of their time in participating to SCGs activities with a strong belief of meeting their needs through SCGs. Furthermore, the regular meetings in SCGs among women provide a sense of social cohesion. Males on their turn do not regularly engage in SCGs' activities, and those few who participate have just joined SCGs for loan accessibility and savings shares.

These study findings were aligned with those of Ezra *et al.* (2020), who explained that the high proportion of women were a positive effect of other aspects of the VSLA program (SCGs), such as group support and the fostering of social cohesion. However, the program appeals to some men who are attracted by the financial services, particularly access to loans and dividend payouts. UN Women (2022) also added that in most SCGs and VSLAs, women constitute the majority of members. The regular saving requirement enables them to manage household finances more effectively, contribute to family welfare, and participate in decision-making processes.

4.1.2 Age of respondents

Table 1 also indicated the age of the respondents. In contrast, respondents with age of more than 46 years accounted for 38% followed by those with age 36-45 years, who accounted for 31%. The respondents in the age 26-35 years represented 22% and the respondents with a lower percentage were those in the age of 18-25 years which accounted only for 9%. This denoted that in Kusini District, majority of people who participated in the SCGs were adults who seemed to have household responsibilities; therefore, the SCGs were the right place to solve their household challenges through loans and accumulated savings.

These study findings were aligned with those by Erick (2024), which stated that 74 of the respondents 34% were between the ages of 36 and 45 years and 40% were 40 above years of age. This could be an attribute to the fact that this age group had several responsibilities to undertake, especially paying school fees and feeding the family. Thus, when the available funds are not enough, they resort to SACCOs to fulfill their obligations in the family.

4.1.3 Educational level of the respondents

The data indicated that majority of the respondents (71%) had completed secondary education particularly ordinary level of education. This was followed by those who ended up with primary education (27%). Only 2% of the respondents were reported to have post-secondary education. This denoted that most of Kusini District community members ended up with secondary education. However, their level of education builds them with enough confidence to manage their SCGs activities and even the investments and business they had initiated through the SCGs support. This was also observed during the data collection process where they were able to explain and analyze the question in discussion and the questionnaires properly.

4.1.4 Marital status of the respondents

Table 1 indicated that the majority of the respondents were married (81%), followed by widows who accounted for 9%. The respondents with the lowest percentage were singles and divorced with 3% and 7%, respectively. This symbolizes that the majority of the SCGs members in Kusini District were those with families who sometimes use the SCGs advantages, such as loans and dividends payout, to address household challenges and needs.

These study results were consistent with that of Getachew (2022), who argued that the majority of respondents were married in both the treated and controlled members of Awach SACCOs. This could be an attribute to the fact that married person were more participate in business activities or income-generating activities than other else since they are more responsible for their families.

Table 1: Demographic and Social Characteristics (n =100)

Variable	Variable category	Frequency	Percentage
Sex	Male	9	9
	Female	91	91
Age of Respondent	18-25	9	9
	26-35	22	22
	36-45	31	31
	46+	38	38
Educational Level	Primary	27	27
	Secondary	71	71
	Post-Secondary	2	2

Marital Status			
Single		3	3
Married		81	81
Divorced		7	7
Widower		9	9

Source: Field Data, 2025.

4.2 Contribution of SCGs in improving income level of group beneficiaries

Income level among members of the SCGs is one of the determinants of economic and social well-being, since members of the SCGs can access and attain their basic and essential needs. This section examines extensively how the SCGs have improved the income level of the group beneficiaries in Kusini District, determining the indicators such as savings, loan accessibility, and investing in income-generating activities.

4.2.1 Membership duration and types of SCGs

The duration and type of Savings and Credit Groups (SCGs) in which members are involved have been necessary to determine the correlation between the period individuals spend in SCGs and the socio-economic benefits they obtain. On the other hand, the type of SCGs members engaging in influencing the nature of the financial support, governance structure, and socio-economic impact on members. In Kusini District, the SCGs are considered community-based financial institutions that often address several socio-economic matters. Therefore, analyzing members' duration of involvement and group affiliation provides insight into the effectiveness and sustainability of SCGs. This section examines the duration of SCG membership and the types of groups joined by respondents in Kusini District.

