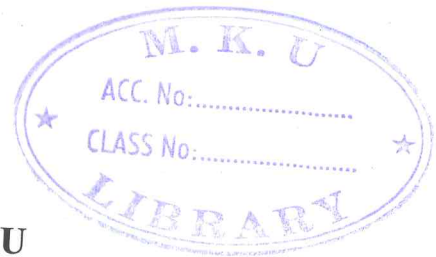


**CHALLENGES FACING DEBT COLLECTION IN SACCOS IN NAIROBI
COUNTY:**

A CASE STUDY OF NAIROBI CONSUMERS SACCO

BY

CHRISTINE KALONDU MUSAU



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ABSTRACT

The purpose of this study is to investigate the challenges facing debt collection in Sacco's in Nairobi County. The study will be guided by the following objectives: whether employee expertise has any effect on debt collection, the study will also determine the influence of Technology, credit policy and collateral on debt collection.

Sacco's are in the business of mobilizing and lending financial resources to their members. In the process of providing financial services, they assume various kinds of financial risks. Various studies have been done on bank performance with emphasis on debt collection as well for Micro Finance Institutions but less has been researched on debt collection in Sacco's. The study will target the managers and the staff of Nairobi Consumers Sacco that are directly responsible for debt collection and who constitute the target population.

The study will adopt descriptive analysis with questionnaire being the preferred research instrument where it will comprise two sections: general information and challenges perceived to be facing debt collection in Sacco's in Nairobi. The data will be analysed and the conclusion will be drawn based on the respondents which then will represent the entire population of Sacco's within Nairobi County. The research is meant to assist managers of Sacco institutions in adopting effective debt allocation practices.