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EFFECT OF CUSTOMER CREDIT RISK MANAGEMENT ON LOAN PERFORMANCE IN KAKAMEGA CENTRAL BUSINESS DISTRICT; KENYA

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ABSTRACT

Loan performance refers to the financial soundness of a financial institution on the performance of their disbursed loan to various sectors. Savings and Credit Cooperative Societies (SACCOs) operate in an environment of considerate risks and uncertainty. Credit management is one of the main challenges faced by financial institutions as well as the savings and credit cooperative societies in many parts of the world. Thus, the specific objective of the study was to assess the effect of Customer Credit Risk Management Practices on Loan Performance of SACCOs in Kakamega Central Business District; Kenya. The study applied the descriptive research survey design and the target population of the study was SACCO staff members; Credit and Operation managers from the registered deposit taking SACCOs in Kakamega County; Kenya. The study applied census technique on the study target population since it was manageable. The data collection instrument included structured questionnaires. The study employed computer software of Statistical Package for Social Sciences (SPSS 24) to generate and analyze data in order to respond to descriptive statistics; frequency, mean and standard deviation. Furthermore, the software was applied on Inferential Statistics that led to generation of statistical results of correlation among the variables. Regression analysis was done and results were based on complying with the objectives of the study. The Conclusion was that Customer Credit Risk Management had a significant influence on Loan Performance of SACCOs in Kakamega Central Business District; Kenya. The recommendation of the study was that the SACCOs should embrace Customer Credit Risk Management Practices since it improves Loan Performance.

Key words; *Customer Credit Risk Management, Loan Performance*

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INTRODUCTION

Savings and Credit Cooperative Societies (SACCOs) are mostly private or members owned intermediaries where members are sole owners through shares holding and membership is mostly open and voluntary, operating for profit basis by its members. Savings and credit cooperative societies have continued to provide savings, credits, and financial training at the grassroots level (World Bank, 2012).Credit management is recognized in today's business world as an integral part of good management practice. It entails the systematic application of management policies, procedures and practices to the tasks of identifying, analyzing, assessing, treating and monitoring risk (Haneef, Riaz, Ramzan, Rana, Ishaq, & Karim, 2012). Credit risk monitoring is defined as identification, measurement, monitoring and control of risk arising from the possibility of default in loan repayments (Coyle, 2000).

According to Basel Committee on Banking Supervision (2000), a sound and comprehensive credit risk management program need to address four areas: establishing an appropriate credit risk environment, operating under a sound credit granting process, maintaining an appropriate credit administration, measurement and monitoring process; and ensuring adequate controls over credit risk. Specific credits risk management practices may however differ among financial institutions depending upon the nature and complexity of their credit activities. These practices should also be applied in conjunction with sound practices related to the assessment of asset quality, the adequacy of provisions and reserves, and the disclosure of credit risk.

In Africa, the process of managing credit is significantly improving the current credit scoring practices by the lenders. Credit management ensures inclusion of primary predictive factors that cover the full spectrum of relevant qualification criteria and both determines and reveals how they combine to produce outcomes. Credit scoring, which relies on historical data, does not have this capability, nor does it possess a feedback mechanism to adjust factor weightings over time as experience accumulates. The process of managing credit determines which risk factors that pertain to the lending decision within the context of each borrower's situation and the loan product parameters, and then appropriately adjusts the factor weightings to produce the right outcome (Matovu & Okumu, 1996). However, most financial sector in low-income countries in Africa and other parts of world countries seem to have failed to serve the poor in regards to soft loans as a means of social economic growth in early 1960s. With respect to the formal sector, financial institutions and other financial institutions generally required significant collateral, and they seemed to prefer high income loans clients who were referred to as the bankable clients Graziosi (2006). Generally the loans advanced were associated with lengthy bureaucratic application procedures and sometimes associated with very high interest rate.

The Central Bank of Kenya Prudential Guidelines (2006) defines non-performing loan as a loan that is no longer generating income. The guidelines state that loans are non-performing when: principal or interest is due and unpaid for 90 days or more; or interest payments for 90 days or more have been re-financed, or rolled-over into a new loan. Non-performing loans are one of the main reasons that cause insolvency of the financial institutions and ultimately hurt the whole economy (Hou, 2007).

