

**ROLE OF TRAINING PROGRAMS ON THE MANAGEMENT OF SACCOs IN
MOMBASA COUNTY, KENYA**

BY

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2015.

DECLARATION

DECLARATION BY STUDENT

This research project report is my original work and has never been presented for the award of degree in any other university.

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DECLARATION BY SUPERVISOR

This research project report has been submitted for examination with the approval of the university supervisor.

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DEDICATION

Janet and Stanley my dear children, you have a source of encouragement to me. My dear husband Joseph thank you for understanding and all the humble time you gave me as I spent most of the time meant for the family on this project. Dad, thank you for giving me the right foundation, encouragement and support which enabled me to further my studies. To you all I dedicate this work.

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TABLE OF CONTENTS

DECLARATION	i
DEDICATION	iii
ACKNOWLEDGEMENT	iv
TABLE OF CONTENTS	iv
LIST OF FIGURES	vii
LIST OF TABLES	ix
ACRONYMS AND ABBREVIATIONS	xi
ABSTRACT	xi
CHAPTER ONE	1
INTRODUCTION	1
1.1 Background of the study	1
1.2 Statement of the problem	4
1.3 Purpose of the study.....	5
1.4 Objectives of the study.....	6
1.5 Research Questions.....	6
1.6 Significance of the study.....	7
1.7 Assumptions of the study.....	7
1.8 Limitations of the study	6
1.9 Delimitations of the study.....	8
1.11 Definition of Significant Terms.....	9
1.12 Organization of the Research.....	10
LITERATURE REVIEW	11
2.1 Introduction.....	11
2.2 The Strategic Training Employee Model.....	11
2.3 Overview of Strategic Management Theory.....	12
2.4 Strategic Planning Training and management of SACCOs.....	12
2.5 Supervision Training and management of SACCOs.....	14
2.6 Financial Management Training and management of SACCOs.....	17
2.7 Succession Training and management of SACCOs.....	22
2.8 Theoretical Framework.....	24
2.9 Conceptual Framework.....	26
2.10 Summary of Literature Review.....	27

CHAPTER THREE

RESEARCH METHODOLOGY	28
3.1 Introduction.....	28
3.2 Research Design.....	28
3.3 Target Population.....	28
3.4 Sample Size and Sampling Method.....	29
3.5 Data Collection Instruments	29
3.5.1 Data Collection Instruments.....	29
3.6. Data Collection Procedure	30
3.7 Validity and Reliability of research instruments.....	30
3.7.1 Validity of research instruments.....	30
3.7.2 Reliability of research instruments.....	31
3.8 Data Analysis techniques.....	32
3.9 Ethical Considerations.....	32
3.10 Operational Definitions of Variables.....	33

CHAPTER FOUR..... 36

DATA ANALYSIS, PRESENTATIONS AND INTERPRETATIONS	36
4.1 Introduction.....	36
4.2 Questionnaire return rate	36
4.3 Demographic characteristics of the respondents.....	37
4.4 Access to Training Avenues.....	38
4.5 Strategic Planning Training and SACCO Management.....	39
4.6 Supervision Training and SACCO Management.....	42
4.6.1 Monitor through internal and external audit.....	42
4.6.2 Influence of training on internal and external audit.....	43
4.6.3 Attended training on Supervision.....	44
4.7 Financial Management Training and SACCO Management.....	46
4.7.1 Credit committee skills.....	46
4.7.2 Financial management training.....	47
4.8 Succession Training and SACCO Management.....	49
4.8.1 Sacco Membership training.....	49
4.8.2 Election of new committee members.....	49

4.8.3 Training and Succession Planning.....	51
CHAPTER FIVE	54
SUMMARY OF FINDINGS, DISCUSSIONS CONCLUSIONS AND	
RECOMMENDATION.....	54
5.1 Introduction.....	54
5.2 Summary of Findings.....	54
5.3 Discussions of Findings	55
5.4 Conclusions of the Study	58
5.5 Recommendations for policy Action	58
5.6 Suggestions for Further Research	58
REFERENCES.....	60
APPENDICES.....	65
Appendix 1: Letter of Transmittal	65
Appendix 2: Research instruments (Questionnaire)	66
Appendix 3: Research Authorization Letter	71
Appendix 4: List of Active SACCOs in Mombasa County.....	72
Appendix 5: List of Dormant SACCOs in Mombasa County.....	79

LIST OF FIGURES

Figure 1: Conceptual framework	26
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LIST OF TABLES

Table 3.1 Registered Sacco's in Mombasa District- Mombasa County.....	29
Table 3.2: Operational Definitions of Variables.....	34
Table 4.1: Demographic characteristics of respondents.....	37
Table 4.2: Distribution of responses by access to training services.....	39
Table 4.3: Distribution of responses on Strategic Planning training	39
Table 4.4: Cross Tabulation on strategic planning training.....	40
Table 4.5: Chi-Square Tests on strategic planning training.....	40
Table 4.6: Summary of responses on strategic planning training.....	41
Table 4.7 Distribution of responses on monitoring through audit.....	42
Table 4.8 Influence of training on internal and external audit.....	43
Table 4.9: Cross Tabulation on training and audit.....	43
Table 4.10 Distribution of responses on training in supervision.....	44
Table 4.11 summary of responses on Training and supervision.....	45
Table 4.12 Distribution of responses on committee skills.....	46
Table 4.13 Distribution of responses on financial management training.....	47
Table 4.14 summary of responses on Training and financial.....	48
Table 4.15 Distribution of responses on Sacco Membership training.....	49
Table 4.16 Influence of Membership training on election of new committee members...	50
Table 4.17 Cross tabulation of Membership training and succession planning.....	50
Table 4.18 Influence of membership training and succession planning.....	51
Table 4.19 Summary of respondents' responses on succession planning.....	52
Table 4.20 Various training programs attended by respondents.....	53

ACRONYMS AND ABBREVIATIONS

AGM:	Annual General Meeting
CEO:	Chief Executive Officer
CCD:	Commissioner for Cooperative Development
FOSA:	Front Office Saving Activities
GOK:	Government of Kenya
GDP:	Gross Domestic Product
GNS:	Gross National Savings
ICA:	International Cooperative Alliance
KUSSCO:	Kenya union of Savings and credit co-operatives.
MFI:	Microfinance Institutions
MoCDM:	Ministry of Co-operative Development and Marketing
RAs:	Research Assistants
SACCOs:	Savings and Credits Co-operatives Societies
SASRA:	Sacco Societies Regulatory Authority
SPSS:	Statistical Package for Social Scientists
WOCCU:	World Credit Council of Credit Union.

ABSTRACT

The objective of SACCO Societies is member empowerment through savings mobilization, disbursement of credit and ensuring SACCOs' long-term sustainability through prudent financial practice. The purpose of this study was to establish the role of training programs in the management of SACCOs in Mombasa County. The target population was all SACCOs in former Mombasa District - Mombasa County which had been in existence for over two years in the year 2015. The respondents were the Chief Executive Officers (CEOs) and managers of these SACCOs. The study used Descriptive Survey methodology which enabled the researcher to gather more information to assist in analysis and arrive at accurate results. The data collected was analysed, with respect to the study objectives, using both descriptive and inferential statistics. Software Package for Social Sciences (SPSS) software was used to analyse data. The findings were presented in form of percentages and tables. The study used chi-square tests to test the relationship between training in strategic planning, auditing and membership training and the management of SACCOs. The key findings revealed that the successful SACCO management was greatly influenced by training in financial management, strategic planning, succession planning and supervision. The conclusion is that there was a strong relationship between training and management of SACCOs. The study recommends that the government as well as non-governmental organisations should take an active role in providing training for the proper and successful management of the savings and credit co-operative societies. On the other hand Regular assessment of the performance of SACCOs should be done to organise for intervention if need be.

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

Sacco's have been recognized worldwide as important avenues of economic growth. Close to a billion people are affiliated with co-operatives reflected in composition that make up the International Cooperative Alliance (ICA). Globally, cooperatives serve over 3 billion people. The U.S. has the most cooperative members, followed by China and India.

The cooperative idea was started in Rhine province of Germany in 1847 as a result of great famine that affected the production of wheat and potatoes, the staple food for the locals. Few rich people from the province under the leadership of Friedrich R. Wilhelm decided to collectively store their produce and then sell it cheaply among its members in case of low production. This is among the first forms of cooperatives (Prinz, 2002).

The UN declared that the 2012 was the International Year of the Cooperatives (IYC). In launching the year, the UN secretary general Ban Ki Moon said "Cooperatives are a reminder to the international community that it is possible to pursue both economic viability and social responsibility." It is also a fact that the cooperative movement has been an important vehicle of empowerment and liberation from economic misery to many poor people across the world. The world cooperative movement has approximately one billion people making it one of the largest constituencies in the world. On the other hand, 3 billion people do benefit from the cooperative movement" (ICA, 2013).

Brazil was an early adopter of cooperative model and as early as 1874 they had Teresa Christina cooperative in Parana formed by Jean Maurice a medical doctor from France.

The regulation of cooperatives here was marked by legislation in 1890 to address involvement of military personnel in cooperatives. Canada adopted a DEA (data envelopment analysis) system that checks; asset to equity ratio and a modified Z-score of all credit unions and compares them weekly to a fixed score. This has made Saccos to operate prudently hence fewer cases of cooperative failure (Pille and Puradi, 2002).

The objective of SACCO Societies is member empowerment through savings mobilization, disbursement of credit and ensuring SACCOs' long-term sustainability through prudent financial practice (Olando, 2013). However, there are a number of challenges in promoting quality financial management such as limited capital funding sources, loan delinquency, and assessment and management of risks.

It is quite clear that credit and saving cooperatives are facing serious and fundamental problems. Issues at the centre of these problems include such basic concepts as the nature and aim of the cooperative, as well as its structural and the principles on which it operates. Even worse, among the majority of members of credit and saving cooperatives throughout the world and, in particular, among their administrators, there is a lack of understanding of everything connected with the processes by which this particular form of cooperative operates. Thus, in the everyday life of the cooperative, a basic, simple formula enabling us to determine its operating and service costs is lacking.

Another key problem is the credit and saving cooperative's ability and, in practice, its failure to initiate projects for increasing revenues, both via the use of accumulated savings and by acting as a channel for transferring outside sources of finance to its members. As far as the five above-mentioned problems are concerned, it transpires that credit and saving cooperatives around the world do not properly satisfy their members'

needs. In most cases, in fact, the members of the cooperatives, including their administrators, are quite unaware and quite unable to comprehend the problems in question (Zvi Galor, 1988).

Based on World Council of Credit Union 2013 statistical report, Kenya ranks first in terms of total assets by Saccos which amounts to USD 4.46 million Gross National Savings (GNS) calculated as GDP less final consumption expenditure (total consumption) stood at USD 5.95 billion in 2013, an improvement of 18% from USD 5.04 billion reported in 2012. (SASRA 2013).

Kenya has the most vibrant and dynamic Sacco sectors in Africa. They range from agricultural and livestock co-operative societies in the rural areas to the savings and credit co-operatives in the urban centres (ICA Report, 2006). SACCOs play a significant role in the provision of financial services to the poor (target groups). They provide savings and credit and investment opportunities to individuals, institutions and group members. In some cases most SACCOs have registered losses and to some the business closed down altogether.

SACCOs in Kenya are faced by such problems as; poor governance and, lack of members' confidence, among others. Ndung'u (2010), states that the SACCOs are encompassed by mismanagement and poor investment decisions. Thabo, et al., (2003) noted that SACCO societies have problems generating wealth due to poor financial stewardship, under-capitalization of co-operative enterprises, high cost of funds, and delayed member payments. Munyiri (2006) says that such challenges would hinder the achievement of the said objectives and even lead to decline in growth of SACCOs' wealth.

Poor management and lack of skills have been cited as the root cause of these problems. When this happens, it is the members who have carried the loss since they are the contributors. Consequently, the SACCOs have embarked on training of their staffs including the managers and other support staff. However, despite the extensive training undertaken by the SACCOs to the staff due to high labour turn out in these SACCOs, some of them have continuously registered losses. It is against this backdrop that this study seeks to investigate the determinants of successful management of SACCOs in Mombasa County, Kenya.

1.2 Statement of the problem

The government through the ministry of cooperative development and marketing is empowering the cooperative movement in Kenya in collaboration cooperative bank of Kenya. There has been established a college to teach matters of cooperative movement (cooperative college at Nairobi) due to this concern by various stakeholders that SACCOs (cooperative movements) started to be more competitive in their field of financial institution since they contribute 30% of economic growth in the country (Gathurithu, 2011).

Kenya's cooperative societies have diversified into multi-sectorial and other activities that involve investment of large proportions of funds. Some of these investments utilise members' contributions while others are economically risky business ventures. Such investments have overburdened the society's members leading to inability to service financial requirements. The Ministry of Cooperative Development and Marketing cites some of the problems facing SACCOs as: inadequate management guidelines an

enforcement framework, including limited financial policies and procedures; ineffective internal management and operational guidelines; lack of ethical behaviour guidelines, limited application of planning, monitoring and evaluation guidelines, unqualified cooperative movement management, and , inadequate policies and procedures on operational and financial systems. (Mombasa District Annual Report, 2010)

The Kenya Union of Savings and Credit Cooperative Societies (KUSSCO) also works with the Ministry of Cooperative Development and Marketing , organises tailor-made training sessions for the SACCO leaders and employees to enhance their skills in the SACCO management. Despite this many SACCOs are faced with leadership problems while others have collapsed for example, Coast Poultry Marketing Sacco and Kitanda Sacco which were liquidated. (Mombasa District Annual Report, 2010)

Previous researchers; Zeuli and Cropp (2013), Gordon and McClathey (1999), Grossman and olive (2002), Huppi and Fedder (2010) Kioko (2012), Wanyoike (2013) and Biwot (2014) focused mainly on Sacco performance either financially or non - financial. However the impact of training programs on the performance and sustainability of Saccos had not been fully addressed. This study therefore sought to establish the determinants of successful management of SACCOs in Mombasa County in Kenya to fill existing knowledge gap.

