

**Success Factors for Savings and Credit Cooperative Societies in Kilimanjaro and Dar es salaam Regions, Tanzania**

**By**

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**Abstract**

The general objective of this paper is to examine factors that determine success of SACCOS. Specifically, the paper evaluates contribution Q/ sustainability, outreach, entrepreneurial characteristics, attitude of members, age and membership of SACCOS. Primary data were collected using questionnaire guided survey administered to a total in Kilimanjaro and Dar es Salaam regions. SPSS computer software toed to generate descriptive statistics. Probit regression model was estimated STATA computer software. Through probit analysis the marginal effects calculated. Based on probit regression results, outreach determining factors, sustainability determining factors, actual age of SACCOS since registration, attitude of members towards the SACCOS, member entrepreneurial characteristics, and members care by the SACCOS were discovered as important factors that governs the success of SQCCOS to successful SACCOS (SUS). The calculated marginal probability of change enabled to rank the determinants of success from the highest to lowest contributor from sustainability determining factors, outreach determining factors, members care by the SACCOS, attitude of members towards their SACCOS, actual age of SACCOS since registration to member economic characteristics. This paper recommends various improvements on determinants of success of SACCOS in order to develop more Successful SACCOS (SUS) in Tanzania. The paper is organized into five sections. Section one contains introduction, section ~~two~~ contains conceptual framework. Section three presents methodological aspects. Empirical results are presented in section four Section five contains conclusion and recommendations.