In Africa, the idea of saving and credit societies was first described and discussed in 1955 in Jipara, a small town the upper west town of Ghana. The idea was brought by the Roman Catholic priest, Father John McNulty from Ireland. He decided to assist this village to form a saving and co-operative and he trained 60 people mainly teachers. The success Jipara story has been widely replicated throughout the African continent (Mumanyi, 2014). Co-operative societies

are characterized by the intrinsic values and principles on which they are founded. They are based on the values of self-help, self responsibility, democracy, equality, equity, and solidarity (Mumanyi, 2014). The end product of these co-operatives is to attain the high living standards of its members. English speaking nations were the first to adopt SACCOs. The first entrants into SACCO community include Ghana, Uganda, Nigeria, Tanzania, and Kenya. Most of the Non-English speaking nations in Africa started appreciating SACCOs in 1960s, with major influx into SACCO community in 1970s (Mwakajumilo, 2011).

The Co-operative movement in Kenya was started by the European farmers in 1908 when they started the first Co-operative called Lumbwa Farmers' Co-operative Society for the purpose of marketing their cereals, fruits and dairy products (Kobia, 2011). It was not until the mid-1940 that the colonialists agreed to introduce Co-operatives in the colonies as a piece meal programme for the development of Africa. In 1945, Kenya enacted the Co-operative Ordinance which was followed by the creation of a department under the Registrar of Cooperatives in 1946, whose objectives were to farm and to promote farm products (Kibanga, 2001). Today there are many types of Co-operatives in nearly all the sectors of the Kenyan economy. Some are haphazardly formed without the necessary considerations in mind and as such many don't go very far before disintegrating or being liquidated because of poor management, lack of records and financial systems, misappropriation of funds among others (Kobia, 2011).

In Kenya, credit extended to borrowers may be at the risk of default such that whereas financial institutions extend credit on the understanding that borrowers would repay their loans, some borrowers usually defaulted and as a result, financial institutions income decrease due to the need to provision for the loans. Every financial institution bears a degree of risk when the institution lends to business and consumers and hence experiences some loan losses when certain borrowers fail to repay their loans as agreed. Such unpaid loans are referred to as non-performing loans (Kithinji, 2010).

According to Kangogo (2014), it is necessary to control non-performing loans for the economic growth in the country, otherwise the resources can be jammed in unprofitable projects and sectors which not only damages the financial stability but also the economic growth. A study on the effect of credit risk management on loan portfolio quality of tier one Commercial Financial institutions in Kenya concluded that credit risk management influences the level of nonperforming assets which affects loan portfolio quality thus affecting the general performance of the bank (Onuko, *et al.,* 2015). In view of the foregoing, the study will assess the relationship between credit management practices and loan performance of SACCOs in Kakamega Central Business District (CBD), Kenya since loan performance is a critical element for good financial performance of financial institutions.

Majority of savings and credit cooperative society in Kakamega County operate Front Office Services (FOSA) as well as Back Office Services (BOSA) thereby accepting deposits from members. They operate savings accounts just like financial institutions as well as loan accounts which attract interest respectively Kimathi (2007). In Kakamega County there are at least 20 vibrant savings and credit cooperative society with a client base of over two hundred thousand members. The SACCOs offer a wide variety of services which include salary processing, loan processing, dividends and deposits processing, produce payment, cheques clearance, bankers cheques, interests on savings under FOSA, farmers account, counter withdrawal charges, notice fees charges on lump sum withdrawals among other services (Kimathi, 2007).

Statement of the Problem

A number of studies have been done locally and internationally in relation to credit risk management

and loan performance. Walsh (2010) carried out an assessment of the credit management process of credit unions. The study found that credit unions are inefficient in the credit control department. A study conducted by Ahlberg and Anderson (2012) on credit risk, Credit Assessment, Basel III, Small Business Finance in 95 small and large financial institutions in Sweden found out that most financial institutions had a well-developed credit process where building a mutual trust relationship with the customer was crucial.