1.3 Purpose of the study

The purpose of this study was to establish the determinants of successful management of SACCOs in Mombasa County, Kenya.

1.4 Objectives of the Study

The study was guided by the following objectives;

1. To determine the influence of strategic planning on the successful management of the SACCOs in Mombasa County.
2. To establish the influence of supervision on the successful management of the SACCOs in Mombasa County.
3. To examine the influence of financial management on the successful management of the SACCOs in Mombasa County.
4. To assess the influence of succession planning on the successful management of the SACCOs in Mombasa County.

1.5 Research questions

The study sought to answer the following questions;

1. To what extent does strategic planning influence the successful management of the SACCOs in Mombasa County?
2. To what extent does supervision influence the successful management of the SACCOs in Mombasa County?
3. To what extent does financial management influence the successful management of the SACCOs in Mombasa County?
4. To what extent does succession planning influence the successful management of the SACCOs in Mombasa County?

1.6 Significance of the study

The research findings will be important in a number of ways. First, it will enhance the understanding of the determinants of successful management of SACCOs in Mombasa County in Kenya, East Africa, the continent and indeed the whole world. Second, the SACCOs have received much attention from the policy makers and researchers not only in Kenya but also in other developing countries. This is due to the crucial role that this sector plays in the fight against poverty, employment creation and economic growth.

This study therefore will shed more light on the role played by the training schedules carried out by the SACCOs in their management. The need for social integration in development cannot be over emphasized. Policy makers may use the findings and recommendations from this study as guidelines in making crucial decisions that affect both individual nations and the globe.

This research has highlighted the relationship between training and the management of SACCOs. It shows that there are some areas which need to be covered. This information can therefore be used to prepare training materials and even to check the areas of improvement in future training programs.

1.7 Assumptions of the Study

The assumptions made in this study include: sample represents the population; the data collection instrument has validity and is measuring the desired constructs; the respondents will answer questions correctly and truthfully and all respondents are literate.

1.8 Limitations and scope of the study

This study was carried out in the former Mombasa district in Mombasa County, Kenya due to the availability of a wide range of SACCOs. Owing to its being cosmopolitan Mombasa County had diverse SACCOs ranging from traders, urban and transport SACCOs and also SACCOs with different common bonds.

Due to its unique cultural and socio-economic landscape, there are bound to be notable differences in the SACCO management strategies and results. Not all SACCOs within Mombasa were studied since the researcher focused mainly on active SACCOs which had been in existence for two years before the period of study.

1.9 Delimitations of the Study

The SACCO management comprised of literate, semi-literate and illiterate members and had to read the questionnaire for some members and translate to Kiswahili to gather information. Most of the SACCOs are located inside companies and had to go through various security check-ups points which took a lot of time. The time was limited and had to put in extra hours at work to compile the data at night time. The process was very costly for me and had to seek financial assistance from my immediate family members and friends.

1.10 Definitions of Significant Terms.

Successful Management: leading the SACCO to achieve its goals and objectives by achievement of an action within a specified period of time which is aimed at moving the objectives of the SACCO forward.

Training: educational seminars offered to the SACCO leadership to enhance their skills.

Financial management: an activity which is concerned with the planning and controlling of the firm's financial resources in terms of Financing, Investing and Dividend.

Strategic planning: to set priorities, focus energy and resources, strengthen operations, and ensure that employees and other stakeholders are working toward common goals to achieve the intended outcomes, and assess and adjust the organization's direction in response to a changing environment for a specified period.

Succession planning: the conditions under which one person takes the place of another in the leadership in the interest of the continuance and growth of the SACCO.

Supervision: management by overseeing the performance or operation of a person or group.

1.11 Organization of the Study

Chapter one outlines the background of the study; problem statement and the purpose of the study. It also outlines the objectives that guided the study; research questions; significance of the study; basic assumptions of the study; delimitations of the study; limitations of the study and definition of significant terms.

Chapter two surveys literature review and highlights some empirical studies on training and management. It also gives a general overview of SACCOs in Kenya and provides an

insight into some of the key problems they face. In addition it contains a theoretical framework underpinning the study and the conceptual framework of the study.

Chapter three presents the research methodology. It identifies and provides the rationale for the research design; highlights the target population, sample size and sampling method, methods of data collection and data collection procedure. It also outlines how validity and reliability of the research instruments was achieved; data analysis technique; the ethical considerations adhered to and the operational definition of variables.

Chapter four presents analysis and findings of the study as set out in the research methodology. It deals with data analysis, presentation and interpretation of the findings of the study which answer the research questions. Information obtained was on the role of training in strategic planning, supervision, Credit administration and debt management skills, and succession planning. The data was collected from a sample of 70 respondents. The findings are presented in percentages, frequency distributions, graphs, tables, pie charts, chi square and correlation outputs. Chapter five summarizes findings and conclusions of the study. It gives recommendations arising thereof and offers suggestions for further research.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviewed the literature related to the study topic; role of training in the management of SACCOs in Mombasa County, Kenya. This review is based on the research objectives: To determine how training helps the management in strategic planning of the SACCOs, to investigate the importance of training on the supervision and management of SACCOs, to examine whether training plays a role in Credit administration and debt management skills and to establish how training helps in the succession planning of a SACCO. A conceptual framework is used to operationalise the variables and lastly the gaps in literature will be summarized.

2.2 The Strategic Training of Employees Model (STEM)

The Strategic Training of Employees Model (STEM) is a comprehensive training framework that balances the need for training against the constraints existing within organizations. At the macro-organizational level, the strategic objectives that have been formulated by management are integrated into the training process. Strategic planning occurs at four levels (corporate, business, functional, and operating) and the training function must be linked to all four levels as well, because the output value that an organization generates will increase when the skills and abilities of the employees match the job tasks that are required to accomplish the strategic objectives of an organization. A task analysis provides the means for matching the skills and abilities of the employees with the duties and tasks of the jobs that are required to achieve the organization's

strategic objectives. After a task analysis is completed, the organization can begin developing employee training programs that are based on the jobs deemed necessary to support the strategic objectives established by management, as well as the tasks and skills required to perform each of these jobs. This information is then used to target specific employees for training, and then to design training content that will assist those employees in performing their jobs. When determining training content, the “four Ps” (product, place, promotion, and price), first popularized in 1960 by E. Jerome McCarthy, will be used to provide a concise and practical framework for guiding training content decisions. (Wentland Dan, 2001).

2.3 Overview of Strategic Management Theory

Strategic management is the process and approach of specifying an organization’s objectives, developing policies and plans to achieve and attain these objectives, and allocating resources so as to implement the policies and plans. In other words, strategic management can be seen as a combination of strategy formulation, implementation and evaluation. Based on the Management Theory Chart, it could be observed that the strategic management theories stem mainly from the systems perspective, contingency approach and information technology approach (David, 2005; Haim Hilman Abdullah, 2005; Mohd Khairuddin Hashim, 2005).

2.4 Strategic Planning Training and SACCO management

To be effective, training and management development programs need to take into account that employees are adult learners (Forrest & Peterson, 2006). Knowles’s (1990) theory of adult learning or “Andragogy” is based on five ideas: (a) adults need to know why they are learning something, (b) adults need to be self-directed, (c) adults bring more

work-related experiences into the learning situation, (d) adults enter into a learning experience with a problem-centered approach to learning, and (e) adults are motivated to learn by both extrinsic and intrinsic motivators. Having a problem-centered approach means that workers will learn better when they can see how learning will help them perform tasks or deal with problems that they confront in their work (Aik & Tway, 2006).

Training is an investment in human resources. It's an important means in realizing potential and increasing efficiency and personnel (Atemba, 2009). He reiterates that this is through upgrading the knowledge, skills and attitudes of either newly recruited or old workers. Generally SACCOs are established with the objective of promoting savings, credit and training opportunities on the wise use of members' funds. Training of members if done well will help reduce learning time and cost of workers, improve job performance, reduce supervision, reduce labour turnover and increase customer satisfaction (Sagirno, 2002 & Atemba, 2009). The organization should incorporate the development of leaders as a priority in its strategic plan. The best practice organizations want to make leadership development their greatest product (Fulmer, 2001).

Strategic success is the function of having the right leadership. Strategic planning is a process whereby organizations choose to survive and compete. It includes the development and implementation of a long- term plan. To accomplish this, the organization must have the right people, in the right position or role, at the right time. Succession planning and management is a top- down approach, driven by the strategic plan. It is driven by the market or business needs. Succession planning is tied to strategic plans through the career planning of its members. It is developed with a consideration of future needs and conditions. Succession planning is focused on solving specific

problems, by choosing the development of the right people for the problem (Rothwell, 2001).

2.5 Supervision Training and SACCO management

The Kenyan Savings and Credit Cooperatives (SACCO) financial sub-sector remains vulnerable to weak governance structures as a result of internal and external operational and policy limitations. However, a critical look at SACCOs by pundits reveals a positive and mutual relationship between a SACCO's overall performance and a strong governance structure. The board can therefore make or break the wealth acquisition aspirations of the SACCO's membership. All organizations must manage four resources: money, equipment, information, and people. Investments in better equipment may speed up production or reduce waste. Information is power; data about products, prices, and customers are essential to every business. Investments in training and development of employees can make them more productive or more effective in their jobs, directly contributing to the bottom line. Potential leaders are either an asset or liability to an organization (Maxwell, 2003).

It is the responsibility of the top leaders of the organization to train those potential leaders. Customers can quickly ascertain whether an employee just has a job, if he has passion about the job, or if he has been well trained in all his duties. Leadership is an individual capability and experience. Leadership development usually focused on developing the individual talents and abilities. Individual development programs provide greater knowledge, personal awareness, and insights into one's own abilities. Such individual programs also benefit the organization. They identify strengths and weak areas

that can be used in designing and developing training programs. In that process, individual development programs can identify managerial talent. Training individuals can also improve group performance (Cronger, 1999).

According to Labie & Périlleux (2008), corporate governance tends to be more complex in management structures of SACCOs due to their democratic principle for decision-making but also because their ownership. Firstly, there is the conflict between owners and managers which are the most important conflict SACCOs face (Fisher & Desrochers, 2002). As with any other type of firm, two related issues are at stake: first the “expense preferences” issue, where the question is to verify that the choices made by the managers match the mission of the SACCO and not their personal interest; and second, the “entrenchment” issue where the managers make their choices based on securing their own permanence in the management structure (entrenchment theory).

Fisher & Desrochers (2002) indicate that these two types of behaviours have opposite impacts on their risk of bankruptcy; expense preferences translate into lower efficiency and higher bankruptcy risk, while entrenchment theory generates risk-averse choices and lower bankruptcy risk. Unfortunately “expense preferences” are more prominent in SACCOs due to the following three reasons ; Firstly, the principle which tends to increase the “free-riding” behaviour of all members (because no one member has enough influence to really care to check the others); Second, the members’ shares are not tradable (and therefore, there is no market mechanism to value the quality of the management and bring pressure for better management) and Third, there is no risk of being bought out (Desrochers et al., 2003; Labie & Armendariz, 2011; Périlleux, 2010).

The board is the overall governing authority of a SACCO consisting of elected officials who oversee the running of the cooperative. While this process was put in place to ensure members are empowered to run their SACCO, there are several shortcomings related to this practice. Of concern is when elected officials are not necessarily qualified to assume leadership positions and fiduciary responsibilities. This has contributed to a myriad of problems which has seen many Kenyans lose their savings after their SACCOs go bankrupt because of weak governance and financial management. This failing is further complicated by the fact that the sector is not adequately regulated (Périlleux, 2010).

Training that seeks to improve employee investment, increase reciprocity, helps the employee identify with the organization, and serves to limit alternative employment options will enhance the employee's commitment to the company. Patrick Owens' (2006) study on the relationship between training and organizational outcomes found just that to be true. The Owens study hypothesized that employee's in training programs will report higher levels of commitment and will be less likely to consider turnover. The research affirmed the hypothesis that training has a positive impact on commitment and turnover cognitions. Many other scholars and practitioners in addition to Owens have had similar research findings. Scholars and practitioners also agree that although training can positively impact commitment, simply providing training to employees is not enough. The benefits of training will be achieved only to the extent that the employees accept it and contribute to it. As a result, an organization needs to seriously determine what it is looking to achieve within the training program as well as the impact it will have on employee effort, commitment, and turnover (Glance et al., 1997).

A human resource approach that seeks to “bundle” commitment policies, such as linking training to employee appraisal and compensation plans, have shown to further enhance employee commitment (Green et al., 2000). Social support and access to training can also play a significant role into the level of commitment that is established. Organizations that are able to create an environment where training is supported and valued by employees will be able to achieve greater commitment outcomes (Bartlett, 2001).

