



Cite this article as: Metto, W. K., Mahonge, C. P. & Komba, C. K. (2021). Effects of education delivery methods in Savings and Credit Co-operative Societies on membership growth in Uasin-Gishu County, Kenya, *East African Journal of Social and Applied Sciences*, 3(1), 34-45.

EFFECTS OF EDUCATION DELIVERY METHODS IN SAVINGS AND CREDIT CO-OPERATIVE SOCIETIES ON MEMBERSHIP GROWTH IN UASIN-GISHU COUNTY, KENYA

Wilson Kipkemboi Metto

The Co-operative University of Kenya (CUK)

E-mail: mettowilson@yahoo.com; wkipkemboi@cuk.ac.ke

Christopher Paul Mahonge

Sokoine University of Agriculture (SUA)

E-mail: cmahonge@gmail.com.

Cyril Kalembana Komba

Moshi Co-operative University (MoCU)

E-mail: cyrilkomba@yahoo.com.

ABSTRACT

Education Delivery Methods (EDMs) in Savings and Credit Co-operative Societies (SACCOS) are approaches used to enlighten members to increase co-operative understanding. They play an indispensable role on delivering educational information to members about SACCOS' business encouraging member trading loyalty leading to Membership Growth (MG). However, in the recent five years, it has remained dismal or is declining. This study examined the theoretical debate on EDMs effect on SACCOS' (MG). Specifically, the study: (i) established SACCOS' EDMs in respect to MG (ii) determined the attributes affecting SACCOS' EDMs on MG. One hundred and fifty SACCOS were sampled using simple random sampling technique. Survey method and in-depth interviews were methods used for data collection. Quantitative and qualitative data were analysed using multiple regression and content analysis techniques respectively. Results revealed that EDMs on MG were individual contacts, group and mass. Informal meetings, work place visits and home and personal letters were some of the individual contacts EDMs while co-operative group meetings such as seminars, workshops and conferences, benchmarking tours were group contact methods. Print media in form of brochures, magazines and newspapers and electronic media like cell phones were mass media contact EDMs. Further, the findings revealed that SACCOS' EDMs had a positive significant relationship with MG ($p < 0.05$). The attributes affecting EDMs were SACCOS' budgets, age, dividends, and credit services. The study concluded that the use of technological methods like cell phone through ways such as WhatsApp, radio and television reach out to many audiences compared to other methods. It was also concluded that EDMs usage were low. The study recommends to SACCOS' board members and managers to use EDMs to provide continuous member education to improve MG.

Keywords: Education Delivery Methods, Membership Growth

Paper type: Research paper

Type of Review: Peer Review

1. INTRODUCTION

Members are the building blocks and pillars in co-operative societies worldwide (Kwanya and Wasinda, 2019). Membership Growth (MG) is a desired indicator of co-operative progress. However, achieving it remains a challenge in most co-operatives due to increase business competition from other business ventures offering credit services that has made it remained dismal or declined. The other competing business ventures are the credit institutions such as the Commercial banks and the Kenya Women Finance Trust. The International Co-operative Alliance, ICA (2017) requires co-operatives to provide continuous co-operative members' education to encourage members' trading loyalty to co-operatives and attract new members. Only about 12% of the world populations are co-operative members meaning that most people are yet to join co-operatives (ICA, 2017). Education Delivery Methods (EDMs) were those methods that persuades and inform members to remain loyalty to co-operative business. Although EDMs may be used to improve MG, there has been no clear understanding about their usage to influence MG in co-operatives.

Education in co-operatives globally is co-operative societies' lifeblood (Hancock and Brault, 2016). Continents such as Europe and North America that prioritizes co-operative member education have MG at 45.55% and 38.63% respectively compared to 2.73% in Africa (World Co-operative Monitor, 2018). EDMs of Savings and Credit Co-operative Societies' (SACCOS) are channels used to educate members about co-operative business to encourage members' trading loyalty. From literature reviewed, EDMs of SACCOS were classified as those targeted to individuals, groups and masses (Wardsworth, 2012). Within these methods were trainer and participant-centered approaches such as lecture method, demonstrations and sharing of experiences through conferences, workshops and seminars and the use of technological approaches like cell phone WhatsApp, radio and television to disseminate member educational information. The individual contact methods were work place and home visits, group meetings were seminars, workshops, conferences and exhibitions while mass contact methods falling within technological were print and electronic media.