Kisala (2014) in his study found a significant relationship between loan performance and credit risk management in MFIs in Nairobi, Kenya. Further, a study by Kipkemboi (2013) revealed a positive relationship between credit risk management practices and financial performance of MFIs. Otieno and Nyagol (2016) concluded that, there is existence of a significant relationship between credit risk management and loan performance; however the focus was on financial risk and not specifically customer credit risk on Loan Performance and the study recommended for further research. Furthermore, most of the studies could just generalize risk on loan performance, noting financial risks but could not narrow on the Customer Credit Risks, hence not covering Customer Credit Risk Management and Loan Performance in SACCOs specifically in Kakamega County; Kenya. This study will therefore seek to bridge the literature gap in the vital area of Customer Credit Risk Management in SACCOs in Kakamega Central Business District; Kenya.

Objective of the Study

The specific objective of the study was to analyze the impact of Customer Credit Risk Management on Loan Performance of SACCOs in Kakamega Central Business District; Kenya

The research was guided by the following hypothesis;

- **H_{01}**: Customer Credit Risk Management has no significant effect on Loan Performance of SACCOs in Kakamega Central Business District; Kenya

LITERATURE REVIEW

Modern Portfolio Theory

Modern Portfolio Theory (MPT) is a theory of investment which tries to maximize return and minimize risk by carefully choosing different assets (Markowitz, 1952). The primary principle upon which Modern Portfolio Theory is based is the random walk hypothesis which states that the movement of asset prices follows an unpredictable path: the path as a trend that is based on the long-run nominal growth of corporate earnings per share, but fluctuations around the trend is random (Chandra & Shadel, 2007). Since the 1980s, financial institutions have successfully applied Modern Portfolio Theory (MPT) to market risk. Many financial institutions are now using Value at Risk (VAR) models to manage their interest rate and market risk exposures. Unfortunately, even though credit risk remains the largest risk facing most financial institutions, the practical use of MPT to credit risk has lagged (Margrabe, 2007).

Financial institutions recognize how credit concentrations can adversely impact financial performance. As a result, a number of sophisticated institutions are actively pursuing quantitative approaches to credit risk measurement, while data problems remain an obstacle. This industry is also making significant progress toward developing tools that measure credit risk in a portfolio context. They are also using credit derivatives to transfer risk efficiently while preserving customer relationships. The combination of these two developments has precipitated vastly accelerated progress in managing credit risk in a portfolio context over the past several years (Saunders & Cornett, 2007).

The Agency Theory

Agency theory is the study of the agency relationship and the issues that arise from this, particularly the dilemma that the principal and agent, while nominally working toward the same goal, may not always share the same interests. The literature on agency theory largely focuses on methods and systems and their consequences that arise to try to align the interests of the principal and agent (Delves & Patrick, 2000). An agency relationship is one in which one or more persons (the principal) engage another person (the agent) to perform some service on their behalf which involves delegating some decision making authority to the agent. Perhaps the most recognizable form of agency relationship is that of employer and employee. Other examples include lender (principal) and borrower (agent); constituents (principal) and elected representative (agent); or shareholders (principal) and CEO.

According to the agency theory, a firm consists of a nexus of contracts between the owners of economic resources (the principals) and managers (the agents) who are charged with using and controlling those resources (Jensen & Meckling, 1976). The theory posits that agents have more information than principals and that this information asymmetry adversely affects the principals' ability to monitor whether or not their interests are being properly served by agents. As such, the theory describes firms as necessary structures to maintain contracts, and through firms, it is possible to exercise control which minimizes opportunistic behavior of agents (Abdel-Khalik, 1993).

According to the theory, in order to harmonize the interests of the agent and the principal, a comprehensive contract is written to address the interest of both the agent and the principal. The agent-principal relationship is strengthened more by the principal employing an expert and systems (auditors and control systems) to monitor the agent (Jussi & Petri, 2004). Further the theory recognizes that any incomplete information about the relationship, interests or work performance of the agent described could be adverse and a moral hazard. Moral hazard and adverse selection impact on the output of the agent in two ways; not possessing the requisite knowledge about what should be done and not doing exactly what the agent is appointed to do. The agency theory therefore works on the assumption that principals and agents act rationally and use contracting to maximize their wealth (Jensen & Meckling, 1976).

This theory was applicable to this study simply because customer relationship management is one of many mechanisms used in business to address the agency problem by reducing agency costs that affects the overall performance of the relationship as well as the benefits of the principal (Payne, 2003). In this study, independent ongoing credit risk assessment and early remedial action on deteriorating credits which is handled by the principals and agents as posited by this theory was evaluated by the study making the theory very relevant.

