

**PUBLIC TRANSPORT SAVINGS AND CREDIT SOCIETIES AND LIVELIHOOD
DEVELOPMENT IN URBAN AREAS, KENYA**

BY

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**RESEARCH THESIS SUBMITTED IN PARTIAL FULFILLMENT FOR THE
AWARD OF THE DEGREE OF MASTERS OF SCIENCE IN DEVELOPMENT
STUDIES. DEPARTMENT OF DEVELOPMENT STUDIES, SCHOOL OF
HUMAN RESOURCE DEVELOPMENT**

MOI UNIVERSITY

NOVEMBER, 2016

DECLARATION

DECLARATION BY THE CANDIDATE

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DEDICATION

I dedicate this course work to my mum Elizabeth Masika, my brother Philip Masika, my cousins for the continuous and dedicated support they gave me.

ACKNOWLEDGEMENT

I would like to give thanks to the almighty father for giving me strength, time, ability, finance and for divine guidance to embark on this project.

Special thanks go to my supervisors Prof. Mulongo and Dr. Kurgat on guidance, encouragement and professional advice. This not limited to the constructive criticism, untiring patience, humility, dedication and the thoroughness they demonstrated throughout my project.

I would like also to give thanks to my mum for the encouragement and financial support, being my academic advisor and also being instrumental to my studying in Moi University.

Recognition also goes to my colleagues who offered valuable encouragement, enriching interaction, companionship and experiences shared helped me widen my spheres in terms of my thinking which eventually led to success of this research work. May the almighty father bless all abundantly.

ABSTRACT

Public transport in most of the urban areas globally has been viewed as basically a mode of transport aimed at facilitating movement from one area of the city to the other. Today however, the sector has embraced quite a number of stakeholders whose intention has been more than provision of transport in the city. Although many investors seem to be guided by the desire to improve livelihoods in the sector, little information exists on the actual direct contribution of the transport sector on the livelihood development of the stakeholders in the urban areas. The study sought to examine the influence of Public Transport on livelihood development with emphasis on Embassava Sacco in Nairobi Kenya. The study objectives were to: establish the employment opportunities created by public transport SACCOs to their members, assess public transport SACCOs influence on the standards of living of their members, explore its influence on entrepreneurial spirit among its members and evaluate influence of public transport on social welfare of its members. The study adopted descriptive research design where the target population was 1269, random sampling technique was applied and Yamane formula used to compute for the sample size which was 93. Data was coded and analyzed. Descriptive statistics was used to analyze data which was presented in tables. The study found out that savings and credit societies have created employment opportunities especially for mothers and youth where 80% of respondents agreed with the statement, it was also found out that savings and credit societies had a significant impact on improving living standards of members where a computation of 3.7 was arrived at on the health and feeding pattern of members indicating over 50% of respondents agreed; the entrepreneurial spirit among members had been influenced by availability of financial resources, business incubation and SACCOs education where a computation of 3.9 was arrived at indicating over 50% of respondents agreed. The social welfare of members was influenced by the savings and credit societies which had a significant effect on the livelihood where by people's associations and linkages improved this was proved by 60% of respondents who agreed with the statement. The study concludes that savings and credit societies have created jobs from managerial to casual positions, standards of living for members have improved to more savings and high access to more finances, entrepreneurial spirit had been enhanced as well as the social welfare. The study recommends that public transport SACCOs be strengthened to help solve unemployment problems, finances to be increased to members to support their livelihood, entrepreneurship be embraced through increased education or business incubation. The welfare meetings be emphasized to identify members' issues like fear and social classification.

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ABBREVIATIONS AND ACRONYMS

AIDS	Acquired Immune Deficiency Syndrome
GDP	Gross domestic product
ILO	International Labour Organization
KBS	Kenya Bus Services
Kshs	Kenya shillings
MFIs	Micro Finance Institutions
NGOs	Non-Governmental Organizations
NMIMTs	Non-motorized and intermediate means of transport
NGOs	Non-Governmental Organizations
OTC	Overseas Trading Companies
PSV	Public service vehicle
ROSCA	Revolving Savings and Credit Associations
ROK	Republic of Kenya
SLCs	(Saving and Loan cooperatives)
SACCO	Savings Credit and Co-operative societies.

CHAPTER ONE

INTRODUCTION

1.0 Overview

The chapter focuses on key issues that lay the foundation to the study. They include; Background of the study, Statement of the problem, Objectives of the study, Research questions, Significance of the study, Justification of the study, Scope of the study, Limitations of the study and Conceptual framework.

1.1 Background of the Study

Savings and credit cooperative society (SACCOs) is defined as a private and cooperative financial intermediary where membership is open and voluntary. It belongs to its members who manage it democratically (CGAP, 2015). It is thus the crucible of the member's economic and cooperative education. According to Ambrose et al (2013), cooperative societies more specifically those in the farming and transport sectors across the world aim at meeting the financial needs of all its members men/women, old/young, rich/poor, in particularly by encouraging savings and granting loans to the members, creating jobs, increasing productivity etc.

Globally, the savings and credit cooperative societies (SACCOs) as discussed in the social performance Report of 2013 by Ginja (2013) in India are said to be formed when a

group of people with the same interest agree to save together to create a financial pool out of which they can credit among themselves in time of need for productive or provident purposes. In the town of Manila for example, a report by the World Bank (2012) shows that, farmers, women groups, bus drivers and ticket collectors had come up with credit saving groups from which they could raise funds their kids' schooling, medication, health provision and many more. Hidden benefits to such SACCOs among the bus drivers for instance was that of boosting the entrepreneurial spirits whereby the drivers and the ticket collectors could save until they bought their own buses. This consequently was followed by increased living standards, increased job opportunities, increased funds in circulation, positively boosted community cooperation and participation that saw general economic improvement.

Continently, in the last twenty years Africa has made significant advances in understanding and providing financial services to better advance development and eradicate poverty. According to the literature by a number of organisation and scholars, in Benin, there are very small number bank branches (35 nationwide for population of 7 million) mostly concentrated around the capital city (AU, 2014). Against this backdrop SLCs (Saving and Loan cooperatives) are the only MFIs that collect savings. In the transportation industry, scholar Davies (2010) found out that, the SACCOs in 2008- 2010 could raise over 3% of the total budgetary allocation by the government of Benin. This means that these SACCOs could bring up to 3% of the total funds in the country into circulation, that eventually led to increasing funds available for borrowing among the members; increasing their investment levels. Another study by Mwakajumilo (2011)

shows that SACCOs in this country led to increased jobs among the SACCO members who safeguarded the money, increased living standards due to increased access to money among members that was used to settle daily chores like food, clothing, shelter, education, medication etc., issues of community understanding and peace were not either left out.

From the regional perspective i.e. in east Africa, the two major countries that have embraced SACCO system in the transport industry just like other sectors of the economy are Tanzania and Rwanda. Although it's a relatively new concept in Tanzania, it was and still is mainly linked to women and poverty alleviation. In Shinyanga, Kigoma, Tarime and other more town in Tanzania, the SACCOs in the transport industry have been seen as a tool to poverty eradication among the Daladala members (14 seater vehicles) for example and the people operating at the terminuses as touts (Mwakajumilo, 2011). Umurenge SACCO in Rwanda has made a remarkable sense across the region too. According to Ombado (2010), it was also established to enhance easier accessibility to funds by the rural members and also more flexible and not complicated means of financial assistant ,in this system they also educated their members on financial matters by teaching them prudent handling of money ,how to keep track of finances how to budget and why to keep away from hire purchases and loan sharks ,through this they mobilized significant volumes of personal savings and channel them into small loans for productive and provident purposes at the community level.

At the country level, Transport in Kenya plays an important role in integrating the various sectors in the economy and the sector makes crucial contribution to economic growth and development. The share of this sector in GDP was 8.5% for the period 1998 to 2002 (Republic of Kenya, 2009b) and in 2011 the transport and communication contribution to GDP was 9.7% according to the Kenya National Bureau of Statistics. Road transport is the leading sub sector accounting for 2.9% of the GDP and currently accounts for over 80% of the country's total passenger and 76% of freight traffic (Republic of Kenya, 2012). In the early 1990s until 1973, the public transport landscape in Kenya was dominated by multinational bus companies such as Overseas Trading Companies (OTC) and Kenya Bus Services (KBS) which had their origin in Britain that was country's colonial power. In those years the transport system was well organized, well coordinated and regulated. The evolution of the matatu, from a quick and easy response to unmet travel demand, to the dominant mode of transport in Kenya, began in the late 1950s (Republic of Kenya, 1997a).

After Kenya's independence in 1963, most Kenyan migrated to Nairobi seeking employment opportunities. Informal settlements began to expand around the city and in areas where there was limited public transport service. The people residing in these areas were usually too poor to afford private vehicles. Recognizing the opportunity for financial gains while providing a much-needed service, mini-bus pirate taxis, which were largely owned by middle-income people, began offering a transport service from rural areas and from informal settlements around the city. The high demand led to the number of matatus increased. They continued to operate illegally in the city until 1973 when

President Jomo Kenyatta issued a decree officially recognizing matatus as a legal mode of public transport. The decree allowed matatus to operate without obtaining any form of licensing (Mutongi 2006 cited by OCDC, 2013). The main idea was to increase and make the mobility of people more efficient and create more jobs in the informal sector (Kimani, 2004; OCDC, 2013). There was also the populist notion that Kenyatta believed that matatus were useful to the common man and that the owners (who were often the drivers as well) were examples of hard-working African entrepreneurs dedicated to contributing to the development of Kenya. “Matatus, in fact, revealed indigenous economic entrepreneurship at its best” (Mutongi 2006 cited by OCDC, 2013).

Urbanization in Kenya has been developing rapidly since independence influencing the growth of privatization of public transport. During the two inter-censal periods (1969-1989) and the (1989-1999), the rate of growth of urban population increased from 8 % in 1980s to over 34 % in 2003 and is projected to reach over 50% by 2020 (Republic of Kenya, 2010b). The population of Nairobi alone has reached about 3.2 million residents (2009) with a day time population of 4.5 million people. Urbanization has led to major cities and urban areas, especially in Nairobi, Mombasa, Nakuru, Kisumu and Eldoret, the urban transport is still characterized by inadequate supply of public transport (mostly buses and matatus), a large number of cars and Heavy Goods Vehicles (HGVs), heavy traffic congestion during peak hours, and stiff competition for limited road space. Traffic congestion is further manifested in long queues of slow-moving vehicles and long waiting times, particularly in Nairobi and Mombasa (Integrated National Transport Policy, 2009).

The inefficiency of urban transport due to poor infrastructure, transport costs are high for both passengers and goods was noted in the development of the Integrated National Transport Policy (2009) to which majority of low-income urban workers currently find public transport costly and financially inaccessible and hence meet most of their transport needs through walking and head loading. Some of them, however, risk their lives by utilizing non-motorized and intermediate means of transport (NMIMTs) (especially bicycles, motorcycles and *mikokoteni* for which there is no appropriate infrastructure. Given that about 50 per cent of the country's total GDP is generated in the urban areas, the adverse consequences of the above scenario on worker's efficiency and productivity, fuel consumption, education, health and the environment cannot be over-emphasized (Government of Kenya, 2012). This in a way pushed for the popularization and privatization of the matatus and later on the birth of the concept of matatu Saccos in the country in urban areas as discussed below.