2.6 Financial Management Training and SACCO management

SACCOs mobilize significant volumes of personal savings and channel them into small loans for productive and provident purposes at the community level (Okwany, 2010; Wanyama, 2009, Mwangi et al., 2012). According to 2010 Kenya Sacco Sub Sector data report, as at December 31st 2010 there were 2,959 registered active SACCOs with a membership of approximately 1.9 billion, share capital of Ksh.160 billion (US\$ 2 billion), loans granted Ksh.143 billion (US\$ 1.8 billion) and an asset base of approximately Ksh.210 billion (US\$ 26 billion) (RoK, 2011).

Cooperative Societies Act (2004) requires that any cooperative society that wishes to borrow funds from non- members must fix a maximum liability. However, the maximum liabilities fixed shall be subject to the approval of the Commissioner for Cooperative Development who may at any time reduce it or impose such conditions as he may deem necessary. The Act requires that a resolution by 2/3 of members present and voting at an Annual General Meeting (AGM) must approve the decision for the disposal of any assets. Thus, the government’s role is to ensure that SACCOs allocate their finances according to the needs of the stakeholders.

According to Alexandra (2006), performance of a Sacco depended so much on the quality of its portfolio. Further studies by Chipembere (2009) and FSD (2009) assert that performance of Saccos mainly is determined by the management and governance structures. Apart from the financial deficiencies, the provision of loan products to profitable low-risk borrower members, the appropriate risk management is more nebulous. On the one hand Sacco managers need to reduce the risk of loan default because the institutions financial viability is weakened by the loss on principle and interest, the cost of recovery and the opportunity cost of management time taken to recover (Eales and Bosworth, 1998).

Yet on the other hand Sacco's operates under the objective of maximizing benefits to members which include providing loans to help members achieve their standards of living goals. This social role can conflict with the financial viability if Sacco managers become less stringent in the application of sound lending practices to assess and monitor the credit risk of member borrowers. The nonperforming loans can definitely cause too much stagnation of the financial sources. Effective provision of credit risk management depends on the lenders assessment of the risk of default of the loaners. For Sacco's this is typically based on the borrower's incomes, employment and the credit history at the time of loan application (Higgins, 1999).

Financial stewardship being the routine financial decision-making of the SACCO, should embrace sound business practices. This should also revolve around the SACCOs' financial discipline with a profound influence on the success of all businesses conducted by the SACCOs (Mudibo, 2005). The major financial decisions involved in financial stewardship, for instance, include decisions on finance staff, loan management, asset

management and product innovation (Horne, 2003, and Mudibo, 2005). The financial stewardship should be capable of working to increase SACCOs' wealth, sustain the SACCOs' value and satisfy the shareholders' demands. Further, the financial stewardship aspect is also responsible for updating accounts, ensuring correctness of accounts, advance planning and reporting to members. Further, The Vision 2030 strategy among other things requires the financial services sector to play a critical role in mobilizing the savings and investments for development of the country by providing better intermediate between savings and investments than at present. This sector will assist the mobilization of investment funds required to implement the projects of Vision 2030. SACCOs are among the financial services strategies to be implemented in this exercise. (Government of the Republic of Kenya, 2008)

A Sacco's sustainability and levels of development basically depend on high recovery of its loan portfolio. Therefore, the policies and implementation of the collection actions and disciplines have unquestionable importance and must be carried out constantly and with consistency required by the results of the analysis of the loan portfolio. The responsibility for implementing collection actions and enforcing both their policies and procedures falls directly on the Sacco's management and loans officer. The policies and procedures for implementing credit and collection activities shall basically be based on the levels of legalization of the loans and prior conditions with which the disbursements have been agreed to. Therefore it is stressed that collection policies and procedures are measures and disciplines complementary to the primary loan portfolio granting and management activities (Kablan, 2010).

This was in agreement with Wanyama et al. (2008) who assert that where credit duration, terms of payment, required security and the provision of supplementary services do not fit the needs of the target group, potential borrowers will not apply for credit even where it exists and when they do, they will be denied access. Collateral requirement, transaction costs, business experience and the documents required influence access to finance to a limited extent. This is in line with UNHABITAT (2010) who assert that SACCOs lend without tangible collateral but each loan should be guaranteed by at least one or more members of the SACCO.

Kaleshu (2008) identified lack of financial regulations as a major setback to the financial performance of cooperatives societies saying that group action is more difficult to coordinate than individual action. He therefore averred that with proper government interventions SACCOs are likely to perform much better and with a lot of discipline. Akinwumi (2006) affirmed that poor financial management decisions, bad governance and leadership problems are critical elements that affect efficiency of cooperative movement not only in Nigeria but also in the rest of African countries. He therefore suggested the need for total financial reengineering of cooperative movement to enable it to face the challenges of the changing world in order to perform the desired economic function. He said that good financial management decisions require a constant scanning of the financial environment in order to determine appropriate strategic financial regulations to be adopted towards achieving desirable objectives.

Wambui (1993) on the regulation of auditors' reports in investment decisions revealed that most of the companies whose books of accounts are audited annually tend to perform better than those who don't. The Cooperative Society Act stipulates that every

cooperative society must cause its books of accounts to be audited every financial year and the accounts be presented to the shareholders four months after the end of the financial year. It is required that the books of accounts be approved by the Commissioner for Cooperative Development (CCD) before presentation to the shareholders. Where accounts are not audited and presented within four months, committee members will automatically lose their positions at the next general meeting unless the CCD is satisfied with the reasons for failure.

Increasingly, high performing organizations today are recognizing the need to use best training and development practices to enhance their competitive advantage. Training and development is an essential element of every business if the value and potential of its people is to be harnessed and grown. Many studies have highlighted the clear links between well designed and strategic training and development initiatives and the bottom line within the business. (IBEC, 2010). Cooperatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their cooperatives. They inform the general public particularly young people and opinion leaders about the nature and benefits of cooperation (Richard, 2007).

Richard (2007) observes that education of SACCO members is an internally driven agenda and an absolute must for maintaining democracy, member control and transparency within the SACCO. Rather than government and donor policies for SACCO promotion and community education, this role is preferably handled by the organizations themselves. IBEC, 2010 argues that each employer who invests seriously in the area of

Training and Development will reap the benefits of an enriched working environment with higher levels of staff retention as well as increased productivity and performance.

Training initiatives need to be strategically aligned to the overall company mission and goals. They need to be designed and delivered with the aim of helping staff to achieve their departmental as well as personal goals, so the trend of increased involvement by line managers and employees is a positive development in terms of ownership of the training and learning. By adopting a strategic approach to training and development rather than an unplanned and ad hoc one, training and development initiatives become more targeted, measurable and effective.

One way through which SACCOs can improve governance is through provision of financial education to their members. Broadly defined, financial education encompasses all aspects of our lives' as it revolves around the ability and courage to enable us acquire logical wealth acquisition and management skills. If correctly applied, the knowledge can positively impact our lives and that of the global community and the reverse can have a negative impact. It therefore rouses our conscience to understand the life cycle of wealth creation and management and its relevance to the various stages of our lives. (WOCCU, 2009).

2.7 Succession planning Training and SACCO management

Essentially, succession planning is a conscious decision by an organization to foster and promote the continual development of employees, and ensure that key positions maintain some measure of stability, thus enabling an organization to achieve business objectives. Training and development are central to succession planning. The strategic role of

training determines what training will be offered and how often. Training may be limited to job tasks only, or it can extend to leadership and executive development and the development of a person. It is imperative to make the training and development program a part of the overall strategic plan (Noe, 2002).

A leadership crisis results from a lack of succession planning and leadership development. An organization cannot simply fill a vacancy overnight and expect the new hire to be ready-trained. This is true for any position, not just upper-level leadership and Managerial positions. The long-term development of a leader includes breadth and depth training and experience. They have to become both specialists and generalists, adding onto proof that a good ability with strategy and peoples kills. (Conger, 1999).

However, Lombardo (2002) points out that a purely internal succession planning program has drawbacks. Less than stellar individuals are promoted to higher positions. Individuals on a strict vertical path become irreplaceable, as no one else in the organization has access to the knowledge or experience that they control. So, either the organization must rely on a certain amount of external selection, or the incumbents must be given the responsibility of sharing information and training up future leaders. Lombardo also mentions job rotations, which means that individuals should become more involved with other positions and responsibilities across their organization. This is the practice by Kenyan SACCOs as the Board of Directors (BOD) has a third of its members retiring every year but due to re-election. However the current rule is that a board member cannot run for more than two consecutive terms.

Training is the effort by a company to facilitate learning by an employee of job-related competencies and tasks (Noe, 2002). Training is limited to the accomplishment of job-

related skills that are needed in daily activities. However, high-leverage training is more focused on the strategic plan and the goals and needs of the organization. This employs a design process, benchmarks for comparison, and it enhances continuous learning for members of an organization. The training design process is succession planning. It includes a needs assessment, evaluation of potential leaders, assures the transfer of knowledge and experience to others, gives guidance on training methods, and creates a learning environment.

A leader must be continuously learning and growing. This means that he must stay abreast of business changes. He needs multicultural and global business acumen. The organization must place a premium on internal succession planning, as external placements will lack the inside knowledge and experience. A company can do that by first identifying those employees who are suitable for prospective leadership positions. At the same time, the company can match employees and training opportunities based on the career aspirations of the employee. From there, the focus is on grooming that person for future opportunities (Caudron1999).

2.8 Theoretical Framework

The current study adopted the Grounded theory method which is a systematic methodology in the social sciences involving the discovery of theory through the analysis of data. Grounded theory method is a research method which operates almost in a reverse fashion from traditional social science research. Rather than beginning with a hypothesis the first step is data collection, through a variety of methods. From the data collected, the key points are marked with a series of codes, which are extracted from the text. The codes are grouped into similar concepts in order to make the data more workable. From

these concepts, categories are formed, which are the basis for the creation of a theory, or a reverse engineered hypothesis (Strauss A. & Glaser B. 1960)

Important concepts of grounded theory method are categories, codes and coding. The research principle behind grounded theory method is neither inductive nor deductive, but combines both in a way of abductive reasoning. This leads to a research practice where data sampling, data analysis and theory development are not seen as distinct and disjunctive, but as different steps to be repeated until one can describe and explain the phenomenon that is to be researched. This stopping point is reached when new data does not change the emerging theory anymore. In an interview that was conducted shortly before Strauss' death (1994), he named three basic elements every grounded theory approach should include (Legewise/ Schervier-Legewie 2004). These three elements are: Theoretical sensitive coding, that is, generating theoretical strong concepts from the data to explain the phenomenon researched; theoretical sampling, that is, deciding whom to interview or what to observe next according to the state of theory generation, and that implies starting data analysis with the first interview, and writing down memos and hypotheses early; and the need to compare between phenomena and contexts to make the theory strong.

It was against this background that the current study adopted the grounded theory while undertaking the study on the Determinants of successful management of SACCOs in Mombasa County, Kenya.

2.9 Conceptual Framework

This section provides a structural description of the relationship between the variables forming the concepts of the study on the Determinants of Successful Management of SACCOs. The independent variables are placed at the left hand side. This include; strategic planning, supervision, financial management and succession planning. These are linked together with an arrow to indicate that together they affect the dependent variable on the right hand side which is SACCO management. The Moderating variable government policies is placed on the middle side connected with an arrow to show that it influences or affects the extent to which the independent variables work to influence the dependent variable management of SACCOs.

