

**FACTORS AFFECTING PERFORMANCE OF SACCOs IN KENYA; A
CASE OF THE KENYA POLICE STAFF SACCO LIMITED.**

BY



MWANGI DANIEL NGUGI

BBM (D.L) 111/02488

**A RESEARCH PROJECT SUBMITTED TO MOUNT KENYA
UNIVERSITY, SCHOOL OF BUSINESS AND PUBLIC MANAGEMENT IN
PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD
OF THE BACHELOR DEGREE IN BUSINESS MANAGEMENT, MOUNT
KENYA UNIVERSITY.**

FEBRUARY, 2014

ABSTRACT

This project critically analysed, the implication of the Kenya Police Staff Sacco and her activities to Kenya community and in particular the Kenya Police Staffs. It's a life challenge today of the dire need of proper saving sector due to the poorly remunerated jobs and poor working conditions which force the people to have less to save. The enactment of Sacco act in Kenya marks a commitment by the Kenyan government to the implication of the Saccos in the country economy. The research was based on four objectives; to critically analyze the effect and implication of availability of funds and the investment ways, effects of ICT and Technology, how range of products are responded by members and the awareness education to the implication of the performance of the Kenya Police Sacco after this research and to make recommendation that addresses the Kenya economic growth through the Kenya Police Sacco.

The project used a case study research designs. The study found some loopholes in KPSS interventions, example the information awareness to both the members and non-members on the performance of their duties, books of accounts and other vital information.

The study recommended that in order to attain full development and financial accessibility in Kenya through the KPSS and other Saccos, the GoK should come up with a policy mandating the Saccos to offer educated forums to their members, also the SACCO should develop a contract for members to obtain more loans using other security and hedge not limited only to guarantee.