

**THE EFFECT OF CREDIT MANAGEMENT TECHNIQUES ON FINANCIAL
PERFORMANCE OF NON-DEPOSIT TAKING SACCOS IN NAIROBI**

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ABSTRACT

The study will be aimed at assessing the influence of credit risk management on financial performance of non-deposit taking SACCOs in Nairobi. The study will be guided by this research objective. The study adopted descriptive research design and the population consist of shareholders of the non- deposit taking SACCOs in Nairobi. Questionnaire will be used to collect data and correlation of credit limits of the Sacco's member and interest set by the financial institutions. The study is expected to reveal whether there exists a relationship between credit risk controls and financial performance of the SACCOs. If the study concludes that credit risk management influence financial performance of the Saccos it will recommend adoption of more stringent policy on credit risk management of the Sacco for effective performance of the SACCOs.