Independent variables

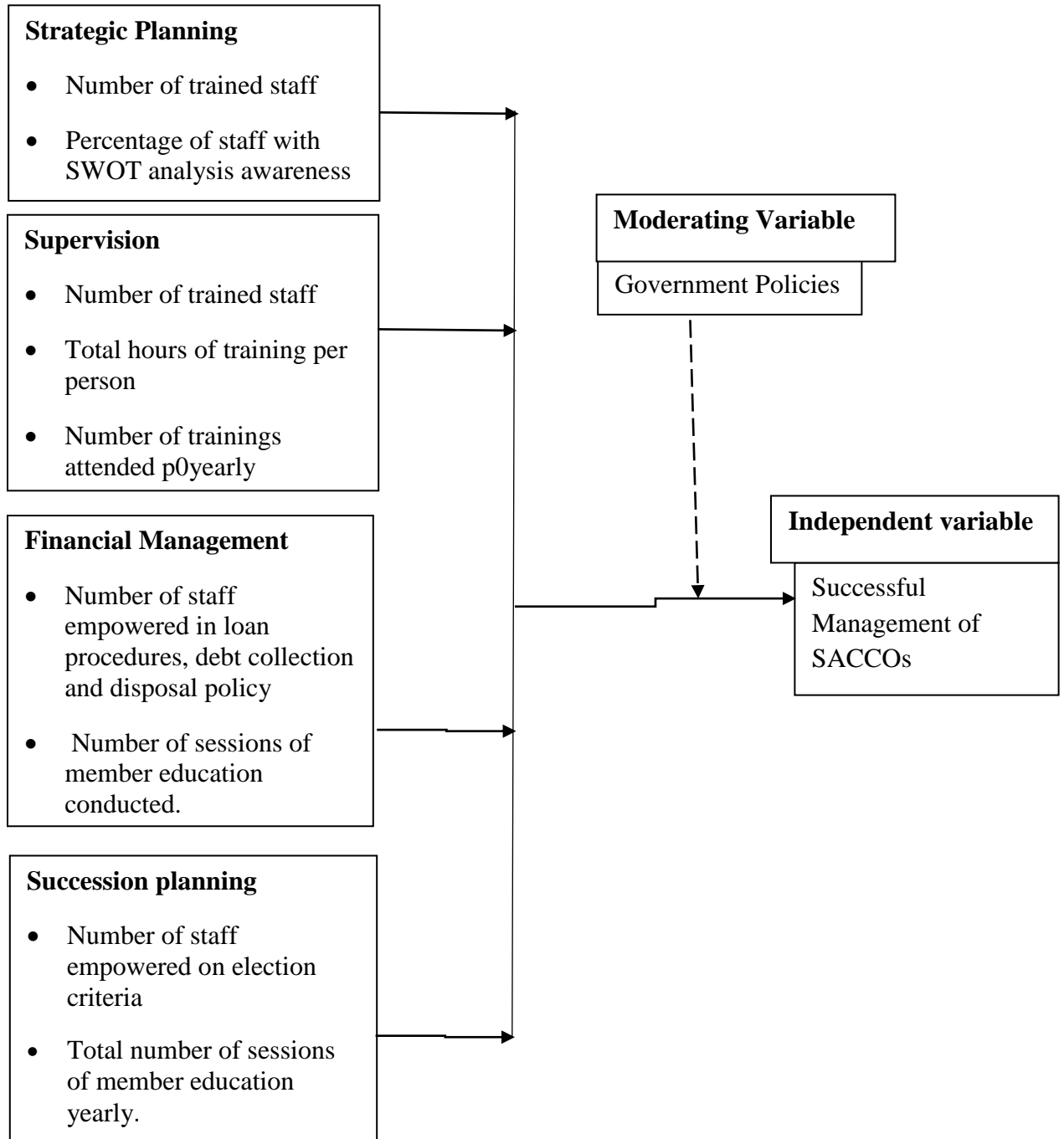


Figure 1: Conceptual framework.

2.10 Summary of Literature Research Gaps

The literature review outlined the need to adopt sound training programs for the BOD who are responsible for strategic planning, management, credit and debt management as well as succession planning. This places a SACCO on a pedestal to achieve a sustainable growth and development by adopting to the changing world and competing effectively.

The literature reviewed sheds lights on what has been done by other researchers that forms the basis for this research study. From the review, various factors have come to play with regard to various management duties. These include: strategic planning, supervision, Credit administration and debt management skills, succession planning and effective monitoring/supervision by the Board of Directors.

Varied findings on the same variables from different researchers were however noted. This resulted to the study gap that the current study intended to fill.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter provides a detailed methodology that was used in this research in terms of research design, target population, sample selection and sample size, research instruments, validity and reliability of instruments, data collection procedures and data analysis techniques and presentation.

3.2 Research Design

This study used a Descriptive Survey research design which involves describing the characteristics of existing phenomenon in obtaining information on the roles of training programmes in the management of SACCOs in Mombasa County. This design was chosen because it involves data collection from existing population units with no particular control over factors that may affect the characteristics of interest in the study (Berinsky; 2008)

Descriptive survey design was used for defining, estimating, predicting and examining associative relationships. This helped in providing useful and accurate information to answer the questions based on who, what, when, and how. (Kombo & Tromp, 2006).

3.3 Target Population

The target population included all the active SACCOs in the former Mombasa District-Mombasa County which had been in existence for over two years in the year 2015. The study used all SACCOs including dormant SACCOs but for comparison sake only. The unit of analysis in the study was the SACCOs which had existed for at least two (2) years

since inception. The respondents were the Chief Executive Officers (CEOs) of these SACCOs.

Table 3.1: Registered Sacco's in Mombasa District- Mombasa County

Registered societies	Number	No. of CEOs
Active societies	152	152
Dormant societies	162	162
Total	314	314

3.4 Sample Size and Sampling procedure

Information obtained from the Ministry of Cooperative Development and Marketing offices at the county level, revealed that there were 314 registered SACCOs and out of these only 152 were active. Since the sample size was 50% that is 80 CEOs, it is prudent to employ the Simple Random Sampling method lottery technique that enabled selection of a sample size of 80 CEOs. The Saccos visited are highlighted in Appendix 3.

3.5 Data Collection Instruments

Data collection methods refer to the instruments that were used to get information from the research participants (Bryman, 2004). Data was collected from primary and secondary sources. Primary data was collected using a semi structured questionnaire which had closed-ended questions. Secondary data was collected from the Ministry of Cooperative Development and Marketing. This included SACCOs' physical addresses and contact person number and other records including capacity building and training using document review guide.

The study used descriptive sample survey where respondents were issued with closed ended questionnaires.

3.6 Data Collection procedure

The researcher obtained a letter of introduction from the college, approval from the ministry and an informed consent from the respondents before undertaking to collect data from the field. The researcher informed and explained the importance of the research in order to get informed consent from the respondents by convincing the respondents.

To effectively collect the data, the researcher employed the services of two research assistants (RAs) who are first degree holders. The RAs were adequately trained to understand the questionnaire before commencement of the data collection.

3.7 Validity and Reliability of instruments

This section looks into the validity and reliability of research instruments.

3.7.1 Validity of the Instruments

Validity of instrument which is the accuracy and meaningfulness of inferences was measured using content validity test. Content validity measures the degree to which data collected using a particular instrument represent a specific domain of indicators or content of particular concept. The assessment of content validity of a measure is carried by two professional experts. This study assessed the content validity by using experts from the MoCD and M. The researcher conducted a pilot test of the study tools on SACCOs that were not participating in the study before administering the research tools. The respondents were 20 CEOs from twenty SACCOs that were selected using simple random sampling from the neighbouring Chagamwe District.

The MoCD & M staff helped to determine whether the sets of items accurately represented the role of training program in the management of SACCO. The management also assessed the tools to establish what concept the instrument was trying to measure.

3.7.2 Reliability of the Instruments.

The data was tested for reliability to establish issues such as data sources, methods of data collection, time of collection, presence of any biasness and the level of accuracy. The test for reliability established the extent to which results be consistent over time. Reliability test was carried out to test the consistency of the research tools with a view to correcting them. The researcher improved the instrument by reviewing, adding and deleting items from the instrument.

To test for reliability, the study used the internal consistency technique by employing the Cronbach Coefficient Alpha test for testing the research tools. Internal consistency of data was determined by correlating the scores obtained from one time with scores obtained from other times in the research instrument.

The result of correlation is the Cronbach Coefficient Alpha which is value between 0 and 1.

The coefficient is high when its absolute value is greater than or equal to 0.7 otherwise it is low. A high coefficient implies high correlation between these items which means there is high consistency among the items and such items should be retained in the tools. This study correlated items in the instruments to determine how best they related. Where the coefficient was very low, then the item was reviewed by either removing it from the tool or correcting it.

3.8 Data Analysis

Collected data was checked for errors of omission and commission. The data collected was classified, operationalized, analysed and interpreted to establish how and when these affected the management of SACCO. The data collected was analysed, with respect to the study objectives, using both descriptive and inferential statistics. Univariate analysis which is the distributional properties of a variable was carried out first for each variable to describe that variable and as a preparation for multivariate analysis. This is a quantitative analysis where each variable was analysed independently. It is the first step of data analysis and it provides a convenient way to producing the most useful statistics. This analysis was achieved using descriptive statistics which is the assessment of central tendency. The data was presented in form of tables and percentages.

The study use chi-square test to test the roles of training program in the management of SACCOS for financial stewardship, capital structure and funds allocation strategy. Thus, the study employed multiple linear regressions in its multivariate analysis. Software Package for Social Sciences (SPSS) software was used to analyze data. Multiple regression was done in order to establish the nature of the relationship between training program, strategic planning, supervision, financial management and succession planning.

3.9 Ethical Consideration.

According to Cohen and Marwin (2000), it is important to observe ethics in research in order to maintain human dignity. In this study, ethics will be observed by maintaining confidentiality, treatment of respondents with respect and honesty and observation of protocol at all stages.

The researcher obtained a letter of introduction from the college, approval from the ministry and an informed consent from the respondents before undertaking to collect data from the field. The researcher informed and explained the importance of the research in order to get informed consent from the respondents. A high level of confidentiality on the information provided by the respondents through questionnaires was maintained.

3.10 Operation definition of variables

Operational definition of variables is operationally defining a concept to render it measurable. It is done by looking at the behaviour of the dimensions, indicators, properties denoted by concepts translated into observable and measurable elements to develop an index of the concepts. Measures can be objective or subjective.

Table 3.2: Operational Definitions of Variables

Research Objective	Variable	Indicators	Data collection instrument	Measurement scale	Data analysis
Determine how training programs help the management in strategic planning of SACCOs	Planning	<ul style="list-style-type: none"> - Number of staff trained in strategic planning in a year. - Total person hours for one training session of staff who underwent training. - Proportion of trained personnel who reported and demonstrated improved strategic planning skills after training within three months of training. -Percentage of trained staff who had awareness on SWOT analysis and evidence of implementation of the same. 	Questionnaire	Nominal	Descriptive and inferential
Establish the importance of training on the supervision and management of	Supervision	<ul style="list-style-type: none"> - Number of staff trained in Supervision and Management in a year. - Total person hours for one training session of staff who underwent training. 	Questionnaire	Nominal	Descriptive and inferential

SACCOs			- Number of trainings attended yearly.				
Examine whether training plays a role in Credit administration and debt management skills	Credit administration and debt management		-Number of staff empowered in issuing of loan procedures, debt collection and disposal policy during the training. - Number of staff trained in credit administration and debt management in a year. - Total person hours for one training session of staff who underwent training. - Number of trainings attended yearly. Total number of sessions of member education conducted in a year.	Questionnaire	Nominal	Descriptive and inferential	
Establish how training helps in the succession planning of a SACCO.	Succession		-Number of staff trained in succession planning in a year. - Total person hours for one training session of staff who underwent training. -Number of staff empowered on the election criteria. -Total number of sessions of member education conducted in a year.	Questionnaire	Nominal	Descriptive and inferential	

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND INTERPRETATION

4.1 Introduction

This chapter presents analysis and findings of the study as set out in the research methodology. The chapter deals with data analysis, presentation and interpretation of the findings of the study which answer the research questions. Information obtained was on the role of training in strategic planning, supervision, Credit administration and debt management skills, and succession planning. The data was collected from a sample of 70 respondents. The findings are presented in percentages, frequency distributions, graphs, tables, pie charts, chi square and correlation outputs.

4.2 Questionnaire return rate

The sample size was 80 CEOs from the 152 active SACCOs in Mombasa County, Kenya. A total of 80 questionnaires were issued out to the cooperative Saccos. Of the 80 Questionnaires used in the sample, 70 were returned. The returned questionnaires represented a response rate of 88.75%, which the study considered adequate for analysis.

The completed questionnaires were checked for completeness and consistency. According to Mugenda (2003), a response rate above 50% can be used in establishing the research objectives and answering research questions. The remaining 9 were not returned. The 11.25% questionnaires which were not returned are attributed to unavailability of respondents to fill them in time even with persistent follow-ups. The response rate demonstrates a willingness of the respondents to participate in the study.

4.3 Demographic characteristics of the respondents

The researcher sought to establish various demographic characteristics of the respondents in the area of study. Table 4.1 below shows results obtained from respondents.

Table 4.1: Demographic characteristics of the respondents

Distribution of respondents by age			
Age Group	Frequency	Percentage	Cumulative Percentage
18 - 25	2	2.9	2.9
26 - 32	12	17.1	20.0
33 - 40	25	35.7	55.7
Above 40	31	44.3	100.0
Total	70	100.0	
Distribution of respondents by marital status			
Status	Frequency	Percentage	Cumulative Percentage
Single	8	12.3	12.3
Married	52	80.0	92.3
Separated	4	6.2	98.5
Widowed	1	1.5	100.0
Total	65	100.0	
Missing	5		
Total	70		
Distribution of Respondents by Level of Education			
	Frequency	Percentage	Cumulative Percentage
Primary	1	1.4	1.4
Secondary	11	15.7	17.1
College/University	58	82.9	100.0
Total	70	100.0	

Distribution of respondents by years of service			
No. of years	Frequency	Percentage	Cumulative Percentage
1 - 3	17	24.3	24.3
4 - 6	22	31.4	55.7
7 - 9	11	15.7	71.4
10 years and Above	20	28.6	100.0
Total	70	100.0	

Results obtained from the respondents indicate that Most of the respondents (44.3%) were above 40 years of age. The age group 18 – 25 years reported the least percentage of respondents (2.9%). A greater percentage of respondents were reported to be married while (80%). 12.3% were single and the remaining 7.7% were those separated and widowed. A good percentage of the respondents (82.9%) had post-secondary level of education. Only one respondent (1.4%) had primary level of education. A greater percentage (31.4%) has been in the Sacco Management for 4 to 6 years. Those who had been in the management for 10 years and above also took a good percentage of the total (28.6%).

4.4 Access to Training Avenues

The researcher sought to find out if Saccos provided training avenues for CEOs and members of the Board. Table 4.2 shows results obtained from respondents.

