

**RELATIONSHIP BETWEEN BORROWER BEHAVIORS AND CREDIT REPAYMENT
PERFORMANCE ON KENYAN SACCOS IN NAIROBI COUNTY**

BY

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ABSTRACT

The main purpose of this research is to investigate the relationship between borrower behaviors, relationship lending and credit repayment performance on Kenyan SACCOs in Nairobi County. The data was collected from 60 respondents who mainly used Nairobi SACCOs from a structured questionnaires which were distributed to them and analyzed using descriptive statistics. Random sampling was used to obtain the sample from 40 respondents. The analysis of the data was carried out with the help of SPSS v. 20. From the analysis, only the occupation of the borrower and the guarantees of the borrowers were seen to affect the credit repayment performance. This means that it is important for Nairobi SACCOs to concentrate on the occupation of the borrower and the guarantees of the borrowers in order to influence the credit repayment performance.

Key words: Credit repayment performance, borrowers behaviours