

# **Influence of Members' Education on Growth of Savings and Credit Co-operative Societies in Uasin-gishu County, Kenya**

**By**

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Co-operative Education (C E) is a significant attribute critical to co-operatives growth. The fifth co-operative principle requires provision of CE in co-operative societies. However, experience indicates CE as directed to board members and employees only leaving aside members. This bias limits members from accessing useful co-operative knowledge necessary for improving member participation imperative to the growth of co-operatives. The aim of this study was to examine the influence of Member Education (ME) on the growth of Savings and Credit Co-operative Societies (SACCOS). Specifically, the study examined the influence of member's education levels on share-capital of SACCOSs and analysed the effect of member's education types on participation in share-capital contributions in SACCOSs. In addition, it analyzed the influence of members' financial literacy on loan repayment and examined the effect of education delivery methods of SACCOSs on membership growth. Cross-sectional research design was adopted, whereby a sample size of 384 respondents and 147 SACCOSs were obtained using Cochran formula. Data collections from members and SACCOSs were obtained through survey questionnaire. Moreover, interview and four focus group discussions were also carried out. Qualitative data were analysed through content analysis technique whereby collected data were first transcribed, classified, coded then put into themes guided by the specific objectives. Quantitative data were analysed using descriptive and inferential statistics; percentage frequencies and multiple and logistic regression analyses were used. Findings of the study show that ME was statistically significant on increasing the chances of co-operatives growth indicators share-capital contributions, loan repayment and membership ( $p < 0.05$ ). The findings also revealed that member education levels acted as a source of innovations and watchdog role and increase member loyalty. However, they were not fully used because most cooperative education is not directed to members limiting the chances of knowledge sharing during CE forums. Lastly, the findings show that education delivery methods had a positive significant relationship with membership growth. The p values of the independent variable's individual, group and mass contact education delivery methods on the model were all less than 0.05, implying that they had an effect on membership growth. On theoretical reflections, findings partially contradict and agree on capacity theory and adult learning theory. From absorption capacity theory guiding the study, for SACCOSs to succeed there must be routines and processes, whereby members learn, assimilate and use acquired knowledge to transform. The study concludes that member education levels and types are critical in fostering co-operative enlightenment on the interpretation of the idea of co-operative identity, principles, values and ethics that are critical to co-operative growth. In addition, the study concludes that although CE was vital in SACCOSs, its provision and member attendance was low. The study recommends SACCOSs managers to embrace and provide continuous ME to improve co-operative enlightenment.