1.1.2 The Concept of Private Sector in Urban Transport (SACCOs)

The Savings and Credit Cooperative Society (SACCOs) system encompasses a mutual membership organization involving pooling voluntary savings together from cooperators in form of shares. They are started locally and have solid bases of small saving accounts constituting a stable and relatively low-cost source of funding and low administrative costs. SACCOs are user owned institutions with savings accumulated to act as SACCOs' wealth. The shareholders share a common bond based on a common area of interest or purpose, namely their geographical area, employment, community or any other

affiliation. The principal services of SACCOs include savings and credit but other services such as money transfers, payment services, insurance and member development are also offered (Maina, 2007). Indeed, in the words of Branch (2005), SACCO societies are playing a very key role on savings mobilization for the benefit of the members. This makes the prime concern of a SACCO Society is to build the financial strength that would ensure continued service to members.

Government involvement in co-operatives started in 1931 when the first co-operative ordinance was enacted in order to regulate the operations of co-operative societies in Kenya. The Government continued to promote the movement after independence in 1963, the Cooperatives and SACCOS' movements were seen as the means to make people get involved in modern economic development within a short period of time particularly in land acquisition, business and engage in agricultural and agro business activities (Mudibo, 2006) .The movement was supposed to play an important role in wealth creation, food security and generation of employment and therefore alleviating poverty.

Currently there are over 11,200 registered co-operative societies with a membership of about 6.1 million with mobilized savings of over Ksh.125 Billion. The co-operatives have employed over 300,000 people besides providing opportunities for self-employment. Co-operatives traverse all sectors of the economy with about 63% of Kenyan population deriving their livelihood directly or indirectly through it (International Monetary Fund, 2007). They are able to advance loans at interest rates lower than those charged by other financial providers. In addition, SACCOs have the ability and opportunity to reach clients

in areas that are unattractive to banks, such as rural or poor areas (Branch, 2005). This has made SACCOs more attractive to customers, thus deeply entrenching themselves in the financial sectors of many countries (USAID, 2011). In fact, the core objective of SACCOs is to ensure members empowerment through mobilization of savings and disbursement of credit (Ofei, 2001 cited in World Bank, 2012). SACCOs have been efficient in achieving this objective.

In Kenya, for instance, SACCOs have mobilized over Kshs.200 billion in savings, accounting for over 30% to National Domestic Saving (Co-operative Bank of Kenya, 2013). Furthermore the vision 2030 strategy among other things required the financial services sector to play a critical role in mobilizing the savings and investments for development of the country by providing better intermediates between savings and investments than at present. This sector was to assist in mobilizing of investment funds required to implement the projects of vision 2030. SACCOs are among the financial services strategies (currently only 19% of Kenyans have access to formal financial services). It is notable that the financial services contribute about 4% to GDC and its assets contribute equivalent to about 40% GDP in the Vision 2030 there the resources more efficiently in the economy where the participation of SACCOs will be crucial (Government of the Republic of Kenya, 2012).

According to the World Bank (2012), growth and sustainability of SACCOs was related to the stewardship and legal framework but not also to capital structure and funds allocation strategy. Overseas Co-operative Development Council, Arlington (OCDC,

2013) in their study found out that success factors for co-operatives were; legal framework; an economy that permitted all types of competitive businesses; membership that is open to users; equity; high equity/debt ratio; Member centered services; board of directors elected by and from members only; organization around a resource base and service sufficient to sustain the co-operative as a viable business; Professional management; access to markets; accountability of all employees to the co-operative; management training; membership education; and willingness to use modern technology.

The study looked at the public transport SACCOs and livelihood development in urban areas which are highly populated resulting to an expanded public transport sector with Public Service Vehicles (PSV) increasing rapidly. The sector increased from about 400 in the early 1960s to about 2000 in 1982 an estimated 17,600 in 1990 and 40,000 in 1994 (Chitere 2006 cited Ambrose et al, 2013) and this forms a potential source in the growth of transport SACCOs in urban areas. By 2003, the numbers of Matatus operating in urban and rural areas were estimated at 40,000 (Asingo, 2004 cited Ambrose et al, 2013)). They comprised Nissans, mini-buses and pickups. They provided employment to nearly 160,000 persons and generated vast revenue for the Government in the form of charges for licenses, duty, VAT and other taxes. In addition, the industry plays a leading part in transportation of both persons and goods in both rural and urban areas.

Transport SACCOs were established as a conditioning for licensing Public Service Vehicles where 14 setter Matatus resisted fiercely although mid 1990s private par transit operators started to come together to manage routes save and borrow money through

Matatu Savings and Credit Co-operatives (SACCOs) and progress restoring some order, self regulations and safety. The measures to an extent translated into passenger comfort, a decrease in accidents, intra and inter industry competition and conflict, and, increased profitability. Some Public Service transport have been categorized to which most have been recognized to work towards ensuring restoration of sanity on Kenyan roads as from Traffic Officer Dolly Oduori who heads the Roads policing unit at Kenya Police Traffic Head quarters reported to the Sunday nation (April 21, 2012), some public service transport providers were praised on various routes: Easy coach, Kensilver Express, 2NK, Riakanua, Transline, Mololine, Embasava, North Rift, 4NTE and Matuu's Dama coaches. The study focused on Embasava transport SACCO that was among the praised public service transporters that serves within Nairobi highly inhabited area.

1.2 Statement of the Problem

Co-operatives create the opportunity for people to take responsibility for their own financial organization. The democratic process is an integral part of the co-operative and encourages people to take control of their own financial affairs. Among the many advantages of SACCOs are: Savings are mobilized locally and returned to members in the form of loans. The ideal model invests 80% of mobilized savings to members in the form of loans. The money stays and works within the members. SACCO interest rates on both savings and loans are generally better than rates given by banks and the reason for this is that SACCOs have very low overheads as compared to banks who pay low interest on savings but charge a lot of interest to cover their overheads. SACCOs encourage members to save, essential for economic empowerment. SACCOs educate their members

on financial matters by teaching prudent handling of money, how to keep track of finances, how to budget and why to keep away from hire purchases and loan sharks.

SACCOs pay dividends on shares to their members once the SACCO is established and profitable. Members therefore take pride in owning their own SACCO. SACCOs do not raise equity from outside interests. All money lent to members is money mobilized by members. Because it's members funds, members are committed to paying back their loans. Loans are insured. Upon the death of a member the estate will not have to repay any loans outstanding to the SACCO. SACCOs perform a critical and unique function as financial intermediaries. They mobilize significant volumes of personal savings and channel them into small loans for productive and provident purposes at the community level.

Despite the advantages mentioned above as they are linked to SACCOs, a number of developing countries, Kenya included, are faced with mammoth challenges ranging from organizing, funding, regulating, motivation and sustaining SACCOs in almost all the sectors of the economy, the transport sector included. According to Wanyama (2007) there has been a misconception that the public transports SACCOs are basically to manage and control terminal points of the vehicles. The other policies set by the Kenyan government are for transport SACCOs to effectively regulate the transport dealing with public service operators, concessioning of the routes and decongesting Nairobi city by phasing out lower capacity vehicles. These has effect on the ever increasing challenges of unemployment which seems a conflict affecting the people living authentic little information on the public transport as a source of livelihood. However, if managed well,

these matatu SACCOS if given enough financial education could come up with savings that later could save their desperate and poor living standards. Studies have shown that in some areas like Kisii County, Thika, Nairobi and many more have come up with organizations that have common pool of contributions that loan their member.

Contrary to the importance played by the Matatu SACCOS in Kenya today, few literatures have been focused on them. A number of scholars have done studies on the SACCOs that range from: Alila et al (2012) did a study on Co-operative credit: the Kenyan SACCOs in a historical and development perspective, Ogendo (2014) did; Effect of Savings and Credit Co-operative Societies Strategies on Member's Savings Mobilization in Nairobi, Kenya, and, Bwana & Mwakujonga (2012) did a research on Issues in SACCOs Development in Kenya and Tanzania: The Historical and Development Perspectives etc. From the studies above, it is evident that little has been done focusing on the role of SACCOs in the welfare of the people in the Transport sector, a factor that this research sought to address.

1.3 General Objective of the Study

This study sought to establish the influence of Public Transport Savings and Credit Societies on the Livelihood Development in Urban Areas; a Case of Embassava, Kenya.

1.4 Specific Objectives

- i. To establish the employment opportunities created by public transport SACCOS to their members.
- ii. To assess how public transport SACCOS influence the standards of living of their members.
- iii. To explore how public transport SACCOS influence entrepreneurial spirit among its members.
- iv. To evaluate the influence of public transport SACCOS on social welfare of its members.

1.5 Research Questions

The study sought to seek information that was meant to address the following question:

- i. What employment opportunities are created by public transport SACCOS to their members?
- ii. How does public transport SACCOS influence the standards of living of their members?
- iii. How does public transport SACCOS influence entrepreneurial spirit among its members?
- iv. What is the influence of public transport SACCOS on social welfare of its members?

1.6 Significance of the study

There has been a misconception that the public transports SACCOs are basically to manage and control terminal points of the vehicles. The other policies set by the Kenya government are for transport SACCOs to effectively regulate the transport dealing with public service operators, concessioning of the routes and decongesting Nairobi city by phasing out lower capacity vehicles (INTP, 2003). These have an effect on the ever increasing challenges of unemployment which seems a conflict affecting the people living authentic little information on the researches done.

The research therefore focused on the public transport savings and credit societies and livelihood development in urban areas.

1.7 Justification of the study

The study is significant in that it is expected to benefit the following categories of people; The top management in all the department that are in one way or the other involved in drafting or facilitating the implementation of strategies that touch on Sacco investments, cooperatives and the various ministries that deal with economic planning and management. This will specifically give information to the ministry of transport on how to organize and help the people in the matatu sector start sustainable SACCOs through well laid strategic plans so that they can have a future better life.

The study may be of significance to other leaders in other organizations like insurance firms, banks and other non-governmental organizations that aim at changing the lives of the jobless Kenyans and the so called *matatu manambas* and their drivers. This can help

the insurance companies for example come up with comprehensive cover for such people, banks come up with cheap loans for the members and finally NGOs come up with better ways of managing the investments for these low income earners.

Academically, the findings of the study may be used as a reference for future research work by scholars who are interested in this area of study. The study may also stimulate the desire among other academicians to carry out more research on effects of Public Transport Savings and Credit Societies on the Livelihood Development among the Kenyans more specifically those in urban areas. It is worth noting that limited similar research has been done in this area, thus, making the research valuable in terms of literature resources providence to the scholarly world.

1.8 Scope of the Study

This study reviewed works done by other researchers in areas of socio-economic niche in the public transport industry in Kenya, the role of the transport sector in development, public as a mode of transport in Kenya, efficiency and punctuality of services by public transport, road traffic accidents in Kenya, cartels, conflicts and violence in the public transport SACCOS enterprise and working conditions of public transport operators in Kenya as well as regulatory framework and emerging issues in the sector.

The study was limited to Embakasi Constituency concentrating on vehicles plying on Jogoo road and Mombasa road within Nairobi city. Nairobi city was an ideal area since it covers a large portion of the public service industry in Kenya. The study focused on

transport SACCOs, owners the conductors and drivers. Embakasi was the selected routes for research.

1.8 Limitations of the Study

i. Confidentiality concerns

The public transport Sacco's operators were not to reveal all the information about their business. The researcher had to persuade them that the research was strictly academic and their confidentiality will be upheld. The researcher ensured giving out the confirmation letters for field work to SACCO official to confirm their information was strictly academic but not for any other mischievous purpose.