Table 4.2 Distribution of responses by access to training avenues

	Frequency	Percentage	Cumulative Percentage
Yes	67	97.1	97.1
No	2	2.9	100.0
Total	69	100.0	
Missing	1		
Total	70		

Results obtained from the respondents indicate that most of the respondents (97.1%) reported that their Saccos provide training avenues. Only 2.9% reported of not being provided with training avenues hence accessibility to training is well catered for.

4.5 Strategic Planning Training and management of SACCOs

The researcher sought to investigate the role played by training programs in the management of SACCOs. Results obtained from respondents are shown in table 4.6

Table 4.3 Distribution of responses on Training and Strategic Planning

	Frequency	Percentage	Cumulative Percentage
Yes	55	80.9	80.9
No	13	19.1	100.0
Total	68	100.0	
Missing	2		
Total	70		

Results obtained from the respondents indicate that 80.9% of the respondents reported that they had undergone training on strategic planning. A small group only 19.1% had not been trained.

Table 4.4: Cross Tabulation on strategic planning training

	Very great extent	Great extent	Neutral	No extent
Yes	20	33	1	0
No	1	1	1	1
	21	34	2	1
	95.2%	97.1%	50%	-

Results obtained from the respondents indicate that 95% of those who reported that training in strategic planning helps to a very great extent had attended training on the same. 97% who said that it helps to a great extent also reported to have done the training too.

Table 4.5 Chi-Square Tests on Training in Strategic Planning and management of SACCOs

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	20.264 ^a	3	.000
Likelihood Ratio	9.275	3	.026
Linear-by-Linear	9.342	1	.002
Association			
No. of Valid Cases	58		

From the Chi Square test, the p value was 0.000 which is less than 0.05. This means that training in strategic planning has a great effect in strategic planning and the management of SACCOs. A strong relationship was seen between the two.

Table 4.6summary of responses on role of Training on strategic planning

	Strongly Disagree		Disagree		Agree		Strongly Agree	
	Yes	No	Yes	No	Yes	No	Yes	No
Attended training on strategic Planning								
Had knowledge on developing strategic plan before training	3	0	22	4	22	7	7	0
Felt more confident and focused in strategic planning after training	1	0	2	0	20	5	32	1
Was aware of SWOT analysis before training	2	2	13	0	22	7	14	2
Training helped our Sacco to come up with mission and vision	2	1	4	2	25	4	23	4
A strategic plan guides our Saccos activities	0	1	0	0	29	7	24	2

From the table above it is clear from the respondents who had undergone training that it plays a major role in the sacco management. These roles include developing confidence

in members as well as being focussed whereby 74% of the respondents agreed and strongly agreed on the same. Respondents also agreed that training helps to develop a mission and vision and here 68% of the respondents agreed and strongly agreed. Another role is the development of a strategic plan to guide the sacco's activities. Here 75.7% of the respondents agreed and strongly agreed . It is therefore correct to say that training programs play a major role in development of a strategic plan which is important for proper management of the sacco's.

4.6 Supervision Training and Management of SACCOs

Supervision is the ability to oversee that the running of an organisation is done well. The study sought to find out the various ways of supervising SACCOs.

4.6.1 Monitoring through internal and external audit

The researcher sought to investigate whether internal and external audit is used as a way of supervision of SACCOs. Results obtained from respondents are shown in table 4.7

Table 4.7 Distribution of responses on monitoring through audit

	Frequency	Valid Percentage	Cumulative Percentage
Yes	64	91.4	91.4
No	6	8.6	100.0
Total	70	100.0	

Out of the total respondents, 91% reported that they monitor and control environment through both internal and external audits. Only 8.6% reported not to be doing the audits.

4.6.2 Influence of training on internal and external audit

The researcher sought to investigate the role of training programs in internal and external audit in the management of SACCOS. Results obtained from respondents are shown in table 4.8

Table 4.8 Influence of Training on Internal and External Audit

	Very great extent	Great extent	Neutral	No extent	Total
Yes	17	42	4	1	64
No	0	0	1	1	2
Total	17	42	5	2	66

It is also seen that a good percentage of those who reported to do the monitoring through audits said that training helps to a very great extent and to great extent in guiding the process (92.2%).

Table 4.9: Chi-Square Tests on training in auditing and management of saccos

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	21.759 ^a	3	.000
Likelihood Ratio	10.148	3	.017
Linear-by-Linear Association	14.855	1	.000
No. of Valid Cases	66		

The strong relationship on how the trainings help greatly in guiding the process of monitoring through audits (both internal and external) was clearly seen in the significance level (0.000). This is far less than 0.05 which means that training has a very great effect in guiding the process of monitoring.

4.6.3 Attended training on Supervision

The researcher sought to investigate if board members attend training programs on supervision of SACCOs. Results obtained from respondents are shown in table 4.10

Table 4.10 Distribution of responses on training in supervision

	Frequency	Percentage	Cumulative Percentage
Yes	59	84.3	84.3
No	11	15.7	100.0
Total	70	100.0	

Results of analysis indicate that 84.3% of the respondents reported to have attended training on Supervision skills. Only 15% reported not to have been trained.

Table 4.11summary of responses on Training and supervision

Statement	Strongly Disagree		Disagree		Agree		Strongly Agree	
	Yes	No	Yes	No	Yes	No	Yes	No
Attended training on strategic Planning								
Training is important in developing the HR Manual	3	1	2	0	26	2	23	8
Hiring, tasking, evaluating, rewarding, and disciplining the staff requires proper training requires training	1	0	2	1	27	5	23	5
Monitoring that institutional Capacity adequately supports business performance and growth	0	0	1	0	32	4	22	7
Training helps the Saccos to develop credit policies and procedures	2	0	2	1	29	6	26	4
The board members are able to work better after training	0	1	1	1	29	4	29	5

Results of analysis indicate that 98.3% of the respondents who reported to have been trained in supervision and management agreed and strongly agreed that the board members were able to work better after the training. 93.3% of the same category of

respondents (trained) also agreed that training helps the sacco in developing credit policies and procedures.

On average a great percentage, that is; 49% strongly agreed and 45.5% agreed with the statements that; Training is important in developing the HR Manual, Hiring, tasking, evaluating, rewarding, and disciplining the staff requires proper training, Monitoring that institutional Capacity adequately supports business performance and growth, training helps the sacco to develop credit policies and procedures and that the board members are able to work better after training. Only an average of 5.7% disagreed with the above.

4.7 Financial Management Training and management of SACCOs

4.7.1 Credit committee have relevant skills

The researcher sought to investigate whether the credit committee members had relevant skills required for the management of SACCOs. Results obtained from respondents are shown in table 4.12

Table 4.12 Distribution of responses on committee skills

	Frequency	Percentage	Cumulative Percentage
Yes	61	88.4	88.4
No	8	11.6	100.0
Total	69	100.0	
Missing	1		
Total	70		

It was seen from the findings that 88.4% of the respondents (Sacco Management) reported that the credit committee members in their Saccos have relevant skills. Of those 8 respondents (11.6%) who said that their credit committee members do not have relevant skills, 33.3% of the 8 respondents said that this greatly affects their decisions, and 33.3% were neutral.

4.7.2 Financial management training

The researcher sought to investigate if board members attend training programs on financial management of SACCOs. Results obtained from respondents are shown in table 4.13

Table 4.13 Distribution of responses on financial management training

	Frequency	Percentage	Cumulative Percentage
Yes	57	83.8	83.8
No	11	16.2	100.0
Total	68	100.0	
missing	2		
Total	70		

It was seen from the findings that 83.8% of the respondents (Sacco Management) reported that the credit committee members were reported to have been trained on financial management. Only 16.2% reported not to have trained on financial management.

Table 4.14summary of responses on Training and financial management

Statement				Strongly Disagree		Disagree		Agree		Strongly Agree	
				Attended training on strategic Planning							
				Yes	No	Yes	No	Yes	No	Yes	No
Monitoring performance	Credit/loan portfolio	can be done without training		18	2	27	7	7	1	4	1
Ensuring approved credit policies and procedure requires training	management adheres to		0		1	4	1	38	6	11	3
Implementing suitable supporting back-office functions requires training.			3		1	28	5	23	5	1	0
Developing credit policies and procedures requires training			2		0	1	0	31	6	21	5
Annual budget preparation and financial accounts requires training	Producing		1		0	1	1	31	4	22	6

80.4% of the respondents who reported to have been trained on financial management said that monitoring Credit/loan portfolio performance cannot be done without training on the same. On the same note, 92.5% of those trained agreed and strongly agreed that

the training helps a great deal in ensuring that the management adheres to approved credit policies and procedures. It was also reported by 94.5% of those trained that developing credit policies and procedures requires training and that annual budget preparation and producing financial accounts requires the same.

4.8 Succession Training and management of SACCOs

4.8.1 Sacco Membership training

The researcher sought to investigate if Sacco members attend training arranged by management. Results obtained from respondents are shown in table 4.15

Table 4.15 Distribution of responses on Sacco Membership training

	Frequency	Percentage	Cumulative Percentage
Yes	30	42.9	42.9
No	40	57.1	100.0
Total	70	100.0	

A greater percentage (57.1%) of the respondents felt that their Saccos have not done enough membership training. 42.9% reported that the Saccos have done enough membership training.

4.8.2 Election of new committee members

The researcher sought to investigate how training Sacco members influenced the election of new officials. Results obtained from respondents are shown in table 4.19

Table 4.16 Influence of Membership training on election of new committee members

	Very great extent	Great extent	Neutral	Less Extent	No Extent
Yes	6	20	3	1	0
No	0	1	8	7	1
Total	6	21	11	8	1
Percentage	100	95.2	27.3	12.5	-

100% of those who reported that their Saccos have done enough training said that this influences the election of new committee members to a very great extent while 95% reported that it influences to a great extent. Membership training seemed to have a great effect in selection of new committee members.

Table 4.17 Chi-Square Tests on Membership training and succession planning.

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	29.635 ^a	4	.000
Likelihood Ratio	34.553	4	.000
Linear-by-Linear	24.680	1	.000
Association			
N of Valid Cases	47		

The strong relationship on how membership training effects the selection of new committee members was seen in the Chi square significance level (0.000) which is far much less than 0.05 (At 95% Confidence interval). This proved that membership training has a big effect on election of new members.

4.8.3 Training and Succession Planning

The researcher sought to investigate whether training Sacco prepared them for succession of office. Results obtained from respondents are shown in table 4.18

Table 4.18 Influence of membership training and succession planning.

	Frequency	Percentage	Cumulative Percentage
Yes	26	37.7	37.7
No	43	62.3	100.0
Total	69	100.0	
Missing	1		
Total	70		

Only 37.7% of the respondents reported to have attended the training on succession planning. A bigger percentage (62.3%) had not been trained on the same.

Table 4.19 Summary of respondents' responses on succession planning

Statement	Strongly Disagree		Disagree		Agree		Strongly Agree	
	Yes	No	Yes	No	Yes	No	Yes	No
Attended training on strategic Planning								
Loyal members are likely to be elected	1	7	13	13	10	15	2	7
Most vocal members are usually elected	1	4	12	9	12	15	1	14
Training helps in networking to promote the institution's image	1	1	0	0	12	20	13	21
Members take great interest in the trainings we offer	1	4	2	10	18	20	5	9
New members are elected depending on qualification	2	6	10	17	12	14	2	6

This was meant to find out the attitudes of the managements towards election of new committee members. It was seen from the analysis that succession training affects how new committee members are elected. Most of the respondents who supported that vocal members are usually elected were seen to be those who had not been trained on the same. Majority who seemed to disagree were seen to be those who had reported to attend the training. This was seen to be very significant at 0.01 significance level.

Table 4.20 Training Programs attended by respondents

COURSE TITLE	Attended	
	Yes (%)	N0 (%)
contemporary management skills for saccos	59.4	50.6
Savings mobilization, credit administration & business development	65.2	34.8
Sacco revitalization and product development	30.4	69.6
Marketing of sacco products & services	47.8	52.2
Organizational change & development	36.2	63.8
Policy formulation / total quality management	53.6	46.4
Interpretation of financial statements	36.2	63.8
Effective credit administration.	62.3	37.7
Directors competencies	14.5	85.5
Financial planning, budgeting & controls	72.5	27.5
Technology integration in saccos	20.3	79.7
Skills for supervising a contemporary business enterprise	43.5	56.5

It was seen from the analysis that financial planning, budgeting & controls recorded had the highest percentage of respondents who reported to have done the course (72.5%). contemporary management skills for saccos was attended by 59% of the respondents, Savings mobilization, credit administration & business development was attended by 65.2% of the respondents while Effective credit administration was attended by 62.3% of the respondents. Directors' competencies recorded the least (14.5%).

CHAPTER FIVE

SUMMARY OF FINDINGS, DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary of findings, discussions and conclusions drawn from the findings and recommendations made. It also offers suggestions for further research.

The conclusions and recommendations drawn were focussed on addressing the purpose of the study, which was to establish the determinants of successful management of SACCOs in Mombasa County, Kenya.

5.2 Summary of Findings

Those who had been in the management for 10 years and above also took a good percentage of the total (28.6%). This means that they have had attended some of the trainings offered and it is evident that many of the Saccos value the training programs as most of the respondents (97.1%) reported that their Sacco's provided training avenues. 80.9% of the respondents reported that they had undergone training on strategic planning.