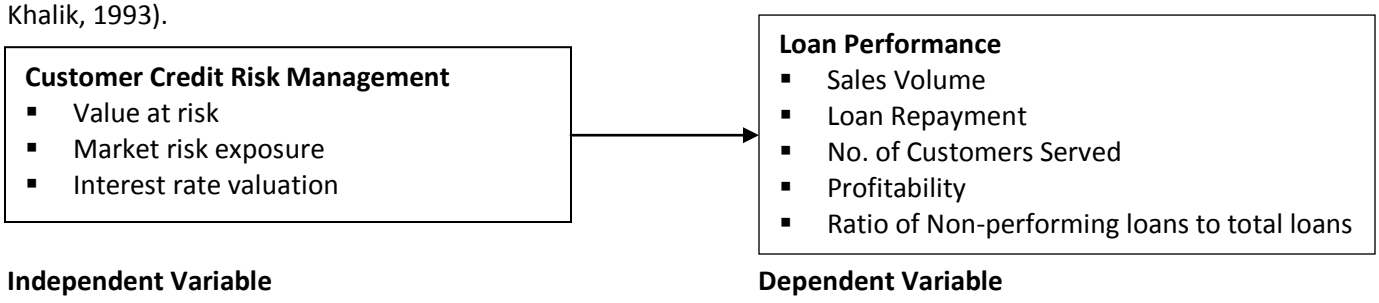

Figure 1: Conceptual Framework

METHODOLOGY

This study adopted a descriptive research design. The research design was adopted in this study because of its appropriateness in establishing relationships between variables and facilitating the collection of information for achieving the objectives of the study. The target population for the study was 20 SACCOs operating in Kakamega County Central Business District, which were licensed by SASRA at as per 2017. According to SASRA there were 20 deposits taking SACCOs operating in Kakamega Central District that formed target population for the study. In this study the sampling frame consisted of 20 SACCOs in Kakamega Central Business District. As per the population of the study, there were only 20 active SACCOs and thus, the study opted to employ census technique to cover all of them as a samples size which is over 50%. Thus, the study sample size was 20 savings and credit cooperative societies. The study adopted to use structured questionnaires, in-depth interview schedules and document analysis as the main study instruments. The questionnaire tool was used to collect the primary data from SACCO staff members. The primary data was collected using structured questionnaire on the specific study objectives. Questionnaires were used to collect data for the study. The questionnaires were self-administered and the respondents were assured of confidentiality. Data analysis enables one to present the study findings more clearly. Before analysis, the data collected was checked thoroughly, summarized into themes and sub-themes related to specific research objectives and verbatim. Computer software known as Statistical Package for Social Science (SPSS) version 23 was used to analyze the descriptive and inferential statistics. Regarding the descriptive statistics; frequencies, mean and standard deviations were generated and analyzed. As concerns inferential statistics, correlation was computed and analyzed to reflect the relationship among the variables. The analysis was done with respect to the objectives of the study. The regression equation model for the study took form of;

$y = \beta_0 + \beta_1 X_1 + e$

y = Loan Performance

β_0 = Constant

X_1 = Customer Credit Risk Management

β_1 = Beta coefficient

e = the error term

FINDINGS AND DISCUSSIONS

The study involved 80 questionnaires being dispatched for data collection, 64 questionnaires were returned completely filled, representing a response rate of 80% which was good for response of the research findings to a wider population. The high response rate was achieved because the study's assistants patiently waited for respondents to completely fill the questionnaire before picking them. Regarding gender, most respondents were male (62.5%), while female respondents were 37.5% implying that though the male respondents were the majority, there is a fair distribution of female employees at least over a half the SACCOs population of the respondents. Regarding the level of education, most respondents had degree level of education (59.4%), implying they have relevant information about SACCOs' Loan Performance. Those with diploma level of education were 21.9% implying this cadre of employees could comprise employees with long experience in the SACCOs. Those with master degree level were the least (18.7%) implying Masters degrees may be only having a competitive advantage when being considered for senior management positions but not a basic requirement for securing a job in the SACCO. Regarding length of service, most respondents had worked for 1-5 years (59.4%) followed by those who had worked for 6-10 years (28.1%) implying that most respondents had worked for 6 and above years thus understand SACCOs' Loan Performance. Then those who had worked for above

10 years (12.5%), and could possibly comprise of elderly employees with good experience.