1.9 Conceptual Frame Work

The conceptual framework outlines the dependent, independent and intervening variables as discussed in the literature review and elaborated in the figure below. It helps one to understand the relationship between the variables of the study.

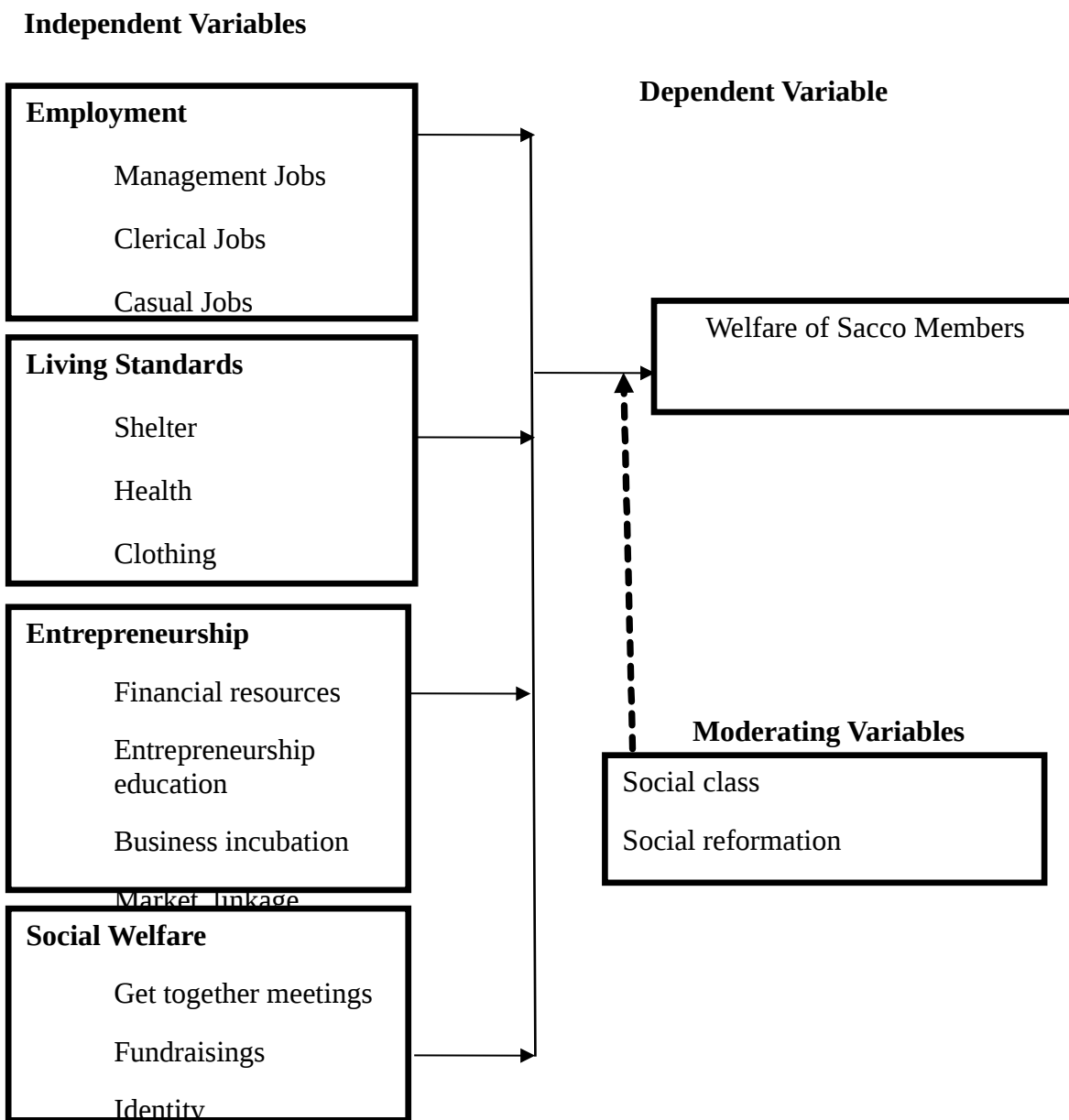


Figure 1: Conceptual Framework

Above is the conceptual framework that gives the whole summary of literature that has been reviewed by looking at the independent variables like employment, Living Standards, Entrepreneurship and Social Welfare. The dependent variable is the change of the livelihood of the Sacco members, while the moderating variables include Social class and Social reformation.

1.10 Definition of Significant

Employment: This refers to an individual or a group of people getting involved in an income generating activity. It is a relation between two parties usually based on a contract where work is paid for and one is the employer and the other one is the employee.

Entrepreneurship: Process of starting a business; typically a startup company offering an innovative products, process or service.

Living standards: Level of wealth, comfort, material goods and necessities available to a certain social economy class in a certain geographic area.

Social welfare: is the wellbeing of the entire society.

CHAPTER TWO

LITERATURE REVIEW

2.1 Overview

This chapter focused on the literature review in existence about SACCOs and their influence on the welfare of their members with specific emphasis of the transport industry. The theoretical framework was included to give the argument of the relevance of the SACCOs and people's welfare. The literature is also reviewed in relation to four objectives i.e. jobs creation, standards of living, entrepreneurship and social welfare.

2.2 Theoretical Framework

This study used the neoclassical economic theory. According to scholars Singh (2003), Small Stocks Harris & Raviv (2008) and many more, Neoclassical economic theory dominates the teaching and practice of economics in the United States and in many other countries, as well; Kenya included today. It provides an analytical framework from which to argue in favor of the existing distribution of wealth: wealth is the result of the decisions that individuals make, not the result of processes of coercion, theft, colonization, etc. This is very applicable in Kenya today more specifically among the SACCO members who have made better decisions.

In neoclassical theory, those who become wealthy do so by hard work and frugality, while those who become poor do so by profligacy and laziness. This can be quantified by

the welfare associations like the Embassava SACCO that has had its members make informed decisions for hard work. Nevertheless, the best of all possible worlds (Pareto Optimality) can only come about by unfettered market exchanges, allowing individual decision-making to occur without governmental interference (the primary cause of the "friction" that John Bates Clark warned about). In many ways neoclassical (neoliberal) theory has become a tool for the dissemination of public policies and international agreements that reduce the role of government in shaping economic activities (including transactions) and promote the power of transnational firms in shaping these same economic activities. In this sense, neoclassical economic theory is a weapon in the extension of a transnational firm-led globalization process (Richardson, 2001).

Neoclassical theory has maintained its dominant position despite attacks upon its underlying assumptions from a wide range of perspectives and analyses, from the Cambridge critique and the work of Pierro Sraffa to the work of behavioral psychologists (such as Kahneman and Tversky, who received Nobel Prizes in economics), economists (such as Robert Schiller, who also earned a Nobel Prize in economics), and others (such as the noted philosophy-hedge fund billionaire George Soros) who have demonstrated that human behavior and the behavior of markets is not in accordance with the neoclassical notion of rationality (Jensen & Meckling, 1976).

2.3 Empirical Literature

Literature review, classified its argument into subsections with 2.3.1 going for employment, 2.3.2 for standards of living, 2.3.3 for entrepreneurship while 2.3.4 went for social welfare.

2.3.1 Role of SACCOs in Employment Creation

Studies across the globe have shown that besides SACCOs playing a role in financial resources mobilization and circulation, they have also brought in the impact of jobs creation. Some of the jobs created by SACCOs according to World Bank (2010) include simple managerial jobs as owned by the people managing the well/semi-established SACCOs, bankers/cashiers who run the day to day business of either receiving money from the members or facilitates withdrawals, credit advisors/loaning employees, menial jobs employees like security men, cleaners etc.

In India for example, a study by WOCCU (2014) in 2010-2013 showed that in about 10 SACCOs operating in the central part of the country, they had over 167 employees who were put on permanent and pensionable terms. WOCCU (2013) argues in January 2011 alone, 23 clerical jobs were created in 7 of the 10 SACCOs, 45 jobs were created within this span among credit advisors/field markers etc. It is evident that SACCOs in other countries like Malaysia have led to the creation of jobs that have not been limited to security, financial advisory groups, managers, legal advocates etc. In this relation from the global view, scholars like Ommeh (2010) argue that SACCOs if managed well can help a half the unemployment issues in countries like Philippines, Greece and Haiti.

According to Savings Plus(2010), in the African case, social gatherings and corporations started as early as the creation of the black continent whereby our ancestors contributed common treasures and food that could be kept communally to caution the against adverse defects. This has transformed today due to globalization and given birth to SACCOs that operate in all sectors of the economy today. In Nigeria for example, the poor citizens of the Niger delta, despite the fact that they own the best petroleum wells, have been pushed to start SACCOs so as to save their desperate situations. This saw for example the women come up with women groups, bicycle riders (Okada) came up with saving SACCOs while the bus drivers and turn boys came up with well known saving SACCOS. A study by the GON (2012) has shown that these SACCOs have been important to the country by creating jobs that include: managerial jobs, banking jobs, credit advisors, marketers, menial jobs etc.

Other countries like Benin, South Africa etc have been found to also benefit from the SACCOs more so in transport system where people with the same interest came together and formed SACCOs. As a result of these SACCOs they needed people to manage their SACCOs, hence managerial positions were created for the locals, other people were employed as cashiers to take care of the finances while other were hired as security people to prevent theft and safeguard the money for their people (SACCOL, 2013). A report by CGAP (2015) has shown that, in Rwanda for example the UMURENGE SACCO that is a combination of SACCOs including those geared towards improving the transport sector and its people, has seen many members and their relatives been awarded

with employment opportunity. As a result of poverty rates in Rwanda, it has reduced unemployment in that these cooperatives under this larger organisation must employ people who have to work for them like accountants, managers, loan officers, cashiers and recovery officers. Also the money borrowed is used for investment by small and medium investors who in turn provide jobs in the due course. Bahizi (2015) adds that, Most of these cooperatives have managed to construct their own properties and offices in different communes (imirenge) of the country by doing so they have contributed to the economy in the infrastructure development sector and has also contributed to job creation.

Similar results have been seen in Entebbe and Kampala in Uganda whereby the World bank (2012), Bahizi (2015), Gaeta (2010) and many more have argued that since the SACCOs were started in the countries over two decades ago now, benefits like jobs for the local businesswomen, taxi drivers, their turn boys and their managers overseeing the better part of their money have been created. In Kampala for example, a number of SACCOs were found to run some other businesses like small hotels/ restaurants in the capital city and in so doing, they created more jobs for the people who worked as attendants, waiters and many more.

In Kenya, the role of SACCOs has been felt in the rural and in the towns today. Dunga Fishermen Cooperative Society Ltd in Kisumu for example has today expanded its wings and invited multi-dimensional workers like those in the matatu industry to save with them and later on enjoy the benefits like any other member. The report shows that among the objectives and achievements of the includes changing the living standards of members, creating jobs, building capital base to enhance businesses for members, giving saving and

entrepreneurship education to members and many more (ILO, 2014). The project therefore tends to improve the living standards and social welfare of fishermen/women in Dunga fishing Community by providing opportunity to increase fish production and higher market profit through innovation of cage/ Aqua culture intervention. This has been extended to the betterment of the services like transport and investments in new areas like *Bodabodas*. It also aims at creating job opportunities both direct and interact within the fish landing fatality (ILO, 2014).