The first objective was to determine the influence of strategic planning on the successful management of the SACCOs in Mombasa County. The study established that 91% of the respondents monitor and control environment through both internal and external audits. Only 8.6% reported not to be doing the audits. It is also seen that a good percentage of those who reported to do the monitoring through audits said that training helps to a very great extent and to great extent in guiding the process (92.2%).

The second objective was to establish the influence of supervision on the successful management of the SACCOs in Mombasa County. Results of analysis indicate that 84.3% of the respondents reported to have attended training on Supervision skills. Only 15% reported not to have been trained. Results of analysis indicate that 98.3% of the respondents who reported to have been trained in supervision and management agreed and strongly agreed that the board members were able to work better after the training. 93.3% of the same category of respondents (trained) also agreed that training helps the SACCOs in developing credit policies and procedures. On average a great percentage, that is; 49% strongly agreed and 45.5% agreed with the statements that; Training is important in developing the HR Manual, Hiring, tasking, evaluating, rewarding, and disciplining the staff requires proper training, Monitoring that institutional Capacity adequately supports business performance and growth, training helps the SACCs to develop credit policies and procedures and that the board members are able to work better after training. Only an average of 5.7% disagreed with the above.

The third objective was to examine the influence of financial management on the successful management of the SACCOs in Mombasa County. From the findings, 88.4% of the respondents reported that the credit committee members in their Saccos have relevant skills. Of those 8 respondents (11.6%) who said that their credit committee members do not have relevant skills, 33.3% of the 8 respondents said that this greatly affects their decisions, and 33.3% were neutral. It was seen from the findings that 83.8% of the respondents reported that the credit committee members were reported to have been trained on financial management. Only 16.2% reported not to have trained on financial management.

The fourth objective was to assess the influence of succession planning on the successful management of the SACCOs in Mombasa County. A greater percentage (57.1%) of the respondents felt that their Saccos have not done enough membership training. 42.9% reported that the Saccos have done enough membership training. 100% of those who reported that their Saccos have done enough training said that this influences the election of new committee members to a very great extent while 95% reported that it influences to a great extent. Membership training seemed to have a great effect in selection of new committee members. Only 37.7% of the respondents reported to have attended the training on succession planning. A bigger percentage (62.3%) had not been trained on the same.

The strong relationship on how membership training effects the selection of new committee members was seen in the Chi square significance level (0.000) which is far much less than 0.05 (at 95% Confidence interval). It was seen from the analysis that succession training affects how new committee members are elected. Most of the respondents who supported that vocal members are usually elected were seen to be those who had not been trained on the same. Majority who seemed to disagree were seen to be those who had reported to attend the training. This was seen to be very significant at 0.01 significance level.

5.3 Discussions of Findings

The study found that the successful management of SACCOs is greatly enhanced by training the management on the various skills needed. The findings showed that those who reported that training in strategic planning helps to a very great extent had attended training on the same. The results attest that training in strategic planning helps in building

confidence and being focused among the board members. It also helps to develop the SACCO mission and vision. On the other hand it helps in developing the strategic plan which great effect in strategic planning and the management of SACCOs. This agrees with the study of Sagirno (2002) and Atemba (2009) that training of members if done well will help reduce learning time and cost of workers, improve job performance, reduce supervision, reduce labour turnover and increase customer satisfaction.

On the issue of supervision it is evident that there exists a strong relationship between trainings and the process of monitoring through audits (both internal and external) as it was clearly seen in the significance level which means that training has a very great effect in guiding the process of monitoring. A good manager must be aware of the processes and this can best be achieved through training. Training programs have a place in most cooperatives and offers real time responses to issues. This is supported by the study of Chipembere (2009) and FSD (2009) assert that performance of Saccos mainly is determined by the management and governance structures.

Concerning financial management majority of those trained agreed and strongly agreed that the training helps a great deal in ensuring that the management adheres to approved credit policies and procedures. It was also reported that developing credit policies and procedures requires training and that annual budget preparation and producing financial accounts requires proper training. This is in agreement with the study of Périlleux (2010) who said that when elected officials are not necessarily qualified to assume leadership positions and fiduciary responsibilities. This has contributed to a myriad of problems which has seen many Kenyans lose their savings after their SACCOs go bankrupt because of weak governance and financial management.

On succession planning it was found that proper planning was required for the sake of continuity. However from the responses given it is clear that many of our Sacco's in Mombasa County are not prepared. Only a minority group has attended training on succession planning while majority say that the Saccos have not done enough member education. This is in agreement with the study of Rothwell (2001) that succession planning is tied to strategic plans through the career planning of its members. It is developed with a consideration of future needs and conditions. Succession planning is focused on solving specific problems, by choosing the development of the right people for the problem.

5.4 Conclusions of the Study

It is apparent from the foregoing that cooperatives in Mombasa County have embraced training as one way of helping in the management of Saccos. Focus is seen to be more in some areas while others are almost completely ignored. As the Sacco leadership is by election they should look for visionary leaders/managers and put efficient and effective measures to deal with constant changes in customer needs and demands. The fear of resistance to change has seen some board members stay in office for over 10 years yet the general membership, staff and management know that change is inevitable. Succession planning was found to be one of the weakest area hence more training is required in this area so as to boost the knowledge of the members.

5.5 Recommendations for policy Action

1. The government should provide courses in the Kenya School of Government for SACCO management training for the members of the board.

2. More focus should be put on competitive strategies to enable the Saccos compete well with banks, Mpesa and other institutions offering similar services
3. Governmental and non-governmental organizations undertake a series of initiatives to increase management skills amongst Sacco leadership
4. Regular assessment of the performance of Saccos to organise for intervention if need be.

5.6 Suggestions for Further Research

One of the areas that need to be researched on is what part are Savings and Credit Cooperative Societies playing to ensure that Vision 2030 is achieved. A further research has to be done to determine the benefits or support that the Sacco Societies Regulatory Authority (SASRA) has brought to cooperative movement so far. Further research needs to be carried on cooperatives in Mombasa County to determine how to deal with challenges brought about by change in company management (as many of the Saccos are inside the companies

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APPENDIX 1:
LETTER OF TRANSMITTAL

KILEI RUTH MUNYIVA
P.O. BOX 43233- 80100
MOMBASA- KENYA
TEL: 0731766466
Email ruthmunyiva@gmail.com
April 9th, 2015

THE COUNTY COOPERATIVE OFFICER
P.O. BOX 835,
BIMA TOWER, 13th FLOOR.
MOMBASA

Dearsir/ madam,

REF: PERMISSION TO CONDUCT RESEARCH

I am a student at the University of Nairobi, School of Education. I am currently carrying out a research on the Determinants of Successful Management of Savings and Credit Societies; the case of Mombasa County, Kenya. This is in partial fulfilment for the requirement of the award of the degree of Masters of Arts in Project Planning and Management program. Hence I hereby request for permission to undertake the research in the SACCOs within Mombasa County.

The research intends to interview 80 CEOs from the various SACCOs. The information obtained will be used purely and solely for academic purposes and will be treated with utmost confidence. Names and other personal details shall not appear on the report. I am looking forward to your response.

Yours Sincerely,

Kilei Ruth Munyiva
Registration Number L/50/71820/2014

APPENDIX 2:

Questionnaire

My name is Ruth Kilei and I am conducting research for my Masters of Arts in Project Planning and Management program at the University of Nairobi. The title of my Research is “Determinants of Successful Management of Savings and Credit Societies; the case of Mombasa County, Kenya.” In order to collect representative data, I would like to interview you. I need only 20 minutes of your time to complete the questionnaire. The information provided will be treated with utmost confidentiality. Your co-operation will be highly appreciated. The aim of this research is to identify areas of success in SACCO management.

Signature..... Date

SECTION A: General Information

1. Indicate your age group

☐ 18 -25 ☐ 26- 32 ☐ 33- 40 ☐ above 40

2. Marital status ☐ single ☐ married ☐ Separated ☐ other (specify)

3. What is your highest educational level?

None ☐ Primary☐ Secondary☐ College/ University ☐

4. For how long have you been in Sacco Management?

☐ 1 -3yrs ☐ 4- 6yrs ☐ 7- 9yrs ☐ above 10yrs

5. Does your Sacco provide avenues for you to train?

Yes ☐ No☐

SECTION B: (Please tick in the box as appropriate)

Part one: strategic planning of Saccos

5. Have you attended training on strategic planning?

Yes ☐ No☐

6. If yes in above, to what extent does it help in the strategic planning of your Sacco?

Very great extent ☐ Great extent ☐ Neutral ☐ less extent ☐ no extent ☐

7. Put a tick below the answer that you feel best describes your opinion for each of the statements e.g. if you strongly disagree you put a tick on that opinion.

Statements	Strongly disagree	disagree	Agree	Strongly agree
I had knowledge on developing strategic plan before training				
I felt more confident and focused in strategic planning after training				
I was aware of SWOT analysis before training				
Training helped our Sacco to come up with vision and mission				
A strategic plan guides our Sacco's activities				

Part two: supervision and management

8. Do you monitor and check the control environment through the audit committee, internal and external audit?

Yes ☐ NO ☐

9. If Yes in above, to what extent does training play in guiding the process?

Very great extent ☐ Great extent ☐ Neutral ☐ less extent ☐ no extent ☐

10. Have you attended training on supervision and management?

Yes ☐ NO ☐

11. Put a tick below the answer that you feel best describes your opinion for each of the statements e.g. if you strongly disagree you put a tick on that opinion.

Statements	Strongly disagree	disagree	Agree	Strongly agree
Training is important in developing the HR manual				
Hiring, tasking, evaluating rewarding and disciplining the staff requires proper				
Monitoring that institutional capacity adequately support business performance and growth.				
Training helped our Sacco to develop credit policies and procedures				
The board members are able to work better after training				

Part three: Credit administration and debt management skills

12. Do the credit committee members have the relevant skills?

Yes ☐ NO ☐

13. If No in above, to what extent does it influence their decisions?

Very great extent ☐ Great extent ☐ Neutral ☐ less extent ☐ no extent ☐

14. Have you attended training on financial management?

Yes ☐ NO ☐

15. Put a tick below the answer that you feel best describes your opinion for each of the statements e.g. if you strongly disagree you put a tick on that opinion.

Statements	Strongly disagree	disagree	Agree	Strongly agree
Monitoring Credit/loan portfolio performance can be done without training				
Ensuring management adheres to approved credit policies and procedure				
Implementing suitable supporting back-office functions requires training.				
Developing credit policies and procedures				
Annual budget preparation <input type="checkbox"/> Producing financial accounts				

Part four: Succession planning.

16. Do you think your Sacco has done enough membership training in preparation for succession?

Yes ☐ NO ☐

17. If yes in above, to what extent does it influence in election of new committee members?

Very great extent ☐ Great extent ☐ Neutral ☐ less extent ☐ no extent ☐

18. Have you attended training on Succession planning?

Yes ☐ NO ☐

19. Put a tick below the answer that you feel best describes your opinion for each of the statements e.g. if you strongly disagree you put a tick on that opinion.

Statements	Strongly disagree	disagree	Agree	Strongly agree
Loyal members are given likely to be elected				
Most vocal members are usually elected				
Training helps in networking to promote the				

institution's image				
Members take great interest in the trainings we offer				
New members are elected depending on qualification				

Part five: training programs attended.

20. Which of the following training programs have you attended?

(Put a tick on the ones attended only)

SEMINAR/COURSE TITLE	Tick	Approximate time HRS
contemporary management skills for saccos		
Savings mobilization, credit administration & business development		
Sacco revitalization and product development		
Marketing of sacco products & services		
Organizational change & development		
Policy formulation / total quality management		
Interpretation of financial statements		
Effective credit administration.		
Directors competencies		
Financial planning, budgeting & controls		
Technology integration in saccos		
Skills for supervising a contemporary business enterprise		

APPENDIX 3

RESEARCH AUTHORIZATION LETTER



UNIVERSITY OF NAIROBI
COLLEGE OF EDUCATION AND EXTERNAL STUDIES
SCHOOL OF CONTINUING AND DISTANCE EDUCATION
DEPARTMENT OF EXTRA-MURAL STUDIES

Your Ref: UON/CEES/MEC/5/1

Our Ref:

Telephone: Mombasa 020-2649890

Off-Moi Avenue
Jubilee Insurance Building
P.O. Box 83732-80100
MOMBASA, KENYA

31st March, 2015.

Dear Sir,

RE: DATA COLLECTION



This is to confirm that RUTH MUNYIVA KILEI Registration Number **L50/71820/2014** is a student pursuing the Degree of **MASTERS OF ARTS IN PROJECT PLANNING AND MANAGEMENT COURSE** at the School of Continuing and Distance Education of the University of Nairobi.

As part of her course, she is required to go to the field for data collection and prepare a research project. She is therefore collecting data which is related to her research topic: **THE ROLE OF TRAINING PROGRAMS ON THE MANAGEMENT OF SACCOS IN MOMBASA COUNTY**

The information she is gathering is purely for academic purposes and will be treated with utmost confidentiality.

Any assistance extended to her will be highly appreciated.

