

**ASSESSMENT OF CREDIT MANAGEMENT ON THE PERFORMANCE
OF SAVINGS AND CREDIT COOPERATIVE ORGANISATIONS:
A CASE OF UNAITAS SACCO SOCIETY LTD.**

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ABSTRACT

Credit management plays a significant role on the performance of SACCOs and other businesses and therefore, there is need to carry out the study concerning the policies.

The major general objective of the study was to examine the impact of credit management policies and procedures on the performances of SACCOs based on the following specific objectives:

Effects of loan repayment period

Information management

Interest rate charges on loans

Bad debts write off procedures and provisions.

The study was conducted using ex-posto facto type of strategy basing on one dependent variable that is impact of credit management policies and procedures on the performance of SACCOs. The target population consisted of staffs and the Members of UNAITAS SACCO SOCIETY LTD.

Sampling procedures and techniques were qualitative and stratified sampling to avoid biased results. Both primary and secondary sources of data will be used that is questionnaires interviewing, books and journals, pamphlets, newspapers, magazines, internet and other relevant materials to be given by the organization's officials Both qualitative and quantitative techniques were used in analysing the collected data. Qualitative involves editing data for accuracy, completeness and uniformity while quantitative involves the comparison of various data variables in different periods before and after credit management

The study will indicate how credit management is an important tool on the performance of SACCOs and was to help SACCOs in Kenya to evaluate the extent on their policies regarding credit management in their day to day financial and non financial activities.