Another similar study by ILO (2014) in the three capital cities in Kenya (Kisumu, Mombasa and Nairobi) has shown that population increase has demanded for more PSVs. The desire to expand the transport industry for example in Mombasa led to the birth of Saccos like the Bamburi Sacco, Taita Sacco, Mtwapa Sacco and Kisiwani Sacco. According to a study by Government of Kenya (2013), this has led to increased mini buses and matatus hence the need for drivers and also turn boys this as seen more unemployed youths acquire employment, also the need to improve the infrastructure to enhance transportation as also employed casual laborers to work on the roads repairs.

In their paper, 'the impact of SACCOs in alleviation of poverty in Kenya ;A case study of Kisumu county,' Obwanga and Samson (2012) argue that Kisumu county today has 45 SACCOs with 42 ,183 members spread in Kisumu east, Kisumu west ,Nyando, Muhoroni and Nyakach. SACCOs have positive impact in Kisumu county as 95% of the members have been exposed to job opportunities such as small business ventures and also some of the members who belonged to the transportation SACCOs have also ventured into

sustainable income generating ventures, such as members who come together in a group of 10 members and buy matatus to facilitate the transportation of fish and fish products from the lake to the markets. Such SACCOS as the great Nyanza Travelers SACCO, have employed managers through this it has proved to be the most viable way to manage large public transport fleets.

In Nairobi County, first and foremost there is a positive impact of the transport SACCOs on the members. Studies by Bahizi (2015) have shown that just like it is in Kigali in Rwanda, a number of SACCOs exist in Kenya's capital city that have focused on the matatu/transport industry and in the end, these SACCOs have created jobs through internal mechanisms like increasing the number of their matatus, creating semi-structured banking institutions that require all the employees from the casual workers to the managers, creation of other job link terminals like some venturing into other businesses like common eating or recreation points for members that in turn increases the scope of jobs offered. However, literature existing about the role of Embassava in jobs creation is limited and this is what was being studied by this study.

2.3.2 Role of SACCOs in Improving Standards of Living of its Members

According to the study globally, SACCOs have led to the satisfaction of basic needs and protection by helping individual and households to meet basic needs and protected against risk hence creating chances or possibility of establishing small business leading to improved living standards among its members (ILO, 2014).

Studies by the World Bank (2012) in Manila among the five SACCO groups/cooperatives showed that those people who were registered in the SACCOs and fully participated in their activities live five times better than their counterparts who had no membership in any SACCO/institution. Among the benefits associated with such individuals included: getting extra money that they invested or deposited, being able to take care of their daily needs like buying quality food, affording decent shelter, affording better medication, paying for better education, better entertainment in member's recreational centres and many more. Inoi et al (2010) argues that, one major contribution of SACCOs or any investment plan to the lives of its members is increasing the capital base and financial empowerment of the members; a fact that is closely tied to better live and later on improved living standards.

While studying the Role of SACCOs in changing the lives of the local communities, Bwana and Mwakujonga (2013) have approached the issue by arguing that, SACCOS are voluntary associations where by members regularly pool their savings, and subsequently members may obtain loans which they may use for different purposes that at the end of the day will change their lives positively. Generally, the idea behind establishment of SACCOS in any part of the country in the world and in any sector of the economy in the world, be it, transport or agriculture is to promote savings and make credits available to the members. SACCOS are the important micro financing institutions for mobilization of financial resources for various development activities, particularly in rural areas; where majority of both Kenya and Tanzania reside and earn their livelihood from and in the urban growing like Nairobi that is dominated by matatus.

Scholars like, Ombado (2010), Pandey (2010) and many more argue that, Co-operatives are autonomous association of persons united voluntarily to meet their common economic, social, cultural needs and aspiration through a jointly owned, democratically controlled enterprise. As mentioned above, the sole objective of these societies involves mobilization of resources from which individual cooperators may benefit. This way, these members will gain more capital bases that will steer them towards achieving better resources and living better lives in all round arts of the economy.

Byrne, et al (2010) cited by Rorden & Kristofer (2013) investigated the potential for impact of SACCOS on members' living standards in Ireland in the spring/ summer of 2009 using an exploratory study. The collection of data was done in four separate strands that is a survey of new Sacco members, interviews with key people involved in development of credit unions/SACCOS, survey of credit unions and a review of printed and online publications. The findings indicated that most credit unions engaged in some form of financial education in their communities that later on empowered members to manage well their money and later live better lives. A few individual credit unions and, a few networks of credit unions, have started innovative schemes targeted at members of the community who are financially vulnerable due to low levels of financial capability. From the study it can be argued that credit unions need to retain their original goal of financial inclusion for all, especially in times of recession which are likely to create need for measures to enhance financial capability.

Bahizi (2015) while studying the impact of SACCOs in the lives of the Rwandese people made a report. According to him, the benefits from the cooperative and saving schemes according to members has been far reaching. Since Members can form tiers within the cooperative some members without security have been able to access funds for working. This has been so because these tiers use their available deposits as security in case there is someone who defaults. Also members have managed to gain financial literacy. This has been so because when members come together they exchange ideas on money management and investment issues which expand their knowledge; a factor that saw a number of them utilize the funds well to change their living styles and standards. The education of the kids and the SACCO members' people has not been left behind. In education sector these cooperatives do provide loans to parents who need funds to clear their children's tuition and school dues and pay back when they get money (ILO, 2014).

While conducting a research on the welfare of the poor disadvantaged in the parts of Pokot, Turkana, Kilifi and many more, Wanyama (2009) SACCOs just like women group organisations helps the poor, the majority of whom are women, to borrow for business expansion, and to save and buy other relevant products like micro insurance. Once the women borrowed money for their small businesses, the money was used to develop them further to the point that some could

Research on micro credit initiatives targeted at touts shows that improving access to credit for touts in developing countries enables them to improve their standard of living.

Additional research broadens the social implications of SACCOs among men and women in the transport industry as seen in Siaya for example. Anecdotal evidence that the

benefits of SACCOs can extend beyond the purely economic it now seems to solve some crosscutting issues such as spread of HIV/AIDS and gender imbalance in Luo communities just like other parts of Kenya; Nairobi included. Poor people particularly women who engaged to prostitutions in order to get capital, touts and other conductors who could engage in illegal affairs like theft for capital etc now have access with Sacco services hence being rescued from vulnerabilities. In one way or another has led to changed lifestyles (WOCCU, 2014).

Onchangwa and Momba (2012) for example explored the question “Does Sacco’s have any effect on members’ investment culture in Kenya? The study adopted descriptive research design, a population of 25,145 members of all the 8 registered Savings and Credit Cooperative Societies in Gucha district of Kenya among which were those that included the matatu people operating the Kiligoris, Ogembo and Kisii. Using a simple random sampling a sample of 379 respondents who have savings accounts in various Sacco’s were selected. The study used a questionnaire to obtain primary data while secondary data was obtained from periodicals and journals. The findings of this study indicated that Sacco’s influence the investment culture of their members and this in the long run influenced the living standards of the people. The data showed that members invested more after joining than before joining Sacco’s at 69.85 percent and their access to loans for building, medication, schooling and many more increased by 45.1%. Further findings showed that good Sacco policy framework enhanced members’ investment culture, which translated into better living standards.

Cheruiyot, Kimeli, and Ogendo (2012) researched on the effect of Sacco strategies on member's savings mobilization in Nairobi, Kenya as well as the effect of intervening factor (family size, attitude, and income level) on savings mobilization. The study in its detailed report touched on the SACCO members who were in the Thika matatu SACCO and the role of SACCOs in living standards touched on. The study utilized a sample of 30 SACCO's out of 2,500 and 180 SACCO members out of 150,000 in Nairobi area, selected using simple random sampling. A questionnaire was used to collect data from respondents. Data analysis was done through a multiple linear regression model. The study found out that training requirement had an average positive influence on saving mobilization, while investment opportunities and intervening variables (like family size, children in school and income level) had a strong positive influence on saving mobilization. The study also found out that those members in the SACCOs lived a better life than their counterparts who had not entered into any investment. For example, members in the Sacco who operated in the Thika matatu SACCO reported that they had increased their daily savings; they had their daily problems like food, medication, education for their kids, unnecessary debt system and many more done with. Also, employment opportunities created by the SACCOS changed members' lives.

Ommeh (2010) also argues that just like any other project, SACCOS should aim at improving the members' welfare. While focusing on Dunga for example, he argues that, the project for example tends to improve the living standards and social welfare of fishermen/women in Dunga fishing Community by providing opportunity to increase fish

production and higher market profit through innovation of cage/ Aqua culture intervention.

2.3.3 How Public Transport SACCOs Influence Entrepreneurial Spirit among Its Members

As traditional job-for-life career paths become rare, entrepreneurship is regarded as an additional way of integrating youth into the labour market and overcoming poverty (ILO, 2014). Entrepreneurship and self-employment can be a source of new jobs and economic dynamism and can improve youth livelihoods and economic independence in developing countries (Maxwel, 2002 cited White and Kenyon, 2013). According to WOCCU (2013) many people in non-formal employment are more likely to face greater barriers than their counterparts in formal employment in accessing capital for entrepreneurship and this will limit their entrepreneurship opportunities due to limited resources.

While studying the Importance Co-operatives in SA, Tanzania, Lesotho, Ethiopia Kenya and Uganda, SACCOL (2013) argues that, through support programmes such as access to credit, business incubators, entrepreneurship education and business training, mentorship programs and market linkages members can acquire the needed capacities and assets that increase their chances of starting and operating their own businesses. This can be done by hired experts to these SACCOs or members from the SACCOs who have been successful in business for the past periods.

Chigunta et al. (2005) cited by Thabo & Gichira (2010) argues that if SACCOs across all the sectors in the east African countries for example embraced entrepreneurship, it has

significant benefits such as creation of employment, SACCO members run enterprises provide valuable goods and services to society and new small firms tend to raise the degree of competition in the product market, thereby bringing gains to consumers. In addition, the enterprises may create linkages between the member entrepreneurs and other economic actors such as through sub-contracting and franchising (White and Kenyon, 2013). Therefore, SACCOs in the developing countries need to come up with ways and steps geared towards educating their people on new opportunities, ways of doing new things and innovations needed in the 21st century survival.

According to the Republic of Kenya (2011) SACCOs play a critical role in entrepreneurship development, through the delivery of, responsive, affordable and market oriented financial services tailored to the specific needs of its members. They mobilize significant volumes of personal savings and channel them into small loans for productive and provident purposes at the community level. According to 2010 Kenya Sacco Sub Sector data report, as at December 31st 2010 there were 2,959 registered active SACCOs with a membership of approximately 1.9 billion, share capital of Ksh.160 billion (US\$ 2 billion), loans granted Ksh.143 billion (US\$ 1.8 billion) and an asset base of approximately Ksh.210 billion (US\$ 26 billion) (RoK, 2011). Out of the 2,959 registered SACCOs as at 31st December only less than 99 (45%) target PSV owned enterprises. Karugu et al. (2010) argue that there have been limited resources and attention directed towards engaging the youth and Matatu people in Sacco's activities, yet a significant percentage of the population constitutes the youth who face the biggest brunt of challenges such as unemployment and abject poverty levels and are the ones who ply as conductors and touts in the Kenyan roads; Nairobi included. SACCOS must promote

youth entrepreneurship as a viable, poverty reduction development strategy given that most new jobs are being created through small enterprises and self-employment (Okwany, 2010).

According to the Republic of Kenya (2012), entrepreneurship Education offered by SACCOs is significant in changing the lives of the members. According to findings by Nelson and Johnson (1997) cited in World Bank (2010), the emergence of limited numbers of enterprises, the high mortality rate of those that start, and the slow or stagnated growth of those that survive are clear indications that increased efforts are needed to prepare more competent entrepreneurs. Besides access to finance, entrepreneurs need to know how to develop a business plan, business management, financial management (budgeting), time management, stress management, improving sales, managing and reducing costs, debt recovery techniques, stock control techniques, marketing and recruitment (Chigunta, 2002 cited in Wanyama, 2009).