Co-operative membership in the world is estimated to stand at 1 073 986 507 generating income of about 2.9 trillion USD (World Co-operative Monitor, 2018). In Africa, MG in co-operatives has been in colonial period and post-colonial. Market liberalisation characterized post-colonial phase from mid 1980s when state withdrew co-operative protection exposing co-operatives to competition for clients from other business ventures (ICA Africa, 2017). In Tanzania, Tanzania Co-operative Development Commission, TCDC (2018) statistical report shows 15.58% dormant membership in (SACCOS). The co-operative movement in Kenya was started in 1908, membership was reserved for colonialist until 1945, when Kenyan Africans were allowed to be members (Kobia, 2011). Although co-operative membership in Kenya is approximately 14 million, cases of declining or dormant MG are rising. According to SACCOS Societies Regulatory Authority, SASRA (2018) report, membership decreased from 3 632 597 to 3 599 200 between 2016 and 2017 in SACCOS. Further, dormant membership in SACCOS rose from 489 122 in 2016 to 676 052 in 2018 (SASRA, 2018)

Efforts to address MG include the provision of education by the SACCOS such as Mwalimu SACCOS, The Co-operative University of Kenya, Technical Institutions and the Kenya Union of Savings and Credit Co-operatives (KUSCCO). In spite of that, cases of declining MG in co-operatives are rising. In Uasin-Gishu County for example, County Co-operative Office records shows that out of over six hundred registered SACCOS more than half had collapsed due to declining membership (MALFC, 2017). The study found from Okonkwo (2017), Kwanya and Wasinda (2019) other factors causing decline, dormant or dismal MG such as management, embezzlement of funds but this study has focused on EDMs effect on MG.

Several empirical related studies including Msuya (2020); Kwanya and Wasinda (2019); Too and Mutari (2015); Huang *et al.* (2015); Auka and Mwangi (2013); Othman *et al* (2012); have explained the importance of information sharing. For instance, Kwanya and Wasinda (2019) explained information sharing in SACCOS while Too and Mutari (2015) described factors affecting SACCOS' membership in Kenya. Othman *et al* (2012) examined the factors influencing co-operative membership. All these studies have hinted at the importance of information sharing in an organisation, however there has been scarcity of knowledge on the link between EDMs and MG. This study examined EDMs effect on MG in SACCOS. Specifically, the study – (i) established SACCOS' EDMs in respect to MG, and (ii) determined the attributes affecting SACCOS EDMs on MG.

Persuasion communication theory by Ajzen (1992) was used. The theory states that persuasion communications are channels used to pass information aimed at making receivers to support and change their thinking in favour of the presenters. According to the theory, receivers modify their attitudes and behaviour when exposed to the channels of message carriers that could solve their socio-economic problems. The message channel factors such as mode of delivery interact with receiver factors like member socio-economic status to affect the response. Persuasion communication theory is related to the study because EDMs of SACCOS were communication channels used to persuade members to remain loyal to SACCOS and appeal to the public to join SACCOS. EDMs of SACCOS were classified as individual, group and mass media contacts. SACCOS' education budgets, age, dividends paid and the number of credit services offered were the moderating variables.

2. METHODOLOGY

The study area was Uasin-Gishu County, one of the forty-seven Counties in Kenya. The County had only 238 SACCOS that were still active out of the over 600 registered SACCOS, which informed its choice. This was due to dormant or declining membership in the County attracting interest to the study on exploring EDMs effect on MG in SACCOS. Although there could be other factors causing this decline, the study focuses on EDMs. The County has SACCOS that draw membership from the community or rural areas and urban areas. In addition, although EDMs are available channels that may be used to educate members about co-operative business, their usage remained unclear in Uasin-Gishu County. The research design used was cross-sectional survey; this was because data from one point at a time could be collected. Moreover, through the design; it was possible to examine various characteristics of the variable. The design facilitated generalisation of the findings as recommended by Rukwaru (2015) and Kombo and Tromp (2006).

The sample size was obtained using Cochran (1977) formula. At the time of study, records from Uasin-Gishu Co-operative County Offices indicate that there were 238 registered SACCOS. The formula used was -

$$N_0 = 1 + \frac{n_0}{N} \dots\dots\dots (1)$$

Where $n_0= 384$, $N= 238$, N_0 = sample size; Therefore:

$$N_0 = 1 + \frac{384}{238} = 147.171 = 147.$$

According to Cochran 1977 formula, 147 is the minimum number of SACCOS that could be sampled; however, the study took 150 because there were six Sub-Counties in Uasin-Gishu County. Therefore, 25 SACCOS were picked per Sub-County. Urban SACCOS were about three times more than Rural SACCOS; thus, the study took ratio 3:1 of Urban to Rural SACCOS per Sub-County. The sampled SACCOS per Sub-County were then picked using simple random sampling. Simple random sampling was used because it

gave all individuals an equal opportunity (Babbie 2013; Flick, 2011). The managers in the sampled SACCOS were the respondents.