Regards,



JOHNBOSCO M. KISIMBI
RESIDENT LECTURER
EMC, MOMBASA & ITS ENVIRONS

APPENDIX 4

LIST OF ACTIVE SOCIETIES MOMBASA DISTRICT –MOMBASA COUNTY

No.	Name of Society	CS/NO	TYPE	Physical Address
1.	Aboo Sacco	11810	Urban Sacco	Sea View Plaza Mama Ngina Drive-BOX 83313 Msa
2.	Abson Motors	12317	Urban Sacco	Abson Motors Haille Sellassie Ave Box 83692 Msa
3.	Aero Marine Sacco	11382	Urban Sacco	Maritime Hse ,Moi Ave.Box 43181 Msa
4.	Alal Sacco	9935	Urban Sacco	Oshwal Hse. Moi Ave Box 40998 Msa
5.	Alarms Sacco√	7330	Urban Sacco	Kigles Blg., Sauti ya Kenya Road,Box 86969,Msa.
6.	Alico Agents Sacco	10721	Urban Sacco	Nssf Buldg Box 84772 Msa
7.	Amtemo Sacco	11958	Urban Sacco	Amtemo Enterprises,Dockworkers ,Kenyatta Ave. Box 855,Msa
8.	A-Z Transporters Sacco	12652	Urban Sacco	Near Majengo GK Prison,Kingorani Box 95183 Msa
9.	B.O.G Sacco√	4382	Urban Sacco	Msa Technical Training Institution,Tononoka Box 97689-Msa
10.	Bagging Sacco	9137	Urban Sacco	Shimanzi Box 89113-80100 Msa
11.	Bakimatra Matatu Sacco	12930	Matatu Sacco	Al Heelam Centre, Off Moi Avenue, near Equity Bank Box 83587-80100 Msa
12.	Bandari Sacco/FOSA√	2349	Urban Sacco	Main Entrance of the Port,KPA 95011-80104 Msa
13.	Benz Sacco√	2584	Urban Sacco	DT Dobie ,Sauti ya kenya road Box 84065 Msa
14.	Bidii yangu sacco	11809	Urban Sacco	Lumuti Hse, Kayanda Road ,Kizingo Box 82596 Msa
15.	Bilal Sacco	4933	Urban Sacco	Kibokoni Box 82508 Msa
16.	Boss Freight√	11436	Urban Sacco	Boss freight Company , Behind Nakumat Likoni Box 3386 Msa
17.	Brookie Sacco	2350	Urban Sacco	EATTC Hse, Nyerere Avenue

				Box 83067 Msa
18.	Brosis Sacco	11659	Urban Sacco	Inchcape Hse Box 84137 Msa
19.	Buzeki Sacco√	12410	Urban Sacco	Shimanzi/Portrietz Box 85532 Msa
20.	CAM Sacco√	6804	Urban Sacco	GPO Bldn Box 40165 Msa
21.	CDA Sacco√	7129	Urban Sacco	Coast Dev.Authority Mama Ngina drive,Box 1322 Msa
22.	Chenda Sacco	12752	Urban Sacco	Tom Mboya building,sparki Box 2239 Msa
23.	Choice Sacco	9519	Urban Sacco	Choice tea brokers Habour Hse ,Moi Av. Box 81671 Msa
24.	Coast (Kenya) Projects Sacco√	6523	Retirees /Traders Sacco	Lasco club Hall, Spaki Box 87912-80100 Msa
25.	Cotts Sacco	2162	Urban Sacco	Mitchell Cotts Co.Shimanzi Box 42485 Msa
26.	Destiny Sacco	12052	Urban Sacco	
27.	DL Sacco	12836	Urban Sacco	DL Furniture, Nkrumah Road
28.	E.I.B Sacco√	9293	Urban Sacco	Jubilee Bldn, Moi Aveue ,Box 80142 Msa
29.	EASCO Sacco	3303	Urban Sacco	East Africa Storage Co. Shimanzi, Box 95119 Msa
30.	Excellent Sacco	12126	Urban Sacco	Excellent security co. Old Town, Box 90256 Msa
31.	Extraco Sacco	2061	Urban Sacco	Express Kenya Ltd.Co. Behind Railway Station
32.	Full scale Sacco√	11582	Traders Sacco	GPO Bldg
33.	Gala Sacco	7271	Urban Sacco	Ufanisi Freighters, Shimanzi
34.	Grain Bulk Sacco√	9898	Urban Sacco	Grain Bulk Company Shimanzi
35.	Grain Millers Sacco√	8974	Urban Sacco	Kingorani, Box 83272 Msa
36.	GSO Sacco√	11832	Traders Sacco	Shimanzi
37.	Gulscar Sacco	11210	Urban Sacco	GPO Bldg
38.	Habo Sacco		Sacco	Habo enterprises, Jomo Kenyatta Avenue-Majengo- Mombasa
39.	Hotel Sapphire Sacco√	7555	Urban Sacco	Sapphire Hotel, Mwembe Tayari Road
40.	Ideal Ceramics Sacco√	13924	Urban Sacco	
41.	Idime Sacco √	9399	Urban Sacco	Idime Entreprises Ltd.Ambalal

				Hse
42.	Imani Sacco ✓	7956	Urban Sacco	Light house for Christ eye centre Near old Nyali Bridge
43.	Inchcape Sacco✓	7996	Urban Sacco	Inchape Hse,Off Moi Ave.
44.	Interflow Sacco	3944	Urban Sacco	Inter freight Co. Shimanzi
45.	Island Transporters Sacco	12966	Matatu Sacco	Jundani Building, Gusii street.Box 42028 Msa
46.	JCC Sacco	7420	Urban Sacco	JCC Church - Buxton
47.	Jitegemee Sacco/FOSA✓	1834	Urban Sacco	Jitegemee Hse. Kayanda road ,Kizingo Off Nyerere Ave.
48.	Jongeto Sacco✓	9409	Landlords /Traders Sacco	Ambalal Hse 5 th floor Box 42304 Msa
49.	JubileeBuilding	119	Housing	Khoja Flats, Kenyatta Ave. Box 98409 Msa
50.	Kaathai Multi- purpose	9547	Traders Sacco	Ambalal Hse, Box 88343-80100, Mombasa
51.	Kachra sacco	1931	Urban Sacco	Blanket Industries,Makupa
52.	Karatasi Sacco✓	2575	Urban Sacco	East Africa Packaging Industry ,Shimanzi Box 90442 Msa
53.	KASA Sacco	10818	Urban Sacco	Kenya Autospare, spaki
54.	Kencent Sacco✓	10419	Traders Sacco	GPO Bldg , Box 82572 Msa
55.	Kenkazi Sacco✓	4193	Urban Sacco	Uganda Properties, Bld. Moi Ave, Box 90129 Msa
56.	Kent Sacco	12394	TukTuk Sacco	Mombasa Town
57.	Kisiwani Matatu	12968	Matatu Sacco	Kabundu Building, Moi Avenue, Box 90674 Msa
58.	Kivuko Sacco✓	6624	Urban Sacco	Kenya Ferry, Island offices, Box 80770 Msa
59.	Kuinuka housing	3629	Housing	
60.	Lotomo	10736	Urban Sacco	Kenyatta Avenue
61.	Macdal Sacco	1999	Urban Sacco	Shimanzi
62.	Madawa Sacco✓	9129	Urban Sacco	Mewa Hospital, Majengo
63.	Maendeleo Mwambao Sacco	13286	Women Traders Sacco	Coast province, Maendeleo ya Wanawake
64.	Maersk Sacco	9779	Urban Sacco	Inchape Hse, Off Moi Ave., Box 89911 Msa
65.	Manufaa Sacco✓	3933	Urban Sacco	Lasco Club, Box 97347 Msa
66.	Maridadi Sacco	3070	Urban Sacco	Summit Fibres, Shimanzi, Box 99559 Msa
67.	Matunda Sacco✓	2596	Urban Sacco	Moi Avenue

68.	Mawaidha Sacco	3418	Urban Sacco	Kenya marine contractors. Liwatoni , Box 94022 Msa
69.	Meli ya Fanaka Multipurpose	13736	Multipurpose	Traders in Mwembe Tayari Area
70.	Micron Sacco	5074	Urban Sacco	Micron Exhaust Shimanzi
71.	Milly Workers Sacco	9493	Urban Sacco	Milly glass works , Liwatoni
72.	Mission To Seamen Sacco	9607	Urban Sacco	Missions to seamen, shimanzi
73.	MOM Sacco	6873	Matatu sacco	Ngumu Hse. Kwa Shibu Rd., off H/Sellassie Ave
74.	Momarks Sacco	13238	Matatu Sacco	Near Coast bus Offices, Mwembe Tayari Road
75.	Momasa Sacco	11766	Matatu Sacco	Mariakani
76.	Mombasa Leader Sacco	8523	Urban Sacco	Moi Avenue
77.	Mombasa Jua kali Sacco	10500	Traders Sacco	Box 84422 Msa
78.	Mombasa port Sacco√	1726	Urban Sacco/FOSA	Mombasa Port Sacco Bld. Mwakilingo Road ,Off Moi Ave
79.	Mombasa Teachers Sacco √	2484	Urban Sacco/FOSA	Off Jomo kenyatta Ave, Behind KCB Box
80.	Mombasa-Kinango Sacco	13098	Matatu Sacco	
81.	Monflo Sacco√	4645	Urban Sacco	Florida hotel , Mama Ngina Drive
82.	Musol Sacco	12208	Urban Sacco	Multiple Solutions- Corner garage-Railway, Mombasa
83.	Mwaka Sacco	10685	Matatu Sacco	Next to Coast Bus Offices, Mwembe tayari Road, Box 80414 Msa
84.	Mwamba Imara Sacco√	12865	Traders Sacco	Box 80196 Msa
85.	Mwangaza Sacco	1817	Urban Sacco	Amgeco, liwatoni
86.	Mzalendo Sacco√	2693	Urban Sacco	Mombasa Hospital, Next to Coast Provincial HQs, Box 90294 Msa
87.	Ngea Sacco√	2717	Urban Sacco	Cargill EA ,shimanzi
88.	Ngomeni Sacco√	3566	Urban Sacco	Msa Club ,next to Fort Jesus
89.	Ocean Distributors Sacco	13856	Urban Sacco	
90.	Ocean Freighters Sacco√	3121	Urban Sacco	Harbour House ,6 th floor , Moi Ave

91.	Ocean Workers Sacco	12750	Urban Sacco	Majengo
92.	Oceana Sacco	8088	Urban Sacco	Moi Avenue, Box 85593 Msa
93.	Pambazuko Sacco✓	10824	Urban Sacco	Gold crown Industries Shimanzi
94.	PCEA- Makupa Sacco✓	10741	Traders Sacco	PCEA Church Makupa-Box 97648 Msa
95.	Petrol Sacco	11310	Urban Sacco	Petro petrol stations
96.	PIL (MSA) Sacco	9474	Urban Sacco	Inchcape Hse
97.	Poly Sacco✓	2595	Urban Sacco	Msa University College,Tudor, Box 90420-80100 Msa
98.	Port workers Consumer	1457	Consumer (Operating Food Kiosk)	Within the port area, Kenya Ports Authority.
99.	Power master Sacco	9781	Urban Sacco	Engineering Supplies Ltd box 86540,Kenyatta Ave.
100	Precoba Sacco	3675	Urban Sacco	Kwa Shibu Rd Box 87277 Msa
101	Private Health Practioners	12461	Traders sacco	Ganjoni
102	Pwani Private School Sacco	13830	Urban Sacco-School owners	
103	Retread Sacco	5803	Urban Sacco	Alba Petroleum Ganjoni
104	Rhama Sacco	13184	Matatu Sacco	Bondeni, Abdel Nasser Road, Box 86614 Msa
105	Royal Court Sacco✓	8694	Urban Sacco	Royal court Hotel, Haile Selassie Road
106	RVR Sacco✓	11768	Urban Sacco	Railway Station
107	Safe freight Sacco	7277	Urban Sacco	Freight Forwaders Shimanzi, Box 90682 Msa
108	Seafront Multipurpose	13714	Multipurpose	
109	Seco Sacco✓	6252	Urban Sacco	Southern Engineering Co. Mbaraki
110	Sentry Sacco	5473	Urban Sacco	Mwembe Tayari, near Raha Leo Market
111	Shina Sacco	12697	Urban Sacco	Milango Microfinance
112	Signon Sacco✓	4815	Urban Sacco	Siginon Freight Co. Mbaraki, Box 99646 Msa
113	Sisi Kwa Sisi Sacco✓	3490	Urban Sacco	Pandya Hospital,Off Nyerere Ave.
114	Socks Sacco	3175	Urban Sacco	Kamyn co. liwatoni, Box 82851 Msa
115	T.E.I Sacco	6541	Traders Sacco	Haille sellassie Ave