Republic of Kenya (2013b) shows that, there is a lack of on-the-job training focusing on technical aspects of starting up a business (business plan preparation, project formulation, start-up administration, procedural details, forms, duration, what to do and in what order, accountancy, taxation, etc.). This was arrived at after a study that was conducted in 32 SACCOS in Nairobi, a good number of which touched on the people in the locomotive industry. The study revealed that the entrepreneurship education offered by SACCOs impacted positively on member entrepreneurs by inculcating positive attitudes towards self employment, improving business management skills and acquiring credit advice

while accessing start up finance. Formulation of business plan/ proposals and acquisition of skills on product development were not adequately addressed by the SACCOs. Schoof (2006) sees entrepreneurship education as one of the initiatives that can be designed to enhance skills and knowledge in entrepreneurship.

According to World Bank (2012) growth of members' Enterprises is a major idea that can never be run away from. Growth is a typical characteristic of entrepreneurial ventures where quantitative growth can be characterized by the enterprise size (turnover, added value, volume), the profitability of the company and the value of the company (shareholder value). Qualitative objectives are linked with strategic means for the realization of growth of the enterprise. The competitive position, product quality and customer service are examples of qualitative growth objectives for companies.

Therefore, Papias & Ganesan (2009) argue that, enterprise education is directed towards developing in SACCO people those skills, competencies, understandings, and attributes which equip them to be innovative, to identify, create, initiate and successfully manage personal, community, business and work opportunities, including working for themselves. Young entrepreneurs require tailor made training and counseling pertinent to their particular start up or expansion situation, their business and the sector it operates in. Training could be conducted by a university offering entrepreneurship education. Also, Credit advisory services should be provided to SACCO members regularly. The main purpose of credit advisory services is to empower the borrower to make informed decisions on the various investment options and hence sureties of nonperforming loans as

funds are put into proper use (Karugu et al., 2010). Credit advisory would target start-up enterprises by helping them improve their creditworthiness hence making them a desired target for lending. This can be done by establishing a unit within the SACCO with qualified personnel who would offer personalized and unbiased financial guidance to those with the intention of borrowing. Also, funds should be designed in that, Specific package should be offered to members meeting specific conditions to facilitate their performance and motivations towards the entrepreneurship. Provision of soft, micro and guaranteed loans an may more should also be included.

2.3.4 Influence of Public Transport SACCOs on Social Welfare of its Members

Cheruiyot et al (2012) have written a number of international journals on the role of Saccos in the social lives of the East African people besides many people like Bwana and Mwakujonga (2013) who focused on the SACCO roles in Kenya and Tanzania, Wang (2010) who looked at the theory of investment in China among others. According to Wang (2010) for example, in China, Shangai has been respected for having the strongest bonds built between its members in the small industries and those who operate the PSV that ferry people from one terminus to another. He shows that, in situations of happiness in 2008 end year for example, the PSV/Bs members were seen to hold common martial art games together; they were found to have common songs and in most cases ate coming meals as a get together. These in the central part of the city were mostly organized by SACCOs that cut across all the spheres of the economy. The celebrations also could be held once one of the children from the registered member family passed the university entry exams and at times people came together for common prayers.

Wright (1999) cited by Cheruiyot et al (2012) looked at the role of SACCOs in Africa and whether poor people should save for the future. According to him, the answer would be yes because the importance that poor people attach to savings is demonstrated by many ingenious but often costly ways they find to save in addition to keeping small amounts of cash secreted at home. These include investing in assets that can be sold in case of emergency, participating in local initiatives such as Revolving Savings and Credit Associations (ROSCAs) or funeral funds, or by lending between family and friends. According to him, when poor people save like this, they are likely to have broader ways of perceiving things that includes meeting with new people and people who could be permanent partners in solving some basic problems.

Abdullah & Valentine (2009) in their work Fundamental and ethics theories of corporate governance in middle east and southern parts of Somali argue that, a SACCO has common bond namely; community bond and occupational/association bond. Community bond exists when members are resident in a particular locality or neighborhood such as farmers, businessmen and fishermen. It caters for all people within the community. Occupational/association bond is for people employed by the same employer or belonging to the same profession. The common bond ensures that there exists among members as sense of identity, mutual concern, cooperation, loyalty and trust. The common bond protects the SACCO because members know each other. This facilitates efficiency and effectiveness in credit management for the growth of business or farm enterprise and better access to social services like medical and education just to mention a

few. Members are the heart of a SACCO and are reasons for the SACCO existence (Ahimbisibwe, 2007 cited by Kimani, 2010).

KUSCCO (2010) argues that, SACCOs are forms of cooperative societies whose core business is to encourage thrift and easy access to credit to their members. Savings and Credit Co-operatives play an important role in the socioeconomic development of the people, they provide avenues for members to save regularly and then borrow for productive and welfare purposes. Like any other cooperative organizations are guided by the practices, philosophy, fundamental principles and values of the cooperative movement world over. These SACCOs bring togetherness between their members in times of need for example during fundraising to solve a particular problem, come up with a new idea and many more.

While studying the role of PSV SACCOs in Kuria region starting from Kehancha to Kubweye, Government of Kenya (2013) report as done by the ministry of transport indicated that in the region, SACCOs had performed a number of social and communal activities that included coming up with make shift driving patterns whereby one members handles a bus up to sometime and leaves it for the other one as a sign of good will to earn a living, they were a solid bond in raising funds for their friends in cases of emergencies like one of them being involved in an accident, death, lack of school fees, one of them once arrested could and many more.

A similar study KUSCCO (2011) shows that in Nairobi and other parts of the urban centres in Kenya, the SACCOs have brought their people together who regularly meet to brainstorm on issues affecting their performance, issues that are surrounding the community, the people come together to address social misfortunes like accidents, deaths and financial difficulties among their members and this in the long run places members at a central point of understanding and building better bonds together.

In his study, Ndung'u (2010) argued that SACCOs in Nairobi terminuses and Nakuru had built a group of citizens who lived like brothers and sisters via the various activities that they carried out that saw them get bonded together. For example, once a matatu driver or conductors passed on, the member could contribute and get some more money from their SACCOs' savings, and send their friends to the grave safely. This has been the case in Bamburi SACCO Mombasa (Republic of Kenya, 2009c), the same case has been in environmental based Sacco jointly tied to Green Belt Movement under the Wangari Mathai Foundation (UN-Habitat, 2010) etc.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Overview

This chapter presented in a sequential flow the plan of activities to be undertaken by the researcher to accomplish the study. The chapter has been sectioned into; research design, population of the study, sample design, data collection, data analysis and ethical consideration.

3.2 Description of the study

The study was limited to public service vehicles numbered 33 that ply on Mombasa Road and Jogoo Road through Embakasi constituency. The researcher focused on the Embassava public transport SACCO members, officials, drivers and conductors. The Embassava SACCO offices and terminal points are within the CBD of Nairobi city.

3.3 Research Design

The study adopted a descriptive research design. Berg (1998) states that descriptive research is concerned with finding out who, what, where and how of a phenomenon which is the concern of the study. The purpose of descriptive research is to describe, document aspects of a situation as it naturally occurs (Kothari, 2004). The researcher

used descriptive design because it described the state of affairs as it existed; no attempt was made to change the behavior or conditions, on major things as they were. The purpose of using descriptive research was because it sought to obtain information that described exiting phenomena by asking individuals on the link between the SACCOs and their welfares.

3.4 Target Population

The targeted population for this study was the drivers, conductors, SACCOs members and the officials associated with Embassava SACCOs Nairobi; this equated to the total target population of 1269.,this was summarized the table below;

Table 3.1 Target Population

Category	Population	Percentage of Target population
Driver	280	22.1%
Conductors	280	22.1%
Sacco Members	700	55.2%
Officials	9	0.6%
Total	1269	100%

Source: Researcher (2014)

3.5 Sample design and sampling procedures

According to Kothari (2007), the sampling size far reaches the implication on a study and therefore the probability of getting a representation of the target population is to be of great significance.

This research used stratified random sampling since it aimed sampling respondents from the four various categories i.e. drivers, conductors, SACCO members and officials.

The sample size was calculated using Yamane formula (1967) i.e. this formula sample size can be calculated at 5%, 7% and 10% precision (e) levels. Confidence level to be used is 95% with, degree of variability (p) equivalent to 50% (0.5).

$$n = \frac{N}{1 + N(e)^2}$$

Where n=sample population

e=sampling error or precision level (0.1)

N=study population

Therefore the desired sample size is:

$$n = \frac{1269}{1 + 1269(0.1)^2} = 93$$

$$1 + 1269(0.1)^2$$

Therefore, a total of 93 respondents were picked using random sampling from various four strata i.e. drivers/ conductors, SACCO members and officials.

Table 3.2 Sample frame

Category	Population/N	Sample
Drivers	280	20
Conductors	280	20
Sacco Members	700	51
Official	9	2
Total	1269	93

3.6 Data Collection Instrument

Primary data was collected using structured questionnaires consisting of both closed and open-ended questions. Orodho (2004) defines a questionnaire as an instrument used to gather data, which allows a measurement for or against a particular viewpoint. He emphasizes that a questionnaire has the ability to collect a large amount of information in a reasonably quick space of time. The questionnaire was administered through ‘drop and pick later method’ a variation of the mailed questionnaire for the people who were literate. The questionnaire was divided into two parts, Part A and Part B. Part A was meant to capture the background information while Part B intended to capture data relevant to the objectives of this study.

3.6.1 Data Collection Procedure

A questionnaire was used since it was the best tool for this study that sought to establish Public Transport Savings and Credit Societies and Livelihood Development in Urban Areas, Kenya (A Case of Embassava).

The questionnaire was prepared on the basis of a review of literature on in Kenya and the rest of the world. Data collection tools were piloted and suggestions made before finalizing the questionnaire.

The researcher got a permit from the Moi University graduate school and NACOSTI. The researcher visited the sampled target group, used enumerators to access some other respondents and e-mailed a questionnaire to some respondent who committed for one on one filling. Necessary prior appointments were made to some respondents to avoid inconveniences and the researcher emphasized that the information given was specifically used for the study and it was to be private and confidential and that names could not be necessary.

3.7 Validity and Reliability of Research Instruments

Validity is a measure of how well a test measures what it is supposed to measure. It is the degree to which results obtained actually represent the phenomenon under investigation (Kombo, 2012). Reliability is the measure of the degree to which a research instrument yields consistent results after a repeated trial (Mugenda & Mugenda, 2003).

3.7.1 Validity of the Research Instrument

Oppenheim (1992) refers to validity as the quality that a procedure or instrument or a tool used in research is accurate, correct, true and meaningful. The research used content validity as a measure of the degree to which the data collected using the questionnaire represents the objectives of the study. The instrument was verified by the supervisor and other two senior lecturers in the university. Also, fellow colleagues who have passed through the same programme previously shall verify the instrument; most specifically those in the PhD levels.

3.7.2 Reliability of the Research Instrument

Mugenda (2003) says that reliability is concerned with estimates of the degree to which a research instrument yields consistent results after repeated trials. The instruments were piloted in 10 respondents and the procedure repeated in two weeks. Reliability was determined by a test-retest administered to 10 subjects from Walokana transport SACCO. Input from invaluable sources was obtained during the study that was useful in modifying the questionnaire before a final set of questions will be produced. By use of Cronbach's formula, an alpha value of greater than 0.7 was acceptable.