The study collected both quantitative and qualitative data from the managers in 150 SACCOS using survey method and in-depth interviews. Reliability test were ascertained before the instruments were engaged by carrying out pretest to remove vagueness and ambiguities in the neighbouring Nandi County. Boresha SACCOS, Nandi-Hills Ukulima SACCOS, Nandi Youth Bunge SACCOS, Nandi County (MALFC) were among the SACCOS that were used to pretest instruments whereby about 10% of the SACCOS, which turn out to be 15 were involved. For validity, the conditions that could have influenced dependent variable were isolated and controlled through research design, which guaranteed findings the possibility to be used to generalize. About measurement instruments, criterion and content validity were ascertained to ensure that all essential factors were exhaustively captured and the result of measures used corresponded respectively with one another. Qualitative data were analysed using content analysis technique. Less relevant information was skipped by summarising the content, filtering it out to certain domains, looking for salient features to describe. It was then coded, using EDMs and MG themes. Once organised, it was cleaned by removing errors, incomplete data or duplications. About quantitative data, multiple regression was employed because it is used to test effect Babbie (2013). In this case, it was run to check whether SACCOS' EDMs affect MG. The relationship between variables SACCOS' EDMs on MG was tested with the aid of Pearson Correlation Coefficient.

The assumptions of multiple regression analysis such as multivariate normality and linear relationship were assessed by checking at EDMs histogram and scatter plots. The histogram and P-P scatter plot shows that they were normally distributed. For multicollinearity, it was ascertained by performing Variance Inflation Factor (VIF) test for all the variables, which ranged from (1.114) to (1.396) hence less than five, tolerance also was greater than 0.1 implying that there was no multicollinearity. Homoscedasticity and normality of distribution were assessed by checking at the standardized residuals and Kolmogorov-Smirn K-S. For autocorrelation, Durbin Watson test result shows (1.418) implying that they were normally distributed.

This model was used because other researchers such as Oyerinde (2017) used to predict students' performance successfully. The multiple regression specifications were as follows: $y_i = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_p X_p + \epsilon$ (2)

β_0 was the y-intercept, that was y value when X_1 and X_2 is 0.

β_1 and β_2 were coefficients indicating y change in respect to X_1, X_2 and X_p .

β_p was the coefficient for variable the variables.

ϵ was the random error. Where: y_i = Growth in Membership,

$$\text{Growth rate} = \frac{(\text{Present Membership 2018}) - (\text{Past Membership 2014})}{(\text{Past Membership 2014})} \dots\dots\dots(3)$$

The study took 2014 as the base year because records from the MALFC (2017) indicate a dismal, dormant or declining growth since that year. The SACCOS' EDMs that reach out to individuals were X_1 indicated by the number of individuals meetings, groups X_2 was the number of group meetings and X_3 masses were measured by the number of mass contacts for one year from July 2017 to 30th June 2018. The factors affecting EDMs were measured as follows: - SACCOS budgets allocation X_4 , age of SACCOS in years X_5 , average rate of dividends paid for the last three years, 2017,2016 and 2015- X_6 and the number of credit facilities X_7 . The error term was Σ and β was the constant term.

Table 1: Independent and Dependent Variables Measurement Levels

Variables		Period one year- July 2017/ June 2018	Type of Variable
EDMs	Individual Contact X ₁	Number of Individual Meetings	Predictor
	Group Contact X ₂	Number of Group Meetings	
	Mass Contact X ₃	Number of Mass Contacts	
Factors Affecting EDMs	SACCOS Budgets X ₄	1 for budgeting and implementing and 0 for otherwise	Intervening
	SACCOS Age X ₅	Age in Years of a SACCOS	
	Dividends X ₆	Average rate of Dividends for three years-2015,2016 and 2017	
	Credit Facilities X ₇	Number of Credit Facilities	
MG (y)	Membership Growth	Number of Members	Dependent

3. FINDINGS AND DISCUSSION

3.1 *The SACCOS' education delivery methods and membership growth*

Findings on Table 2 show that individual contacts and group and mass contacts were the SACCOS' EDMs. Almost a half (52%) of the SACCOS were using individual contact EDMs such as informal meetings, work place and farm visits, personal letters and telephone calls. This suggests that SACCOS were using those methods that could easily deliver education to members through face-to-face contact with least or no cost as indicated. Kaur and Kaur (2018) study on extension education approaches of farmers found the use of informal meetings as most effective on delivering educational information to farmers. Voliveri (2018) confirms Kaur and Kaur (2018) statement by stating that it was important to check at the suitability of the method.

