

INTRODUCTION

15% of these Youth are found in Africa Tanzania the population of youth between 15-34 stood at 19%

OBJECTIVE

Exploring perception of youth in high learning institutions majoring business and science excluding agriculture

FINDINGS

The findings imply that financial and non-financial services accessed from SACCOS play a greater on boosting horticultural activities among small scale farmers.



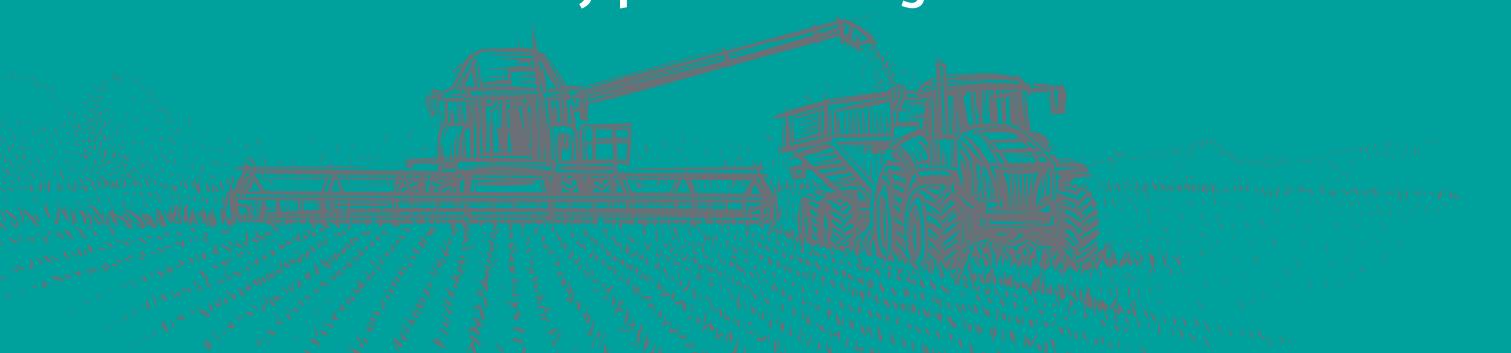
SACCOS INTERVENTION AND PINEAPPLE PRODUCTION

1: SACCOS' services provided to pineapple growers (n=70)

OS' Services			Frequency	Percentage	
s per year (TAS)		<2,000,000		10	14.2
		2,000,000 4,000,000	-	42	60.0
		>4,000,000		18	25.8
ltural Loans p	oer	<4,000,000		25	35.7
		>4,000,000		45	64.3
gs on eneurship		Once		13	18.6
		Twice		34	48.6
		>Twice		23	32.8

FINDINGS

Both SACCOS members (70) and non-members (70) were accommodated in this context. The results revealed that the average productivity of pineapple growers with membership was 4.4 metric tons per acre compared to their counterparts who produced 2.2 metric tons per acre. This implies that credit facilities enable pineapple growers to mobilize productive resources, improve agricultural practices and ultimately increase the level of productivity.



ANALYSIS ON INCOME STATUS BETWEEN SACCOS' MEMBERS AND NON-MEMBERS

Table 2: Income status between SACCOS' members and non-members

Income	status for	Mean in TAS ('000)	F- value	P-value		
Annual	income	from	pineapple	3520	16.76	0.001***
productio	n (member	s)		5		
Annual productio	income on (non-men	from nbers)	pineapple	1870		
Annual income from non-farm activities (members)				2500	14.34 5	0.001***
Annual in (non-mem	come from	non-far	1250			

NB: Where, *, ** and *** represent level of significance at <10, < 5 and < 1 percent, respectively. NS indicates non-significant parameters. TAS-Tanzania shillings

The study employed T-test analysis to compare income levels between SACCOS' members and non-members. The results from Table 2 highlights that the average income earned by SACCOS' members from pineapple production and other non-agricultural tasks was higher than their counterparts without membership. The variation between the two groups was highly statistically significant implying positive contribution of SACCOS' services to pineapple productivity and income.



CONCLUSION

The study identified that SACCOS' services played an imperative role in boosting pineapple production and increasing household incomes among the pineapple producers. This implies that lack of financial and institutional supports affect the capacity of non-SACCOS' members to increase productivity and earn sufficient income. Therefore, to be a well off pineapple grower, one needs to engage at least in local microfinance institutions.

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