3.8 Data Analysis

Both the quantitative and qualitative data was collected sorted and filtered analysis by the help of enumerators and other knowledgeable.

Qualitative data obtained was analyzed by use of descriptive analysis while the numerical values obtained from the quantitative data were analyzed.

3.9 Ethical Considerations

The research made efforts to contact all National and County authorities to inform them prior to the study to avoid suspicions and resistance from the matatu members. Consent was also sought from the respondents whose participation in this study was voluntarily and the information they provided was treated with utmost confidentiality. Finally, Privacy and dignity of the respondents was considered during the research whereby names of the respondents were not exposed and codes were used instead.

CHAPTER FOUR

DATA PRESENTATION AND INTERPRETATION

4.1 Overview

The chapter presents the data that was collected, sorted, keyed and analyzed by simple descriptive analysis using Statistical Package for Social Scientists (SPSS). The data was then presented through frequency tables and narrative analysis. The mean was calculated in the rating part of the questions to show the deviation towards agreement or disagreement with a number of statements.

4.2 Return Rate of the Questionnaires

Out of the 93 questionnaires issued to the respondents, 90 were returned and were useful for the study. Therefore the return rate was 96.7%.

4.3 Basic Information of Respondents

General basic information of the respondents was sought for and the summary given in the table below.

Table 4.1 Basic Information on the Respondents

Response	Frequency	Percentage	Total
Gender	F (30)	33.3 %	90
	M (60)	66.7 %	
Age Bracket	18-30 (36)	40%	90
	31-40 (27)	30%	
	41-50 (18)	20%	
	51-60 (9)	10%	
Academic qualifications	Primary (36)	40 %	90
	Secondary (27)	30%	
	Diploma (9)	10%	
	Bachelor's degree(18)	20%	
Work Experience	< 1 yr (9)	10%	90
	1-2 yrs (36)	40%	
	2-4 yrs (27)	30%	
	Over 5 yrs(18)	20%	
Average total		100%	90

From the responses gotten in the field, 33.3 % of the respondents represented women who were 30 while the remaining 60 who represented 66.7% were men.

In relation to age bracket, from the table, age's between 18-30 had 36 who made 40% respondents, 31-40 attracted 27 respondents who made 30%, 41-50 years had 18 respondents 20%, 51-60 years attracted 10% which is 9 respondents. In addition to the above, responses on academic qualifications were, Primary certificate attracted 36 respondents, 27 attracted secondary certificates, diploma attracted 9 respondents who made 10%, and bachelors attracted 18 respondents who made 20. Finally, responses on academic qualifications showed that, the 10% were of less than 1 year experience, 40%

were for between 1-2 years, 30% were of 2-4 years, and 20% went for over 5 years work experience.

4.4 Responses in Relation to Employment Opportunities

The research sought to explore from the respondents whether public matatu SACCOs had an influence in employment patterns in the region and a number of responses were as follows in the list of tables discussed.

Table.4.2 Response on Employment Opportunities

Respondents were asked with relevant examples supporting their answers whether public matatu SACCOs have led to jobs creation in Nairobi County. Responses were as follows:

Response	Frequency	Percentage
No	9	10%
Yes	72	80%
Not sure	9	10%
Total	90	100%

From the information gotten in the field, 10% of the respondents argued that the public matatu SACCOs have never created any visible job to the locals as most of the employees are recruited in nepotistic manner. In relation to the yes response, 80% of the respondents felt that introduction of public matatu SACCOs especially the Embassava SACCOs in Nairobi County, have helped create a number of jobs more specifically to the mothers and youths. Examples include youths who are employed as watchmen, a number of youths have been employed as drivers and conductors also some have been employed

in clerical jobs. Those who were not sure with a representation of 10% didn't have a solid reason for the same.

Table 4.3 Rating of Jobs Creation

On a scale of rating, respondents were asked to indicate the extent to which they agreed or disagreed with the following statements. (Scale of 1-5 where **1= strongly disagree; 2 = disagree; 3 =not sure; 4 =agree; 5 = strongly agree**).

Statement	1	2	3	4	5
The introduction of public matatu SACCOs has led to creation of managerial posts for its members in Nairobi county .	7	9	4	40	30
The introduction of public matatu SACCOs has led to creation of clerical jobs to its members in Nairobi county.	5	9	10	38	28
Casual jobs i.e. cleaners, security, have been created due to the introduction of public matatu SACCOS in Nairobi county.	2	5	15	30	38
Due to the introduction of matatu SACCOs , a higher number of drivers and conductors have been employed.	7	9	19	29	26

From the responses, in relation to the first statement that read, the implementation public matatu SACCOs has an influence in construction jobs provision to the local community, responses were as follows: 7 respondents strongly disagreed, 9 disagreed, 4 were not sure, 40 agreed, while the remaining 30 strongly agreed. A mean value of 3.9 was reached meaning that almost all the better part of the respondents agreed with the statement.

In relation to the second statement that that read, the introduction of public matatu SACCOs has led to creation of clerical jobs to its members in Nairobi County, 5 respondents strongly disagreed, 9 disagreed, and 10 were not sure, 38 agreed, while the remaining 28 strongly agreed. An average value of 3.9 was arrived at, meaning that over 50% of the respondents agreed with the statement.

The statement that said, Casual jobs i.e. cleaners, security, have been created due to the introduction of public matatu SACCOs in Nairobi county attracted different responses whereby, 2 respondents strongly disagreed, 5 disagreed, 15 were not sure, 30 agreed, while the remaining 38 strongly agreed. On average, a mean value of 3.7 was arrived at.

Finally, due to the introduction of matatu SACCOs, a higher number of drivers and conductors have been employed statement attracted 7 respondents who strongly disagreed, 9 disagreed, 19 were not sure, 29 agreed, while the remaining 26 strongly agreed. An average mean of 3.6 was arrived at; meaning that the respondents on average agreed with the statement.

4.6 An examination of Public Transport SACCOs on Living Standards of Members

Respondents were asked to indicate whether the introduction of matatu SACCOs led to an improvement in the living standards of the linked members and a number of responses were given as indicated in the tables below:

Table 4.4 Response on Living Standards of Members

Response	Frequency	Percentage
No	18	20%
Yes	72	80%
Total	90	100%

From the responses, 80% of the respondents supported the idea that living standards of members have changed over time due to the introduction of the matatu SACCOs in Nairobi's Embassava category while the no response attracted 20%. In relation to reasons for support, over 80% of the respondents argued that financial resources have been availed for the payment of rents, purchase of food, clothes for the families; also money was available for the payment of school fees for students besides that money available for medical cover for the families. However, almost 20% of the respondents felt that nothing much had accompanied the introduction of the matatu SACCO as it only benefited a few individuals.

Table 4.5 Rating of Living Standards of Members

Respondents were asked the extent to which they agreed or disagreed with the following statements in relation to matatu SACCOs and living standards of members using a scale of 1-5 where 1= strongly disagree; 2 = Disagree; 3 =Not sure; 4 =Agree; 5 = strongly agree and results as below arrived at.

Statement	1	2	3	4	5
Matatu SACCOs have an influence in the shelter patterns of members.	6	7	9	28	40
Implementation of matatu SACCOs has influenced the feeding pattern of their members.	8	9	9	35	28
Introduction of matatu SACCOs have influenced the health pattern of their members.	7	9	12	30	32
Matatu SACCOs have an influence in the schooling of member's children in Nairobi county.	2	4	16	36	32
Introduction of matatu SACCOs have an influence in clothing pattern of members and member's families.	8	12	20	20	30

From the responses given in the field, 6 respondents strongly disagreed with the idea that Matatu SACCOs have an influence in the shelter patterns of their members, 7 disagreed, 9 were not sure, 28 agreed and the rest who were 40 strongly agreed. On average, a value of 4.0 was obtained; meaning that a great number of respondents agreed with the statement.

In relation to the second statement that that read, implementation of matatu SACCOs has influenced the feeding pattern of their members, 8 respondents strongly disagreed, 9 disagreed, 9 were not sure, 35 agreed, while the remaining 28 strongly agreed. On average, a value of 3.7 was achieved; meaning that over 50% of the respondents agreed

with the statement. The idea that introduction of matatu SACCOs has influenced the health pattern of their members attracted 7 respondents who strongly disagreed, 9 disagreed, 12 were not sure, 30 agreed, while the remaining 32 strongly agreed. The average calculated value was 3.8 meaning the over 505 of the respondents agreed with the statement.

Another statement read that, Matatu SACCOs have an influence in the schooling of member's children in Nairobi County and had 2 respondents who strongly disagreed, 4 who disagreed, 16 were not sure, 36 agreed while the rest 32 strongly agreed. On average 4.0 was computed.

Finally, the statement that, the introduction of matatu SACCOs has an influence in clothing pattern of members and member's families attracted 8 respondents who strongly disagreed, 12 who disagreed, 20 who were not sure, and 20 agreed while the remaining 30 strongly agreed. On average, 3.6 values was arrived at.

Table 4.6 Responses on Public Transport SACCOs influence of Entrepreneurship

Respondents were asked whether the successive implementation of matatu SACCOs in Nairobi has an influence in the entrepreneurial spirit of the members and the table shows the responses.

Response	Frequency	Percentage
No	7	7.8%
Yes	72	80%
Not sure	11	12.2%
Total	90	100%

From the responses, 7.8% of the respondents said that there have not been any influence in the entrepreneurial spirit of the members, 72 who represented 80% said that there have been influences in the entrepreneurial spirit of the members and finally 12.2% of the respondents were not sure. On average, over 80% of the respondents gave issues like resource mobilization, entrepreneurship education, financial resources, business incubation, market linkage and training programmes to have influenced entrepreneurship spirit among the members.

Table 4.7 Ratings on Entrepreneurship

On a scale of ratings, respondents were asked to indicate how they agreed or disagreed with the following statements in relation to social conflicts; where 1= strongly disagree; 2 = disagree; 3 =not sure; 4 =agree; 5 = strongly agree.

Statement	1	2	3	4	5
Entrepreneurship among the members has been influenced by the availability of financial resources.	8	9	4	34	35
Entrepreneurship among the members has been influenced. by the SACCOs education.	7	8	8	45	22
Entrepreneurship among the members has been influenced. by the business incubation within the SACCOs.	12	10	9	29	30
Entrepreneurship among the members has been influenced. by the availability of market linkage.	8	9	10	19	44
Entrepreneurship among the members has been influenced, by the successive mentorship programme within the SACCOs.	7	8	8	45	22

From the responses given in the field, 8 respondents strongly disagreed with the idea that, entrepreneurship among the members has been influenced by the availability of financial resources, 9 disagreed, 4 were not sure, 45 agreed while the remaining 22 strongly agreed. In computation an average of 3.9 was arrived at. In relation to the second statement that read, Entrepreneurship among the members has been influenced, by the SACCOs education, 7 Respondents strongly disagreed, 8 disagreed, 8 were not sure, 45

agreed, while the remaining 22 strongly agreed. An average of 3.8 was reached at. The third statement that said, entrepreneurship among the members has been influenced, by the business incubation within the SACCOs attracted different responses whereby, 12 respondents strongly disagreed, 10 disagreed, 9 were not sure, 29 agreed, while the remaining 30 strongly agreed. In computation this gave an average of 3.6 was reached at. The fourth statement that read, entrepreneurship among the members has been influenced by the availability of market linkage, it attracted 8 respondents who strongly disagreed, 9 disagreed, and 10 were not sure, 19 agreed, while the remaining 44 strongly agreed. An average of 3.9 was reached at. Finally Entrepreneurship among the members has been influenced, by the successive mentorship programme within the SACCOs. 7 Respondents strongly disagreed, 8 disagreed, 8 were not sure, 45 agreed, while the remaining 22 strongly agreed and an average of 3.8 was reached at.