The use of group contact EDMs was identified by more than a third (35%) of the SACCOS; they included school and village discussion meetings, benchmarking tours and field trips demonstration. This implies that although school and church meetings could be important places for enlightening member about the importance of SACCOS, they were not popular on usage. A study by Okonkwo *et al.* (2017) on the effects of extension education methods on multi-purpose co-operatives performance found groups to be important during dissemination of education. This means SACCOS should enhance the use of EDMs to positively affect MG given that less than half (35%) were using groups, on the other hand mass media EDMs usage were low (13%). Mass media included the use of print media such as brochures, newspapers and magazines and electronic cell phones. This implies that although mass media EDMs could reach many people at the same time, the method was under-utilised. Persuasion communication theory states that the use of a method that reaches many people has more appeal. The finding concurs with Voliveru (2018) who stated that suitability of extension education method was important due to adult different learning styles. Kwanya and Wasinda (2019) studied information sharing and diffusion strategies in SACCOS in Kenya and found that the use of electronic media as playing an important role but was limited on having face- to -face contact.

Respondents also stated that face-to-face contacts made it possible for the members to ask questions and seek for further clarification. The other study contradicted was Lebowski (2014) study, which indicated CE to be in form of seminars, workshops and conferences only. The study has expanded to include SACCOS' EDMs. The print media mostly used were brochures, SACCOS star magazine published periodically, newspapers and circular letters. The persuasion theory that states that communication channels were important message carriers was found to include social-economic forces. Social economic forces were

motivating new potential members to switch their attention to those message carriers that were most likely to solve their social economic problems. The SACCOS types' i.e Urban and Rural were then analysed in respect to EDMs used. The study found that individual contact usage was 41% in Rural SACCOS compared to 11% in Urban SACCOS.

This implies that individual contacts were more suitable in Rural SACCOS than Urban SACCOS elaborating Voliveru (2018) finding on the importance of suitability of the method used. Group and mass contact methods usage was low in both Urban SACCOS and Rural suggesting the need to upscale their usage. Okonkwo *et al.* (2017) stated that co-operative was not using extension education methods adequately to affect co-operatives performance. To explore EDMs further in SACCOS, the study examined SACCOS' EDMs and related to MG.

Table 3: SACCOS' education delivery methods usage

Variable	Method Engaged	Frequency n=150	Urban SACCOS (%)	Rural SACCOS (%)	Total (%)
Individual	Informal Meetings	23	4	11.3	15.3
	Work Place Visits	22	3.7	11	14.7
	Home/Farm Visits	21	1	13	14
	Personal Letters	5	1	2.3	6.0
	Telephone Calls	3	1	1	2
	Total	78	11	41	52
	Seminars, Workshops and Conferences	18	7	5	12
	Benchmarking Tours, Field Trips	12	5	3	8
	School Meetings	7	3	2	5
	Group	Village Meetings	6	3	1
Public Meetings		5	2	1	3
Lecture, Demonstrations		3	1	1	2
Church Meetings		1	0.6	0.4	1
Total		52	22	13	35
Mass Media	Print Media- Brochures	6	3	1	4
	Cell Phone	6	3	1	4
	Exhibitions	5	2.3	0.7	3
	Radio/ Television	3	1.7	0.3	2
Total	20	10	3	13	

This was done by analysing SACCOS MG over a period of five years from 2014 to 2018 and EDMs that were used most by the SACCOS based on their types. Findings on Table 3, indicates that the use of individual contact EDMs by Rural SACCOS had increased membership from 41 072 to 43 361 that was (5.57%) between 2014 and 2018. The finding suggests that the use of individual contact EDMs by the Rural SACCOS had effect on persuading more members.