Table 2: Membership duration and type of SCGs

Variables	Frequency	Percent (%)
Membership duration		
One year to two years	23	23
Two years to three years	10	10
Three years to four years	11	11
Four years and above	56	56
Total	100	100
Types of SCGs Respondents engaged in		
SACCOS	20	20
VICOBA	80	80
Total	100	100

Source: Field Data, 2025

4.2.1.1 Membership duration in SCGs

The findings in Table 2 revealed that majority (56%) of the respondents have been members of SCGs for more than four years. This was followed by 23% who have been members for 1-2 years. The lowest number of respondents (10%) has been members for 2-3 years. This means that many people have built strong trust in SCGs as a safer place to meet their various social and economic needs. Also, SCGs have observed a significant uptake of new members due to various benefits and advantages obtained from membership. This is obvious as respondents with 23% have recorded their membership of 1-2 years.

4.2.1.2 Types of groups joined by respondents

The study in Table 2 shown that 80 respondents, equivalent to 80%, said they were members of VICOBA, while only 20, equivalent to 20%, were members of SACCOS. This indicated that in Kusini District, VICOBA is more popular and easily accessible. High membership in VICOBA may be an attribute to its characteristic of flexibility, which often allows its members to make small contributions with minimal entry requirements, as well as providing quick access to small loans to meet members' urgent needs, including household and business needs. Moreover, VICOBA are always formed by people who already know one another, which strengthen trust and encourages participation. On the other hand,

SACCOS is built on the basis of formal structure, strict regulations and sometimes higher saving requirements as a result, there is less accessibility to ordinary community members.

The results are in line to Wanyama (2023), who insisted that many countries (Kenya, Nigeria, Niger, Rwanda and Cape Verde) saving and credit cooperatives (SACCOs) are becoming the largest cooperative sector, while in some countries they are financially the strongest. For example, in Kenya, SACCOs currently stand out as the most vibrant rather than the agricultural marketing cooperatives that were dominant up to the end of the 1980s. However, the study in Kusini revealed that most of members belong to VICOBA. Moreover, on the side of membership duration among members in SCGs, the results are supported by Chikalipah (2019), who argued that members with longer participation in SCGs show improved financial literacy and stronger resilience against economic shocks.

4.2.2 Sources of Income and Income differentiation among SCG members

Source of income is one of the most important indicators in demining and analyzing the participation in SCGs with regard to their influence on community welfare, particularly to their members. Like many other rural and semi-urban communities, Kusini District community members have been engaging in multiple income streams, including farming, small business, fishing and salaried employment.

Table 3: Source of income and income differentiate

Variables	Frequency	Percent (%)
Primary Source of Income		
Farming	27	27
Small business	56	56
Fishing	10	10
Salaried employment	7	7
Total	100	100
Ability to differentiate Income from before and after joining SCGs		
Yes I can differentiate	64	64
No, I cannot differentiate	36	36
Total	100	100
Income before Joining SCGs (n=64)		
Less than 100,000	45	70
110,000/= - 300,000/=	15	24
310,000/= - 500,000/=	3	5
More than 500,000/=	1	1
Total	64	100
Income after Joining SCGs(n=64)		
Less than 100,000	8	12
110,000/= - 300,000/=	32	50
310,000/= - 500,000/=	12	19
More than 500,000/=	12	19
Total	64	100

Source: Field Data, 2025.

4.2.2.1 Primary Source of Income

Data in Table 3 indicates that most of the respondents 56% rely heavily on small businesses to earn their income, followed by farming, which accounts for 27%. Only 7% of respondents earn their income from salary employment. This means that the majority of Kusini District dwellers have been properly exploiting the existing opportunity of tourism as a reliable market for various products produced by small entrepreneurs; hence, small businesses are rising day by day. Moreover, the loans received from SCGs have also been the source of capital for the establishment of those businesses.