4.8 Responses on Social Welfare of the Members

Respondents were asked to give their views in relation to the idea that the introduction of public matatu SACCOs has influenced the social welfare of its members and results in the tables below were given:

Table 4.8 Responses on Social Welfare

Response	Frequency	Percentage
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No	18	20%
Yes	54	60%
Not sure	18	20%
Total	90	100%

From the responses, 54 respondents argued that the SACCOs have a significant influence in the social welfare of the members, 20% of the respondents went for no and not sure in the same proportions. When asked to support their reasons, on average, 60% of the respondents gave reasons like people's associations, linkages and ways of handling contagious issues like deaths and funerals have been handled in a communal way.

Table 4.9 Response in Regard to Social Welfare

Respondents were asked to rate the extent to which they agreed or disagreed with the following statements. Scale of use: 1-5, where, **1= strongly disagree; 2 = disagree; 3 =not sure; 4 =agree; 5 = strongly agree**

Statement	1	2	3	4	5
The implementation of matatu SACCOs has led to regular get together meetings among members.	8	9	12	34	27
Sacco members hold fundraising (funeral, medical ,education fundraising etc.) when there is need.	8	8	16	30	28
SACCOs have led to class identity among members.	9	9	15	29	28

From the responses in relation to the first statement that said, the implementation of matatu SACCOs has led to regular get together meetings among members, 8 respondents strongly disagreed, 9 disagreed, and 12 were not sure, 34 agreed, while the remaining 27

strongly agreed. In a computation of the mean, a value of 3.7 was computed, indicating that over 50% of the respondents agreed with the statement. In relation to the statement that read, the Sacco members hold fundraising (funeral, medical ,education fundraising etc.) when there is need, attracted 8 respondents who strongly disagreed, 8 disagreed, 16 were not sure, 30 agreed , while the remaining 28 strongly agreed. In the average computation a value of 3.7 was calculated indicating that over 50% of the respondents agreed with the statement. In relation to the final statement that focused on SACCOs have led to class identity among members, 9 respondents strongly disagreed, 9 disagreed, 15 were not sure, 29 agreed, while the remaining 28 strongly agreed. In this final computation, a value of 3.8 was arrived at indicating that over 50% of the respondents agreed with the final statement.

CHAPTER FIVE

SUMMARY, DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Over view

This chapter presents the summary of the study findings, discussions, conclusions and recommendation of the research. The chapter also contains suggestions of related studies that may be carried out in the future.

5.2 Summary of Findings

Questionnaires were the main data collection tools that were used and they were allocated to a population sample of 93 respondents of whom 90 returned well filled questionnaires that were valid for the study. Findings from the field show that, in relation to the first objective that touched on employment opportunities created by matatu SACCOs attracted, 10% of the respondents argued that the public matatu SACCOs have never created any visible job to the locals as most of employees were hire in a nepotistic manner. In relation to the yes response, 80% of the respondents felt that introduction of public matatu SACCOs especially the Embassava SACCOs in Nairobi County, have helped create a number of jobs more specifically to the mothers and youths. When asked to give examples, their examples included youths who are employed as watchmen, a number of youths have been employed as drivers and conductors also some have been

employed in clerical jobs. Those who were not sure with a representation of 10% didn't have a solid reason for the same.

In relation to the second objective which sought to examine how public transport SACCOs influence the standards of living of their members had responses as follows: 80% of the respondents supported the idea that living standards of members have changed over time due to the introduction of the matatu SACCOs in Nairobi's Embassava category while the no response attracted 20%. In relation to reasons for support, over 80% of the respondents argued that financial resources have been availed for the payment of rents, purchase of food, clothes for the families; also money was available for the payment of school fees for students besides that money available for medical cover for the families. 6 respondents strongly disagreed with the idea that Matatu SACCOs have an influence in the shelter patterns of their members, 7 disagreed, 9 were not sure, 28 agreed and the rest who were 40 strongly agreed. On average, a value of 4.0 was obtained; meaning that a great number of respondents agreed with the statement.

In relation to the second statement that that read, implementation of matatu SACCOs has influenced the feeding pattern of their members, 8 respondents strongly disagreed, 9 disagreed, and 9 were not sure, 35 agreed, while the remaining 28 strongly agreed. On average, a value of 3.7 was achieved; meaning that over 50% of the respondents agreed with the statement.

On the third objective that sought to establish how public transport SACCOs influence entrepreneurial spirit among its members, from the responses given in the field, 8 respondents strongly disagreed with the idea that, entrepreneurship among the members has been influenced by the availability of financial resources, 9 disagreed, 4 were not sure, 45 agreed while the remaining 22 strongly agreed. In computation an average of 3.9 was arrived at. In relation to the second statement that read, Entrepreneurship among the members has been influenced, by the SACCOs education, 7 Respondents strongly disagreed, 8 disagreed, 8 were not sure, 45 agreed, while the remaining 22 strongly agreed. An average of 3.8 was reached at. The third statement that said, entrepreneurship among the members has been influenced, by the business incubation within the SACCOs attracted different responses whereby, 12 respondents strongly disagreed, 10 disagreed, 9 were not sure, 29 agreed, while the remaining 30 strongly agreed. In computation this gave an average of 3.6 was reached at.

In relation to the final objective that sought to examine the influence of public transport SACCOs on social welfare of its members, from the responses, 54 respondents argued that the SACCOs have a significant influence in the social welfare of the members, 20% of the respondents went for no and not sure in the same proportions. When asked to support their reasons, on average, 60% of the respondents gave reasons like people's associations, linkages and ways of handling contagious issues like deaths and funerals have been handled in a communal way. From the responses in relation to the first statement that said, the implementation of matatu SACCOs has led to regular get together meetings among members, 8 respondents strongly disagreed, 9 disagreed, and 12 were

not sure, 34 agreed, while the remaining 27 strongly agreed. In a computation of the mean, a value of 3.7 was computed, indicating that over 50% of the respondents agreed with the statement. In relation to the statement that read, the SACCO members hold fundraising (funeral, medical ,education fundraising etc.) when there is need, attracted 8 respondents who strongly disagreed, 8 disagreed, 16 were not sure, 30 agreed , while the remaining 28 strongly agreed.

5.3 Discussion of Findings

Results from the above have shown that a number of responses and views from the field are tied with the finding in the review of the secondary information in chapter two. For example, in relation to the first objective that touched on employment opportunities created by public transport SACCOs to their members , the yes response had 80% of the respondents who felt that introduction of public matatu SACCOs especially the Embassava SACCOs in Nairobi County, have helped create a number of jobs more specifically to the mothers and youths. When asked to give examples, their examples included youths who are employed as watchmen, a number of youths have been employed as drivers and conductors also some have been employed in clerical jobs. Those who were not sure with a representation of 10% didn't have a solid reason for the same. When this is linked with our literature review, a number of relationships are found from various scholars.

For example, in India, a study by WOCCU (2014) in 2010-2013 showed that in about 10 SACCOs operating in the central part of the country, they had over 167 employees who were put on permanent and pensionable terms. WOCCU (2013) argues in January 2011

alone, 23 clerical jobs were created in 7 of the 10 SACCOs, 45 jobs were created within this span among credit advisors/field markers etc. This means that SACCOs are central in the change of employment patterns of countries. Similarly, a report by CGAP (2015) has shown that, in Rwanda for example the UMURENGE SACCO that is a combination of SACCOs including those geared towards improving the transport sector and its people, has seen many members and their relatives been awarded with employment opportunity. As a result of poverty rates in Rwanda, it has reduced unemployment in that these cooperatives under this larger organisation must employ people who have to work for them like accountants, managers, loan officers, cashiers and recovery officers. Also the money borrowed is used for investment by small and medium investors who in turn provide jobs in the due course. Bahizi (2015) also adds that, most of these cooperative have managed to construct their own properties and offices in different communes (imirenge) of the country by doing so they have contributed to the economy in the infrastructure development sector and has also contributed to job creation.

In relation to the second objective which sought to examine how public transport SACCOs influence the standards of living of their members had responses as follows: 80% of the respondents supported the idea that living standards of members have changed over time due to the introduction of the matatu SACCOs in Nairobi's Embassava category while the no response attracted 20%. In relation to reasons for support, over 80% of the respondents argued that financial resources have been availed for the payment of rents, purchase of food, clothes for the families; also money was available for the payment of school fees for students besides that money available for medical cover for

the families. 6 respondents strongly disagreed with the idea that Matatu SACCOs have an influence in the shelter patterns of their members, 7 disagreed, 9 were not sure, 28 agreed and the rest who were 40 strongly agreed. On average, a value of 4.0 was obtained; meaning that a great number of respondents agreed with the statement. In relation to the second statement that that read, implementation of matatu SACCOs has influenced the feeding pattern of their members, 8 respondents strongly disagreed, 9 disagreed, and 9 were not sure, 35 agreed, while the remaining 28 strongly agreed. On average, a value of 3.7 was achieved; meaning that over 50% of the respondents agreed with the statement.

From a number of studies as shown in the literature, living standards of individuals are greatly tied to the SACCOs operating in various parts. According to studies by the World Bank (2012) in Manila among the 5 SACCOs groups/cooperatives showed that those people who were registered in the SACCOs and fully participated in their activities live 5 times better than their counterparts who had no membership in any Sacco/institution. Among the benefits associated with such individuals included: getting extra money that they invested or deposited, being able to take care of their daily needs like buying quality food, affording decent shelter, affording better medication, paying for better education, better entertainment in member's recreational centres and many more. Inoi et al (2010) argues that, one major contribution of SACCOs or any investment plan to the lives of its members is increasing the capital base and financial empowerment of the members; a fact that is closely tied to better live and later on improved living standards. This is a factor that has been proven by the calculated means in the data conversion that

saw almost over 60% of the respondents agree that living standards have changed due to SACCO's running.

On the third objective that sought to establish how public transport SACCO's influence entrepreneurial spirit among its members, from the responses given in the field, 8 respondents strongly disagreed with the idea that, entrepreneurship among the members has been influenced by the availability of financial resources, 9 disagreed, 4 were not sure, 45 agreed while the remaining 22 strongly agreed. In computation an average of 3.9 was arrived at. In relation to the second statement that read, Entrepreneurship among the members has been influenced, by the SACCOs education, 7 Respondents strongly disagreed, 8 disagreed, 8 were not sure, 45 agreed, while the remaining 22 strongly agreed. An average of 3.8 was reached at. The third statement that said, entrepreneurship among the members has been influenced, by the business incubation within the SACCOs attracted different responses whereby, 12 respondents strongly disagreed, 10 disagreed, 9 were not sure, 29 agreed, while the remaining 30 strongly agreed. In computation this gave an average of 3.6 was reached at.

From the literature review, while studying the Importance Co-Operatives in SA, Tanzania, Lesotho, Ethiopia Kenya and Uganda, SACCOL (2013) argues that, through support programmes such as access to credit, business incubators, entrepreneurship education and business training, mentorship programs and market linkages members can acquire the needed capacities and assets that increase their chances of starting and operating their own businesses. This can be done by hired experts to these SACCOs or members from the SACCOs who have been successful in business for the past periods.