Table 5.3, indicates that individual contact usage was 52 % in SACCOS compared to 35% for the group usage and 13% for individual usage. These phenomena meant that because individual usage were cheap, SACCOS were engaging it mostly unlike other methods that called for converging like group and mass contact. The findings were further summarized on Table 5.3. According to Kwanya and Wasinda (2019) study on information diffusion, the use of mass media methods was limited by lack of face-to-face contact,

negatively affecting message influence. This result was compared to group contact EDMs that was used by the Urban SACCOS, which had increased membership from 64 080 to 66 974 equivalent to 4.52% between 2014 and 2018. This implies that EDMs were positively affecting MG. Kinyuiras' (2017) study on co-operative educations' impact on performance, found that co-operative education increases the chances of co-operative success, and implicit is MG. Another study by Kaur and Kaur (2018) on agricultural extension approaches to enhance farmers' knowledge found that farmers were used to teach one another. This suggests the use of members to inform other members through informal meetings about the benefits of joining SACCOS that is cost free, which was found to be effective.

The MG on sampled Urban SACCOS that was using group education delivery method in 2015 was 64 472 represented by 0.061% increase compared to Rural SACCOS' 41 790 indicated by 1.74 %. This implies that individual contact had more effect on MG compared to group contact. Kwanya and Wasinda (2019) study on information diffusion stated that the use of face-to-face contact had more influence on the receiver. The total membership in 2015 was 106 262 that was 1.06%, implying that MG was dismal. In 2016, membership in Urban SACCOS was 64 584 with growth rate of 0.79% compared to 41 934 indicated by 2.10 % in Rural SACCOS. This further explains that individual contact education method was more superior compared to group method. Between 2016 and 2017 membership in Urban SACCOS dropped from 64 584 to 60 762 represented by -5.18% compared to Rural SACCOS that increased from 41 934 and 42 388. This shows that there was a need for more face-to-face co-operative education to members. It also implies that there could be other socio-economic factors as indicated by Mchopa *et al.* (2020) affecting participation.

A research by Okwonkwo *et al.* (2017) on the effect of extension education methods on MG found to have a positive effect. This means, it was necessary in SACCOS to increase education about the importance of members joining SACCOS to attract new potential members. In 2016, the total membership was approximated at 106 518 with a growth rate of 1.30% compared to 2017 and 2018, that was represented by -1.90% and 4.93% respectively. The implication of the finding further confirms the need for more educational information in SACCOS. The overall growth rate was (4.93%), which was very low. A critical examination of this MG shows that it has been dismal and at times declining over the last five years, further, it shows that SACCOS started had collapsed due to failure to attract new members and retain the old ones.

Table 4: Education delivery method used most and membership growth in Rural and Urban SACCOS

EDMs Used		Group Contact		Individual Contact			
Year	n=	Urban SACCOS	Perc. (%) MG	Rural SACCOS	Perc. (%)	Total MG	Perc. (%)
	150	MG		MG			
2014	150	64 080	-	41 072	-	105 152	Base Year
2015	150	64 472	0.61	41 790	1.74	106 262	1.06
2016	150	64 584	0.79	41 934	2.10	106 518	1.30
2017	150	60 762	-5.18	42 388	3.20	103 150	-1.90
2018	150	66 974	4.52	43 361	5.57	110 335	4.93

From the formula, Growth = $\frac{(\text{Present Membership 2018}) - (\text{Past Membership 2014})}{(\text{Past Membership 2014})}$

$$\text{Growth rate} = \frac{(110\ 335) - (105\ 152)}{(105\ 152)} = 0.0493 = 4.93\%$$

To analyse EDMs effect on MG, a multiple regression was used. Overall results on Table 5 indicates R being 0.819 meaning that EDMs predicted MG by 82% while R square and R square adjusted were 0.671 and 0.664 respectively implying that the model predicted between 67% and 66% correctly. The findings add knowledge to Kinyuira (2017) findings on about co-operative education on increasing co-operative success. Okonkwo *et al.* (2017) findings on the effect of co-operative extension education were clarified by the importance of EDMs. The value of p was 0.000 meaning also that EDMs had a strong significant relationship with MG. Durbin Watson was 1.418, that was not higher than 2.5; hence, the model was a good fit. This finding explained persuasion theory, which stated that factors of communication channels were important message carriers, EDMs therefore were factors of communication.

Table 5: Summary statistics

M.	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics F Change	Sig.	Durbin Watson
1	0.819	0.671	0.664	0.28909	97.382	0.000	1.418

P sign. at 0.05 level of confidence

The result was further analysed by examining Analysis of Variance (ANOVA), p value was (0.000) that it was good fit. It had four degrees of freedom and the F test was 97.382. Table 5 shows the findings.

