FACTORS AFFECTING THE SUSTAINABILITY OF SACCO SOCIETIES IN KENYA:
A CASE STUDY OF UKULIMA SACCO SOCIETY.

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DECLARATION

Declaration by the Student

This research is my original work and has not been presented to any other examination body. No part of this research should be reproduced without my consent or that of The University of Nairobi.

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Declaration by the Supervisor

This Research has been submitted with my approval as Nairobi University Supervisor.

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ABSTRACT

The study focused on the factors affecting the sustainability of SACCOs in Kenya. A case study of Ukulima SACCO Society Limited was studied. The specific objectives of the study were to establish the effects of leadership style, government policies, organizational culture, and competition on sustainability of SACCOs in Kenya. The population of interest of this study comprised the top management, middle level management and operational staff of Ukulima SACCO Society Limited. The study used descriptive research design and stratified random sampling procedure to select the sample that represented the entire population. The researcher targeted 110 respondents from the three levels of management and a sample size of 56 respondents. Questionnaire administration was the main method of data collection. Then the results were analyzed by use of both qualitative and quantitative techniques which involved the use of tables and charts for easy interpretations.