Papias & Ganesan (2009) argue that, enterprise education is directed towards developing in Sacco people those skills, competencies, understandings, and attributes which equip them to be innovative, to identify, create, initiate and successfully manage personal, community, business and work opportunities, including working for themselves. Young entrepreneurs require tailor made training and counseling pertinent to their particular start up or expansion situation, their business and the sector it operates in. Training could be conducted by a university offering entrepreneurship education.

In relation to the final objective that sought to examine the influence of public transport SACCOs on social welfare of its members, from the responses, 54 respondents argued that the SACCOs have a significant influence in the social welfare of the members, 20% of the respondents went for no and not sure in the same proportions. When asked to support their reasons, on average, 60% of the respondents gave reasons like people's associations, linkages and ways of handling contagious issues like deaths and funerals have been handled in a communal way. From the responses in relation to the first statement that said, the implementation of matatu SACCOs has led to regular get together meetings among members, 8 respondents strongly disagreed, 9 disagreed, and 12 were not sure, 34 agreed, while the remaining 27 strongly agreed. In a computation of the mean, a value of 3.7 was computed, indicating that over 50% of the respondents agreed with the statement. From the literature review, while studying the role of PSV SACCOs in Kuria region starting from Kehancha to Kubweye, Government of Kenya (2013) report as done by the ministry of transport indicated that in the region, SACCOs had performed a number of social and communal activities that included coming up with make shift driving patterns whereby one members handles a bus up to sometime and leaves it for the

other one as a sign of good will to earn a living, they were a solid bond in raising funds for their friends in cases of emergencies like one of them being involved in an accident, death, lack of school fees, one of them once arrested could and many more.

5.4 Conclusions

From a series of issues that have come into bow starting from the literature review, the information gathered in the field and the summary of the findings, the research concluded that transport SACCOs just like any SACCO in any sector of the county has led to jobs creation that have run from the managerial jobs to casual jobs. The researcher also concludes that living standards have changed due to the fact members could be able to save more and access more finances for their kids school fees, health and many more.

Also, the researcher concludes that entrepreneurship has been enhanced by the SACCOs that have been created in the city of Nairobi any matatus and elsewhere in the country. Finally, the researcher concludes that social welfare has been influenced by the introduction of SACCOs in the country and more specifically in the matatu sector whereby its members have gotten into various employment points.

5.5 Recommendations

Based on the findings of the study that has come from the respondents in the field and the literature review, the researcher makes the following recommendations:

First, the researcher recommends that the matatu SACCOs have a positive influence in terms of jobs creation and in the long run have led to both formal and non-formal jobs and therefore should be strengthened to help solve the problem of unemployment.

Secondly, the researcher recommend that the SACCOs should be strengthened and the education be given on how to embrace better living among the members. Finances must and should be increased to the members so that they can have better health, live in better houses and many more.

Thirdly, the researcher recommends that entrepreneurship should be embraced by SACCOs; entrepreneurship education, business incubation and many more should be embraced.

Finally, the researcher recommends that social welfare should be embraced through various meetings and gatherings that should be aimed at identifying members' issues like fear, classification/identity and many more.

5.6 Suggestions for Further Research

- i. The researcher suggest that further research conducted on determinants of citizens participation matatu owned SACCOs in the county.
- ii. Another study can be conducted to investigate the sustainability of Embassava SACCO.
- iii. Finally, a research can be done to investigate the social and cultural determinants of SACCO development in the matatu sector in Kenya

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APPENDICES

APPENDIX I: LETTER OF TRANSMITTAL

Faith Masika

P.O Box 10036-00100,

NAIROBI.

Tel: 0724592223

Email: Faihtmulongo@yahoo.com

Dear participant,

My name is Faith Masika and I am a student undertaking a Masters Degree of Masters in Development Studies at Moi University. To fulfill the completion of this course, I am carrying out a study on the public transport savings and credit societies and livelihood development in urban areas, Kenya (a case of Embassava)

Since the matter affects the whole community of which you and I live, I am inviting you to participate in this research study by completing the attached questionnaire and answer the questions sincerely.

If you choose to participate in this research, please answer honestly as possible. Participation is strictly voluntary and you may decline to participate at anytime. In order to ensure that all the information will remain confidential, you do not have to include your name. The data collected will be for academic purposes only.

Thank you

Yours Faithfully

FAITH MASIKA

APPENDIX II: RESEARCH QUESTIONNAIRE

SECTION A:

BACKGROUND INFORMATION

1. Your gender: Male Female
2. Your age bracket (**Tick whichever appropriate**)
 18-30yrs 31 - 40 Years 41 - 50 years 51- 60 years
3. What is your highest education level? (**Tick as applicable**)
 Primary certificate Secondary certificate Diploma/certificate Bachelors' degree
4. Working Experience
 a) Less than 1 year () .b) 1-2 years () .c) 2-4 years () d) 5 years and above ()

Section B: As Discussed in the Objectives

Item on Employment Opportunities

1. With relevant examples supporting your answer, do you think that public matatu SACCOs have led to jobs creation in Nairobi County?
 Yes () Not Sure () No ()

Examples-----

2. On a likert scale rating indicate the extent to which you agree or disagree with the following statements? Use a scale of 1-5 where **1= strongly disagree; 2 = disagree; 3 =not sure; 4 =agree; 5 = strongly agree.**

Statement	1	2	3	4	5
The introduction of public matatu SACCOS has led to creation of managerial posts for its members in Nairobi county					
The introduction of public matatu SACCOS has led to creation of clerical jobs to its members in Nairobi county					
Casual jobs i.e. cleaners, security, have been created due to the introduction of public matatu SACCOS in Nairobi county.					
Due to the introduction of matatu SACCOS , a higher number of drivers and conductors have been employed.					

II. Item on Living Standards of Members

3. Do you think that the introduction of matatu SACCOS has led to an improvement in the living standards of the linked members?

Yes { } No { }

4. Support your answer above with the relevant examples.

5. To what extent do you agree or disagree with the following statements in relation to living standards among the matatu SACCOS members? Use a scale of 1-5 where 1= strongly disagree; 2 = Disagree; 3 =Not sure; 4 =Agree; 5 = strongly agree.

Statement	1	2	3	4	5
Matatu SACCOs have an influence in the shelter patterns of their members.					
Implementation of matatu SACCOs has influenced the feeding pattern of their members.					
Introduction of matatu SACCOs have influenced the health pattern of their members.					
Matatu SACCOs have an influence in the schooling of member's children in Nairobi county.					
Introduction of matatu SACCOs have an influence in clothing pattern of members and member's families.					

III. Item on Entrepreneurship

6. Do you think that the successive implementation of matatu SACCOs in Nairobi has an influence in the entrepreneurial spirit of the members?

Yes () No () Not Sure ()

7. Support your answer in 6 above with any relevant examples.

.....

.....

.....

8. On a likert scale with : **(1= Strongly disagree; 2 = Disagree; 3 =Not sure; 4 =Agree; 5 = Strongly agree.)** ,show how you agree or disagree with the following.

Statement	1	2	3	4	5
Entrepreneurship among the members has been influenced by the availability of financial resources.					
Entrepreneurship among the members has been influenced by the Sacco education					
Entrepreneurship among the members has been influenced by the business incubation within the Sacco.					
Entrepreneurship among the members has been influenced by the availability of market linkages.					
Entrepreneurship among the members has been influenced, by the successive mentorship programme within the Sacco.					

IV. Item on social welfares

9. Do you support the idea that the introduction of public matatu saccos has influenced the social welfare of its members?

Yes () No ().

10. With relevant examples support your answer in 9 above

11. Rate the extent to which you agree or disagree with the following statements. Use a scale of 1-5 where, **1= strongly disagree; 2 = disagree; 3 =not sure; 4 =agree; 5 = strongly agree.**

Statement	1	2	3	4	5
The implementation of matatu SACCOs has led to regular get together meetings among members.					
Sacco members hold fundraising (funeral, medical ,education Fund raising etc) when there is need.					
SACCOs have led to class identity among members.					

APPENDIX I: AUTHORITY LETTER FROM DEPARTMENT



MOI UNIVERSITY
SCHOOL OF HUMAN RESOURCE DEVELOPMENT
OFFICE OF THE COORDINATOR
NAIROBI CAMPUS

Tel: (020) 318372

Fax: (020) 342272

P.O Box 67056-00200
NAIROBI,
KENYA

MU/NRD/SURD/SARH

1st July, 2013

TO WHOM IT MAY CONCERN

Dear Sir/Madam,

RE: FATIL MASIKA - REG. NO. SHRD/PGD/007/12

**CERTIFIED TRUE COPY
OF THE ORIGINAL**
OSORO K. OMWOYO
ADVOCATE OF THE HIGH COURT OF KENYA
B.COM (HONS), LL.B (HONS)
Dip. IN LAW K.S.L, Dip. in PM&PR, Dip. HR

This is to confirm that the above named is a bonafide post-graduate student of Moi University, School of Human Resource Development, Department of Development studies. Ms. Masika is pursuing a Master of Science in Development Studies course offered at the Nairobi Campus.

The student has completed her course work and is due to proceed for her research. Please accord her the necessary assistance.

For more information, please do not hesitate to contact the undersigned.

Yours faithfully,

S. Gachwaya
S. GACHWAYA
CO-ORDINATOR, DEVELOPMENT STUDIES
NAIROBI SATELLITE CAMPUS

NATIONAL COMMISSION FOR SCIENCE,
TECHNOLOGY AND INNOVATION

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2241349, 310571, 2219420
Fax: +254-20-318245, 318249
Email: secretary@nacosti.go.ke
Website: www.nacosti.go.ke
When replying please quote

9th Floor, Utalii House
Uhuru Highway
P.O. Box 30623-00100
NAIROBI-KENYA

Ref. No:

Date:

19th February, 2014

NACOSTI/P/14/1069/711

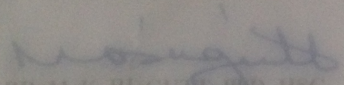
Faith Mulongo Masika
Moi University
P.O.Box 3900-30100
ELDORET.

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on "*The role of Embassaya Sacco in the Growth of public transport in Nairobi.*" I am pleased to inform you that you have been authorized to undertake research in Nairobi County for a period ending 31st December, 2014.

You are advised to report to the County Commissioner and the County Director of Education, Nairobi County before embarking on the research project.

On completion of the research, you are expected to submit **two hard copies and one soft copy in pdf** of the research report/thesis to our office.


DR. AL. K. RUGUTIS, PhD, HSC,
DEPUTY COMMISSION SECRETARY
NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION

Copy to:

The County Commissioner
The County Director of Education
Nairobi County.



**NATIONAL COMMISSION FOR SCIENCE,
TECHNOLOGY AND INNOVATION**

Telephone: +254-20-2213471,
2241349, 310571, 2219420
Fax: +254-20-318245, 318249
Email: secretary@nacosti.go.ke
Website: www.nacosti.go.ke
When replying please quote

9th Floor, Ujali House
Uhuru Highway
P.O. Box 30623-00100
NAIROBI-KENYA

Ref. No.

Date:

19th February, 2014

NACOSTI/P/14/1069/711

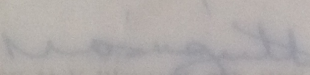
Faith Mulongo Masika
Moi University
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DEPUTY COMMISSION SECRETARY
NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION

Copy to:

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Nairobi County.