116	Taifa Bahari Sacco√	11265	Urban Sacco	Msa.Maize millers Kingorani -
117	Tatama Sacco	10418	Matatu Sacco	Kobil Petrol Station Mwembe/Tayari
118	Tatizo Sacco	4934	Urban Sacco	Mbaraki port warehouse Liwatoni Rd
119	Tracecrest Sacco√	12917	Urban Sacco	Trace and Crest Security CO.Tudor
120	Tudor Farm Purchase	3281	Purchase of land	Sparki/Sega Area
121	United Sports Club Sacco	11013	Urban Sacco	Behind Ambalal House
122	Uvumbuzi Sacco√	2943	Urban Sacco	African Cotton Industries. Shimanzi, Box 90324 Msa
123	Voda Taxis	3449	Taxi Sacco	Town Centre, Near Splendid Hotel
124	Vyakula Sacco√	5078	Urban Sacco	Yusuf Ali Trust Bld, Moi Avenue, Box 87980 Msa
125	Vyas Sacco		Urban Sacco	
126	Washa Sacco√	3350	Urban Sacco/FOSA	Aga khan Doctors Plaza, Nyerere Avenue, Box 83256 Msa
127	Washauri Multipurpose	10413	Traders Co- operative	Mombasa
128	Washonaji Sacco√	5535	Urban Sacco	Millbrook Garments, Haille Selassie Av. Box 3027 Msa
129	W.E.C Sacco√	11309	Urban Sacco	MSC Plaza Moi Avenue, Box 99774 Msa
130	Zoghoru Sacco√	10728	Traders Sacco	Pan Africa Building, 1 st floor , Moi Avenue, Box 58800 Msa
131	Washa Housing √	14480	Housing	Aga khan Doctors Plaza, Nyerere Avenue, Box 83256 Msa
132	Mombasa C.Bunge	14649		
133	Huduma T Sacco	14610		
134	Aweave	14466		
135	Elim Sacco	14404		
136	Friends of kil	15743		
137	Focused future	15316		
138	Juhudi lulu	14768		
139	Man fore	14471		

140	Majaliwa	14615		
141	Msa county B	14649		
142	Portside sacco	14649		
143	Pwani private schools	13830		
144	Ripe sacco	14256		
145	Visionary housing	15855		
146	C.A.M housing√	14988		
147	Eco Biz sacco√	15358		
148	Peta south coast	15918		
149	Sky man sacco	15738		
150	Pwani global	15405		
151	Safari shuttle	16204		
152	Jelismar line	16441		

√ Those that were selected (sample)

APPENDIX 5

LIST OF DORMANT SACCOs IN MOMBASA COUNTY

No.	Name of Society	CS/NO	TYPE	Activity	Physical Address	Comments
1	Ace	10709	Sacco	Bosa	Mombasa	
2	Achievers		Sacco	Bosa		Did not take- off
3	Africa Chai	3453	Sacco	Bosa	Island-Msa	
4	African Quest	9634	Sacco	Bosa	Palli Hse	
5	Akamba Community	10434	Sacco	Bosa	Aljasara Hse	
6	Ami	3884	Sacco	Bosa	Mombasa	
7	Anglo Danish	6695	Sacco	Bosa	Mombasa	
8	Apid	1771	Sacco	Bosa	Mombasa	
9	Appollosure	4494	Sacco	Bosa	Moi avenue	Transferred to Nairobi
10	Bahachehu		Sacco	Bosa		Did not take- off
11	Baicomsa	5858	Sacco	Bosa		Joined up a Nairobi Sacco
12	Bakarani	7133	Sacco	Bosa	Mombasa	
13	Bella Vista	12696	Sacco	Bosa		Did not take- off
14	Bidii Women Housing	3989	Housing	Housing	Mombasa	
15	Bondeni		Sacco	Bosa	Island-Msa	
16	Boya	3989	Sacco	Bosa	Ganjoni-Mombasa	
17	Bulk and Biard	5115	Sacco	Bosa	Island	
18	Butex	7135	Sacco	Bosa	Mombasa	
19	Buxton	10730	Sacco	Bosa	Buxton-Msa	
20	Castle	5040	Sacco	Bosa	Mombasa	
21	Catch Sixteen	9682	Sacco	Bosa	Island-Msa	

22	Chawia/Mwatate Multipurpose	7895	Multi-purpose	Housing units	Mombasa	
23	Chuichai	4318	Sacco	Bosa	Shimanzi-Msa	
24	Citirad	9105	Sacco	Bosa	Mombasa	
25	Coast Legal Workers	9353	Sacco	Bosa	Mombasa	
26	Coast Mwalimu Housing	5185	Housing	Housing	Mombasa	
27	Coast Poultry Marketing	1486	Marketing	Marketing	Mombasa	Liquidated
28	DEC Housing	6232	Housing	Housing	Mombasa	
29	Elegant	11377	Sacco	Bosa	Makena Hse	
30	Evurori Jiko	9610	Sacco	Bosa	Mombasa	
31	Fahari	3074	Sacco	Bosa	Island-Msa	
32	Fort Jesus Academy	10115	Sacco	Bosa	Island-Msa	
33	Fremas Sacco	4066	Sacco	Bosa	Palli Hse- Msa	
34	Gilda	2086	Sacco	Bosa	Island-MSA	
35	Glass	2513	Sacco	Bosa	Island-MSA	
36	Hope	1118	Sacco			
37	Hyundai	7873	Sacco	Bosa	Mombasa	
38	Ice	6139	Sacco	Bosa	Mombasa	
39	Index	6010	Sacco	Bosa	Mombasa	
40	Intercommunity	9595	Sacco	Bosa	Island-Msa	
41	Ismailia	19	Sacco	Bosa	Island-Msa	
42	Jasho Narshidas	4698	Sacco	Bosa	Shimanzi-Island	
43	Jiokoe	6044	Sacco	Bosa	Mombasa	
44	Jitegemee Housing	7531	Housing	Bosa	Island-Msa	To be Revived
45	Juhudi	2662	Sacco	Bosa	Mombasa	Company closed down
46	Kamba Workers	1931	Sacco	Bosa	Mombasa	

47	Kasemo	6193	Sacco	Bosa	Island	
48	Kasha	2348	Sacco	Bosa	Mombasa	
49	Kay Jay Auto Glad	****	Sacco	Bosa	Mombasa	
50	Kazamoyo	5387	Sacco	Bosa	Mombasa	
51	Kenship	4797	Sacco	Bosa	Mombasa	
52	Kenya Drivers	3420	Sacco	Bosa	Mombasa	
53	Kenya Meli	6093	Sacco	Bosa	Island-Msa	To be Revived
54	Kidogo Basi Housing	4712	Housing		Mombasa	
55	Kisiwani Women Housing	4064	Housing	Managin g Houses	Mombasa	
56	Kitanda	2238	Sacco	Bosa	Mombasa	Liquidated
57	Kurunzi	1841	Sacco	Bosa	Mombasa	
58	Kwacha	4300	Sacco	Bosa	Mombasa	
59	Kwanya	6847	Sacco	Bosa	Mombasa	
60	M.T.T	7575	Sacco	Bosa	Island- Msa	
61	Miemo	12108	Youth Traders			
62	Maco	8145	Sacco	Bosa	Island- Msa	
63	Mafundi wa saa juakali	5565	Sacco	Bosa	Island-Msa	
64	Magari	2497	Sacco	Bosa	Island- Msa	
65	Maisha	2170	Sacco	Bosa	Kingorani-Msa	
66	Majani	2451	Sacco	Bosa	Shimanzi-Mombasa	
67	Majengo Juakali	9683	Sacco	Bosa	Island -Msa	
68	Makupa Maternity	6836	Sacco	Bosa	Island-Msa	
69	Maritime	2448	Sacco	Bosa	Island -Msa	
70	Mavuno	5603	Sacco	Bosa	Mombasa	

71	Mbao	3435	Sacco	Bosa	Shimanzi- Island	
72	Mende	10204	Sacco	Bosa	Mombasa	
73	Miji	3984	Sacco	Bosa	Mombasa	
74	Mitungi	3980	Sacco	Bosa	Nyali- Mombasa	
75	Mlinzi	5946	Sacco	Bosa	Mombasa	
76	Mnazi Mmoja	8297	Sacco	Bosa	Mombasa	
77	Mombasa Aviation	12659	Sacco	Bosa	Mombasa	Never took-off
78	Mombasa Biashara	11549	Sacco	Bosa	Mwembe tayari	Never took off
79	Mombasa Car Dealers	11864	Sacco			
80	Mombasa Chapter	1842	Sacco	Bosa	Mombasa	
81	Mombasa District	2976	Sacco	Bosa	Island-Msa	
82	Mombasa Ekjan	2802	Sacco	Bosa	Mombasa	
83	Mombasa Fuel	1822	Sacco	Bosa	Mombasa **	
84	Mombasa Housing	3520	Housing	Managin g Houses	Island-Msa	
85	Mombasa Juakali	10500	Sacco	Bosa	Mombasa	
86	Mombasa Juakali Kazi	9396	Sacco	Bosa	Mombasa	
87	Mombasa Port Housing	8515	Housing	Managin g Houses	Island-Msa	
88	Mombasa Teachers	6064	Consume r	Booksho p	Island-Msa	
89	Momcof	9903	Sacco	Bosa	Shimanzi	
90	Mosa	7688	Sacco	Bosa	Mombasa	
91	Mospoc	3994	Sacco	Bosa	Msa	
92	Motor	3154	Sacco	Bosa	Mombasa	
93	Mozambik	9338	Sacco	Bosa	Shimazi- Msa	
94	Mulce	6164	Sacco	Bosa	Mombasa	

95	Mumi	5496	Sacco	Bosa	Mombasa	
96	Mvita Beer	6542	Sacco	Bosa	Island-Msa	Company closed down
97	Mwembe Tanganyika	9729	Multi-purpose		Mombasa	
98	Ngea Multipurpose		Multipurpose	Canteen	Shimanzi	Members transferred savings to Ngea Sacco with Ngea sacco
99	Ngwareini	10481	Sacco	Bosa	Island-Msa	
100	Nyati Askari	5322	Sacco	Bosa	Mombasa	Transferred to Nbi
101	Nyota	2597	Sacco	Bosa	Mombasa	
102	Nyota Housing	3753	Housing		Mombasa	
103	Nyundo	2079	Sacco	Bosa	Mombasa	
104	Old town Multipurpose	5551	Multi-purpose		Msa	
105	Omstaff	4633	Sacco	Bosa	Msa	
106	Ona	1875	Sacco	Bosa	Mombasa	Company closed down
107	Oxygenal	2578	Sacco	Bosa	Msa	
108	Pembe Moja	8153	Sacco	Bosa	Mombasa	
109	Pepsi Cola	4936	Sacco	Bosa	Msa	
110	Pima	5431	Sacco	Bosa	Msa	
112	Polana	7767	Sacco	Bosa	Msa	
113	Port Women Taxis	6190	Sacco	Bosa	Ganjoni- Msa	
114	Positive Hope	11100	Sacco	Bosa	Majengo	
115	Potco	6730	Sacco	Bosa	Msa	
116	Printwel	7874	Sacco	Bosa	Msa	
117	Pwani Housing	6798	Housing		Msa	
118	Radium Dress Makers	617	Sacco	Bosa	Msa	
119	Raha	1780	Sacco	Name changed		

				to Reli in 1975 and shifted to Nairobi		
120	Ramani	8959	Sacco	Bosa	Msa	
121	Rapid Kate	7298	Sacco	Bosa	Msa	
122	Ray`	1833	Registrat ion Cancelle d			
123	Reliance	9817	Sacco			
124	Samaki	2256	Sacco	Bosa	Msa	
125	Samanje	7230	Sacco	Bosa	Msa	
126	Sameco	2351	Sacco	Bosa	Msa	
127	Sea Bulk	8188	Sacco	Bosa	Msa	
128	Sega Market	6042	Sacco	Bosa	Msa	
129	Self Support	9531	Sacco	Bosa	Msa	
130	Sindigisa Multi purpose	7586	Multi purpose		Mombasa	
131	Sirinde Luhano Housing	5039	Housing		Msa	
132	Sisi Kwa Sisi Multipurpose	8890	Multi purpose	Canteen/ Fosa	Pandya Hospital Msa	
133	Skybird	4622	Sacco	Bosa	Msa	
134	Spedag	10199				
135	Springteck	12126				
136	Stacot	6192	Sacco			
137	Stir	4339	Sacco	Bosa	Msa	
138	Sufi	3179	Sacco	Bosa	Msa	
139	Systems	9040	Sacco	Bosa	Msa	
140	Tecma	11251	Sacco			
141	Terrazzo	3178	Sacco	Bosa	Mombasa	
142	Textonic	9966	Sacco	Bosa	Lumumba Rd- Msa	

143	Tindo	2704	Sacco	Bosa	Mombasa	
144	Tononoka Jua Kali	9287	Sacco	Bosa	Mombasa	
145	Tononoka Umoja	9635	Sacco	Bosa	Mombasa	
146	Trans	3124	Sacco	Bosa	Mombasa	
147	Tudor Undugu	10707	Sacco	Bosa	Island-Msa	
148	Tujenge	1716	Sacco	Bosa	Mombasa	
149	Ufanisi	8868	Sacco	Bosa	Shimanzi-Msa	
150	Ufunuo	4481	Sacco	Bosa	Ack Church-Msa	Under revival
151	Umoja	2215	Sacco	Bosa	Mombasa	Company closed down
152	Umoja Clothing	9435	Sacco	Bosa	Mombasa	
153	Umoja Multi-purpose	5096	Multi-purpose	Bosa	Mombasa	
154	Uniform	4432	Sacco	Bosa	Mombasa	
155	Usiku		Sacco	Bosa	Mombasa	
156	Ustawi	3175	Sacco	Name Changed to Socks (in 1986)		
157	Vijijini	2311	Sacco	Bosa	Mombasa	
158	Vumilia	5326	Sacco	Bosa	Mombasa	
159	Wakili	4367	Sacco	Bosa	Island-Msa	
S160	Wells Fargo	8624	Sacco	Bosa	Island-Msa	
161	Wembe	4509	Sacco	Bosa	Island-Msa	Company closed down
162	Woman share Multipurpose	7709	Multi-Purpose		Island-Msa	