4.2.2.2 Ability to differentiate income from SCGs and Other Sources

Concerning income differentiation, the findings show that the majority of respondents who accounted for 64% were reported to have been able to differentiate the income generated from the SCG-related activities with that earned from other sources. They further indicated their income before and after joining the SCGs. On the other hand, 36% of the respondents said that they are unable to differentiate the income generated from SCG-related activities with that earned from other sources (Table 3). This suggested that SCG participation makes a recognizable financial impact on members, enabling them to attribute to specific income gains to SCGs involvement mostly through business expansion or improved farming activities funded by SCG loans or share distributions.

4.2.2.3 Income before and after joining SCGs

The findings from study as shown in Table 3 reveal that majority of the respondents (88%) reported to increase their income since joining the SCGs. Only 12% of respondents reported to observe no change in income despite their membership in SCGs. The Table 3 further reveals that 70% of the respondents confirmed that their total income before joining SCGs was significantly lower in a way that they were unable to meet even the basic household needs. They said their monthly income was less than 100,000. However, after joining the SCGs, they witnessed an obvious change in their income. The study findings showed that 88 % of the respondents observed a significant increase in their incomes by 110,000/= - 300,000/= (50%), 310,000/= - 500,000/= (19%) and More than 500,000/= (19%) respectively. This means that the SCGs have been an emancipator of many Kusini District SCGs Members.

Furthermore, one of the SCGs member with leadership role said during KII;

I dare to say SCGs is my emancipator because before being a member, my economic condition was more than worse, but now I always thank God my life has totally changed due to the benefits I get from SCGs, I now manage to generating income through food vending and even to my children school fees under the support of SCGs (Female SCGs leader in Jambiani).

These study findings were well aligned with the study of Nassor (2022), which insists that SACCO's beneficiaries have experienced an increased income through microfinance services, improved social services and self-employment. Mohlala (2020), further argued that the SCGs members use the profit to increase their incomes and to improve the lives of their families.

4.2.3 Savings practices among SCGs members

One of the common features of SCGs is saving practice. It always provides secure and structured means for their members to accumulate capital as well as build financial resilience. Saving practices also empower members to manage irregular incomes, access internal loans, respond to emergencies, and invest in productive ventures. The ability to regularly save and access funds when needed is a critical determinant of both individual well-being and the sustainability of SCGs. In Kusini district, SCGs have become a basic financial platform. Therefore, understanding how frequently members contribute savings, their access to these savings, and the perceived growth in personal savings since joining the SCG provides valuable insights into the group's impact on household financial health;

4.2.3.1 Frequency of saving contributions among SCGs

The findings (Table 4) show that weekly saving was mostly practiced among the SCGs members, with 94% of the respondents reported to contribute their saving every week. This reflects the informal income patterns of many households in Kusini District, where daily or weekly earnings from farming, fishing or small-scale trading allowing for regular smaller savings contribution. The respondents contribute on a monthly basis account for only 6% suggesting the presence of members with more structured income sources.

The study results were in line with that of Getachew (2022) who insisted on developing saving habit done by adjusting the focus and change of habit because saving is culture, habit and away life this mean that when culture is developed wealth starts to grow.

4.2.3.2 Change in total personal savings since joining SCGs.

Regarding the rating of total personal change in saving behavior among SCGs members, 98% of the respondents reported an increase in their savings since joining the SCGs (51%) significantly and (47%) slightly increased, respectively. This

presents a strong indicator of the contribution of the SCGs in promoting a disciplined saving culture. Only 2% reported no change in savings which might be accredited to personal inconsistencies in income (Table 4.).

4.2.3.3 Access to personal savings

In terms of savings accessibility, the majority (83%) of respondents confirmed that they can access their savings whenever needed, while 9% stated that access to savings is only sometimes possible, mostly depending on group rules or the timing of share distributions. Only 8% reported lack of access altogether, which may point to restrictive internal policies or group management (Table 4).

Table 4: Savings practices among SCGs members

Variables	Frequency	Percent
Frequency of Contribution		
Weekly	94	94
Monthly	6	6
Total	100	100
Change in Total Personal Savings since Joining SCGs		
Significantly increased	51	51
Slightly increased	47	47
No change	2	2
Total	100	100
Access to Personal Savings when Needed		
Yes	83	83
No	8	8
Sometimes	9	9
Total	100	100

Source: Field Data, 2025.