Table 6: ANOVA

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	24.46	3	8.139	97.382	0.000
Residual	11.951		0.084		
Total	36.367				

P sign. at 0.05 level of confidence

From the model on Table 7, $y_i = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_p X_p + \epsilon$, by substituting the β values to equation, it became $y_i = 0.353 + 0.145X_1 + 0.026X_2 + 0.0075X_3$; the result shows that when all the variables X_1 , X_2 and X_3 are held constant, the odds of EDMs predicting MG increases by 0.353. This implies that EDMs have a positive relationship with MG expanding Kaur and Kaur (2018), Okonkwo *et al.* (2017) and Kumbhat (2016) studies. Again, a unit increase on individual contact decreases the odds of not having MG by 0.145 units and a unit increase on group contact and masses decreases the odds of not having MG by 0.026 and 0.075 respectively.

The p values for individual contacts group and mass was less than 0.05 meaning that they predict MG. T values for the constant term was 5.973, this means there were nearly six times relationship between EDMs and MG. T values for individual contacts EDMs was 8.369, implying that individual contacts were positively influencing MG by almost eight and half times. The mass contacts t value was 6.990, suggesting that they were predicting membership by almost seven times. Overall, the t values indicated that there was positive evidence against the null hypothesis.

Table 7: Summary of the relationship between education delivery methods and membership growth

Model	Un stand. Co-efficient	Standardized Co-efficient	T	P values	Tolerance	Unstandardized Co-eff.	
	B	Std.Er	Beta			VIF	
Constant	0.353	0.059	5.973	0.000			
Individuals X_1	0.145	0.017	0.441	8.369	0.000	0.827	1.209
Groups X_2	0.026	0.007	0.220	3.890	0.000	0.716	1.396
Masses X_3	0.075	0.011	0.391	6.990	0.000	0.733	1.365

P sign. at 0.05 level of confidence

Tolerance was greater than 0.1 for the three variables under review indicating that there was no co-linearity. Further, one of the managers says:

"...SACCOS that were doing well had routine ways of educating members. Some SACCOS were shying away from this significant exercise because of costs implication, though they are very important educational avenues for old members and the public. Many SACCOS budget for members' education but end up diverting those resources to emerging issues limiting members from accessing educational information and hence affecting MG..."(SACCOS' manager).

From these findings, whereby the p value for all the EDMs variables were below 0.05, it was concluded that there was significant relationship between EDMs and MG.

3.2 Attributes affecting education delivery methods and membership growth

The variable affecting EDMs were measured by regressing the attributes obtained from literature on EDMs and MG, whereby MG was the dependent variable (y_1) and the attributes affecting EDMs independent variables. The independent variables were SACCOS budgeting, age, rate of dividends and credit products. The finding indicates that the independent variables had a relationship with MG, p value was less than 0.05 at 0.05 significant level. The implication of the findings is that SACCOS budgeting, age, rate of dividends and credit products affect EDMs on MG. According to persuasion theory, message is affected by sender factors, from this study; the factors were EDMs attributes. Kinyuira (2017) and Lebowski (2015) studies found that most SACCOS were budgeting for co-operative education and training but were failing to implement budgets affecting SACCOS development. The constant term was 0.453, implying that a unit increase on these four variables decreases the odds of having no MG by 0.453. The t value for constant term was 6.571; this means that there was positive evidence against the EDMs and MG. Auka and Mwangi (2013) study on factors that make members to be loyal to co-operative identified services as one of the factors. This means SACCOS should have a variety of credit products to win members loyalty apart from the methods of delivering education

Credit services and SACCOS' age was superior compared to other factors such as budgeting and the rate of dividends because t value was 7.887 and 2.671 respectively. A study by Bee (2014) on co-operatives in Africa, opportunities and challenges found that SACCOS formation were driven by the member desire to access credit facilities. A unit increase on credit facilities could reduce the odds of no MG by 0.136 compared to SACCOS' age that could reduce by 0.062. This meant that credit facilities appealed to new potential members to join SACCOS more compared to the age of SACCOS. The t values for all the variables were greater than two, implying that there was a relationship between EDMs and MG. The board members said that SACCOS that were started a long time ago had established their financial status; therefore, getting money for use to implement EDMs was not a challenge. For the dividends, SACCOS that were giving out high dividends rates were easy to attract new members compared to those that were not. About the credit facilities, SACCOS that had more product facilities attracted new membership.

