

**Agency Theory and Performance of Savings and Credit Co-operative Societies (SACCOS)
in Kilimanjaro Region
The Case of Selected Saccos in Moshi Municipality
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Abstract

This paper assesses the role of Agency Theory on the performance of SACCOS. This paper is based on a study of 150 respondents drawn from SACCOS. The study which was finalized in 2012 involved management of SACCOS, board members and ordinary members. The board members and management were treated as agents while members were principals. Stratified sampling procedure was adopted in selecting respondents. Results indicated that there is a positive significant relationship between agent theory and performance of SACCOS.

Key Words: Agency Theory, Performance and SACCOS