This study sought to establish the contribution of savings and credit cooperatives to smallholder food production in Swaziland. The specific objectives of the study were to: describe the socio-economic characteristics of smallholder farmers who are members of savings and credit cooperative societies and those who are not; compare food crop output by smallholder farmers who are members of savings and credit cooperative societies and those who are not; and determine the effect of credit on smallholder food crop production. A descriptive qualitative and quantitative survey was conducted in the Middleveld ecological zone of Swaziland. It focused on only two of five Rural Development Areas, namely: Ludzeludze and Bhekinkhosi/Mliba RDA. A predetermined sample size of 80 farmers, which was 28% of the population in the two RDAs, was used consisting of 34 farmers who were members of savings and credit cooperative societies and 46 farmers who were non-members. An interview schedule was used to collect data. A cross sectional data from production records for the year 2007 was used. The SPSS Programme was used to analyze the data. The data were summarized in tables showing frequencies, averages and regression coefficients. The Cobb-Douglas production function was used in the analysis. The findings revealed that households with respondents who were members of savings and credit cooperative societies produced much higher yields of maize,
sweet potatoes and beans than those with respondents who were non-members. The members of savings and credit cooperative societies used more capital compared to non-members. The study concluded that: credit societies have a positive contribution towards food crop production; members of savings and credit cooperative societies demonstrated the attainment of higher food crop yields to meet household need and had capacity to utilize more capital for production than non-members; and that, credit made a contribution towards augmenting available capital for enhancing production. The recommendations made were: the government of Swaziland should encourage and support the formation of savings and credit cooperative societies; and that farmers should be taught more about savings and credit societies and their contribution to food crop production as a way of alleviating hunger and poverty.

**Index words:** Smallholder farmers, savings and credit cooperatives, access to credit.