The credit products were on school fees, development, hospital and emergency. A study by Anania and Rwekaza (2018) on co-operative education and training on SACCO'S performance found that provision of co-operative education in SACCOS increases the chances of better performance. Although Anania and Rwekaza (2018) link co-operative education and training to performance, they did not address the issue of SACCOS' EDMs. The implication of this finding is that SACCOS should consider budgets, age, dividends and credit products when planning for EDMs to spearhead MG.

Table 8: Attributes affecting education delivery methods and membership growth

Model	Unstandized Coefficients		Std. Coeff.	t	Sign	95% Coeff. Inter Tole.			V.I.F
	B	Std. Error	Beta			Lower	Upper		
						Bound	Bound		
Constant	0.453	0.069		6.571	0.000	0.590	0.317		
Budgeting	0.037	0.014	0.155	2.671	0.008	0.010	0.065	0.772	1.115
Age	0.062	0.012	0.320	5.245	0.000	0.038	0.085	0.898	1.114
Dividends	0.025	0.007	0.207	3.721	0.000	0.012	0.038	0.862	1.160
Credit Pr..	0.136	0.017	0.415	7.887	0.000	0.102	0.170	0.793	1.262

P sign. at 0.05 level of confidence

4. CONCLUSIONS AND RECOMMENDATIONS

The study concluded that EDMs were very important on increasing members' business loyalty to SACCOS though their usages were low. Individual contacts EDMs particularly informal meetings had more effect than other EDMs. Given that informal meetings are easier to administer, they should be used in SACCOS most. This is because face-to-face communication creates an interaction with personal factors such as member ability to articulate issues that had more persuasion effect to the mind compared to mass and group contact methods. From the theory, the factors that interact with messages to influence the mind were social-economic. Adults gave more attention to those message carriers that enabled them to solve social-economic problems. It was further concluded that the persuasion effect of a method used should be considered.

Technological methods like the use of cell phone, WhatsApp, radio and television appealed to many people, therefore SACCOS may use to improve member loyalty to SACCOS and attract new members. The study again concluded that the SACCOS' education budgets, age of the SACCOS, dividends paid and the credit products given out attract membership growth and therefore should be considered. SACCOS with diversified credit facilities like school fees loans, health, and emergency and development loans were more likely to attract more members compared to those that were not. The study recommends SACCOS' Managers to be proactive and provide continuous education to the members through EDMs channels about the benefits and importance of joining SACCOS. Furthermore, the County Co-operative Officers, from the department of education and training should ensure that all SACCOS have EDMs of educating their members to increase members' loyalty to SACCOS and attract new members. The EDMs used should target individuals, groups and masses. SACCOS should diversify credit facilities to attract new members.

REFERENCES

- Anania, P. and Rwekaza, G.C. (2018). Co-operative Education and Training as a means to Improve Performance in Co-operative Societies. *Journal of social sciences*.1(2): 3950
- Apparao, D., Garnevka, E. and Shadbolt, N. (2019). Examining Commitment, Heterogeneity and Social Capital within the Membership Base of Agricultural Co-operatives. A Conceptual Framework. *Journal of Co-operative Organisation and Management*. 7(1): 42-50
- Auka, O. and D. and Mwangi, J. K. (2013). Factors influencing SACCOS Members to seek Services of other Financial Service Providers in Kenya. *International Review of Management and Business Research* 2(2): 610-626
- Babbie, E. (2013). *The Practice of Social Research*. California. WardsworthCentage Learning International Offices. MPS Limited, a Macmillan Company. International Edition. 576pp.