4.2.4 Loan access, usage and repayment among SCGs members

Access to loans has been a crucial aspect of financial inclusion, especially in areas where access to formal banking services is limited, such as Kusini District. These loans not only help SCGs members address various household challenges and emergencies, but also provides capital to invest in income-generating activities and improve their social welfare. Besides access to loans, the use and management of the borrowed funds are important factors to consider. The variables under this section are presented and discussed in the following sub-sections;

4.2.4.1 Loan accessibility among SCGs Members

The table 5 below reveals that the majority of the respondents, who accounted for 93%, reported to access loans through SCGs whenever needed. This confirms that the primary function of most SCGs in Kusini District, which is credit access to members, is effectively fulfilled. Only 7% of the respondents reported being unable to access loans due to the nature of their SCGs and agreed internal regulations among members within their SCGs.

These results align with the study by William (2023) which argues that loan accessibility at VSLAs are friendly in the sense women accessing loan in an effective and efficient way that then increase their incomes that improve their living standards, sending their children to school.

4.2.4.2 Usage of loan among members

The data (Table 5) show that the respondents with higher percentage (73%) reported using the acquired loan to either start up a business (31%) or expand the already established business (37%). This demonstrates that a proactive approach toward income generation to the majority of SCGs members. Besides, the majority of respondents particularly those with an established businesses found SCGs as the safer place to acquire loans with limited conditions which attract them, hence using the loan to expand their already established business. On the other hand, only 27% of the respondents said the loans

received from SCGS have been used to either pay for school fees, fulfill household needs or support other essential welfare services.

The study results align with Ernest *et al* (2019), who argued that ROSCAs are the source of fund and capital formation for most of the small-scale enterprises and especially market women and petty traders in Ghana. Likewise, Mallya (2020) added that SACCOS enabled households to invest in activities that were likely to contribute to higher future income and, therefore increasing household income and living standard of members.

4.2.4.3 Ability to repay the loan on time

Regarding the repayment of the loan on time as indicated in Table 5 below, 86 respondents, equivalent to 92%, said they can pay back the loan promptly. This reflects the strong internal accountability of the SCGs as well as the commitment of members to ensuring the sustainability of the SCGs. However, 7 of the respondents, equivalent to 8% replied they were unable to repay the loans. This calls for the improvement in screening, monitoring, and even revisiting the repayment schedules.

Furthermore, one participant noted during FGD;

I have taken loans more than three times to boost my business by increasing the number of products and I managed to pay back all of them because the amount is not huge (Male SCGs Member in Muyuni B).

Table 5: Loan access, usage and repayment among SCGs members

Variables	Frequency	Percent
Loan access		
Yes	93	93
No	7	7
Total	100	100
Usage of loan to business related activities or none (n= 93)		
Yes	68	73
No	25	27
Total	93	100
Usage of Loan to Start Up or Expand Businesses (n= 68)		
Startup business	31	46
Expanding business	37	54
Total	68	100
Ability to Repay the Loan on Time (n= 93)		
Yes	86	92
No	7	8
Total	93	100

Source: Field Data, 2025.

5. CONCLUSION AND RECOMMENDATIONS

5.1 Conclusion

The income level among SCGs members in Study area has raised in a way that most of them have invested in income-generating activities such as food vendor, small business and entrepreneurs hence boosting their income as well as improving the living standard of themselves and households at large. Furthermore, the SCGs members are able to make savings of their income through SGs as well as increase their personal savings by making weekly contribution as many of Kusini district SCGs require their members to do so. Additionally, loan accessibility is obvious to members which in turn enable them to invest in business and entrepreneurship ventures. The study also concluded by showing that members of SCGs in Kusini District have been responsible towards payment of the accessed loans. Most of members manage to pay back the loan on time, showing strong accountability system within SCGs.

5.2 Recommendation for action

Despite the great role played by SCGs in Kusini District, they sometimes fail to meet the members' aspirations due to limited capital. They need external capital injections to strengthen lending capacity within groups. This can only be possible if the support from the government and other NGOs are well coordinated and strengthened. Moreover, entrepreneurship training should be strengthened by either local government or NGOs for continued business development and financial literacy. This training will enhance profitability and sustainability of SCGs members' income-generating activities.

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