- Bee, K.F. (2014).Co-operative Education in Africa.Case of Moshi University College of Co-operatives and Business Studies, Tanzania.*Asian Journal of Humanities and Social Studies*. 2 (1): 166-178
- Flick, U. (2011).*Introducing Research Methodology*.Tj International limited. Britain. 271pp.
- Hancock, E. and Brault, A. (2016).*The Fifth Co-operative Principle in Action. Mapping the Co-operative Education Initiatives of Canadian*. Canada. UreginaUsask. 86pp.
- Huang, C.C., Zazale, S., Othman, R., Aris, A. and Ariff, S.M.M (2015). Influence of Co-operative Members' Participation and Gender on Performance.*Journal of Southeast Asian Research*.Doi: 10.5171/2015.610199
- ICA Africa, (2017).*Africa Co-operative Development Strategy 2017-2020*. Pp 41
- ICA, (2017).*Cultivate Co-operatives.Co-operative Enterprises Build A Better World*. Retrieved From [[Http://Www.Ica.Coop/Coop/Principles.Html](http://www.ica.coop/coop/principles.html)] site visited on 5.10.2019
- ILO, (2014).*A Contribution of International Symposium on Co-operatives and Sustainable Development Goals*. Berlin. JurdenSchwettmann. 20pp
- Kaur, K and Kaur, P. (2018).Agricultural Extension Approaches to Enhance the Knowledge of Farmers. *International Journal of C.M and Applied Sciences*.7(2): 2367-2376 Kenyan Co-operative Societies Act No. 490 of 2012. Republic of Kenya. 53pp.
- Kinyuira, D. K. (2017). Assessing the Impact of Co-operative Education/Training on Co-operative Performance.*JSPM-Journal of Strategy and Performance Management*.5(1): 23-41
- Kobia, S.K. (2011). *The Co-operative Movement in Kenya.Challenges and Opportunities*.Colorscapes Media Ltd. Nairobi. 119pp.
- Kombo, D.K. and Tromp, D.L (2006).*Proposal and Thesis Writing.An Introduction to Research*.Paulines Publications Africa. Nairobi. 45pp
- Kumbhat, P. (2016). Learning Together? The Co-operative Union, the Workers Educational Association and the National Council of Labor Colleges.*Journal of Co-operative Studies*.49 (2)5-20.
- Kwanya, T. and Wasinda, J.A (2019).Knowledge Sharing and Diffusion Strategies in Savings and Credit Co-operatives in Kenya. *African Journal of Co-operative Development and Technology* 4(1):1-9
- Lebowski, D. (2015). *The Impact of Seminars, Workshops and Conference in the Promotion of Co-operative Business Enterprise*.Enugu Press. Nigeria. 53pp
- Mchopa, A., Jeckoniah, N. J., Israel, R. and Changalima, A. (2020). *Social Economic Determinants of Participants in Sunflower Value Chain among smallholder farmers in Iramba District, Tanzania*
- Miner, K. and Guiolotte, C. A. (2014).*Relevance and Impact of Co-operative Business Education*. 61pp.
- Ministry of Agriculture, Livestock, Fisheries and Co-operatives, MALFC (2017).*Report on Promoting Co-operative Enterprises for Industrializations*. Government Printer. Nairobi. 52pp.
- Msuya, I., R., (2020). Extent of Depth of Outreach among Savings and Credits Co-operative Societies in Mwanza and Tabora Rural Areas, Tanzania.*East African Journal of Social and Applied Sciences*.
- Okonkwo, C. J., Ezema, F. S. and Otaokpukpu, J. and N. (2017).Effect of Co-operative Extension Education on the Performance of Members of Farmers Multipurpose Co-operative Societies in Enugu State.*IIARD International Journal of Economics and Business Management*. Retrieved from <http://www.iiardpub.org>
- Othman, A. Kari, F., Jani, R. and Hamdan, R (2012).Factors influencing Co-operative Membership and Share Increment.*An Application of Logistic Regression Analysis in Malaysian Co-operatives*.*World Review of Business Research*. 2(5): 24-35
- Oyerinde, Y. (2017). A Learning Analytics Approach Using Multiple Linear Regression. *International Journal of Computer Applications*. 157(4): 37-44.

Metto, Wilson K., Mahonge, C. P. & Komba, C. K. (2021). Effects of education delivery methods in Savings and Credit Co-operative Societies on membership growth in Uasin-Gishu County, Kenya.

- Rukwaru, M. (2015). *Social Research Methods*. Eureka Publishers. Meru, Kenya. 283pp. SASRA, (2018). *The SACCOS Supervision Annual Report*. Pp88
- Tanzania Co-operative Development Commission TCDC (2018). *Statistical Report*. Retrieved from <https://www.ushirika.go.tz>
- Too, J.C. and Mutari, W (2015). Factors Affecting SACCOS Membership in Kenya. A Case of Nairobi County, Kenya. *Public Policy and Administration Research*. ISSN 2224-5731 ISSN- 225-0972
- Voliveru, S. R. (2018). A Study on Extent of Suitability of Extension Teaching Methods in Relation to Learning Styles of Farmers of Telangana State. *Research Gate*. 7(11): 3216-3218
- Wardsworth, J. J. (2012). Education Initiatives of Farmer Co-operatives. *United States Department of Agriculture (USDA). Rural Business and Co-operative Programs. Research Report 223*. Pp37
- Witte, A. E. (2014). Co-operation the Missing Value of Education. *Journal Management of Development*. 33(4): 357-373