Customer Credit Risk Management on Loan Performance

These were summarized responses on whether Customer Credit Risk Management could influence Loan Performance of SACCOs. Respondents agreed (41.2%) that the SACCO management team was well trained in monitoring credit risk while 14.5% disagreed to the statement, implying that there are SACCOs who have not well trained their employees which could hamper the effectiveness of the loan performance. More closely, only 36.1% agreed while 21.1% of respondents were uncertain that frequent training and inductions take place in SACCOs, hence it shows some inefficiencies that would not match Customer Credit Risk Management and Loan Performance. Further, while 48.1% of respondents agreed that the SACCO has well trained staff on Customer Credit Risk Management. 13.0% disagreed revealing existence of some respondents finding employees not well trained on Customer Credit Risk Management. More so, 50.6% of respondents agreed that Credit Risk Management is automated while 42.9% of respondents also agreed that the SACCO has insurance plans in case of any default, while 13% disagreed indicating that SACCOS has not really been embraced by some respondents.

Lastly, most respondents agreed (49.3%) and strongly agreed (16.9%) that generally, the customers are evaluated on capacity before awarded loans. However, some disagreement was at 11.7% implying that not all respondents agreed that customers are evaluated before loans are disbursed. Haneef *et al.,* (2012) did a study to investigate the impact of risk management on non- performing loan and profitability of banking sector of Pakistan. Five financial institutions were selected for data collection and whole data was secondary in nature. The result of the study revealed that there is no proper mechanism for risk management in banking sector of Pakistan. The Study also concluded that non-performing loans are increasing due to lack of risk management which threatens the profitability of financial institutions. They further concluded that risk management encompasses risk identification, assessment, measurement, monitoring and controlling all risks inherent in the business of banking; the basic principles relating to risk management that are applicable to every financial institution, irrespective of its size and complexity. Further, Malimba and Ganesan (2009) assert that with effective credit portfolio management, not only helps in detecting poorly underwritten credit but in many ways it helps prevent weak credit from being granted. Credit management also helps the credit officers to be more industrious by knowing their work and being the subject of continues review on the credit portfolio.

Loan Performance of Kakamega Central Business District; Kenya

These are summarized responses on Loan Performance of SACCOs in Kakamega Central Business District; Kenya. Respondents on Loan Performance, 20.1% of the respondents strongly agreed that the ratio of nonpayment of loans to loan payments was increasing, 41.9% agreed, 14.6% were undecided and 12.4 % disagreed. Regarding loan payment rate increasing, 6.2% strongly agreed, 42.2% agreed, 18.9% were undecided and 10.4% disagreed. Concerning increase in subscription by members, 17.9% strongly agreed, 47.1% agreed, 16.6% were uncertain and 14.3 disagreed. Regarding members turnover, 11.7% strongly agreed, 49.6% agreed, 12.7% were undecided and14.3% disagreed. Concerning linkage with other financial institutions, 14.9% strongly agreed, 44.2 agreed, 14.3% were undecided and 11.7% disagreed. Concerning profits before tax increase, 13% strongly agreed, 52.2% agreed, 11.7% were undecided and 8.1% disagreed. Hence the overall mean for the statements was 3.64, implying some respondents were not for the idea of

loan performance evaluation being important, however the majority noted the relevance of loans evaluation.

According to Mudibo (2007) the savings and credit cooperative societies' managers need to manage their portfolio by understanding the risk posed by each credit and by understanding how individual credit risk are interrelated. The credit manager must understand this stage because it is an interrelationship and can multiply risks many times beyond what one expected because the risks were not related.

Inferential Statistics

On assumptions of linearity, test of linearity refers to the degree to which the change in the dependent variable is related to the change in the independent variable. This was tested by correlation coefficient and correlation results showed that Customer Credit Risk Management had significant correlation with the dependent variable (Loan Performance) as shown in table 1 on correlation analysis.

Table 1: Correlations

		Customer Credit Risk Management	Loan Performance
Customer Credit Risk Management	Pearson Correlation	1	
	Sig. (2-tailed)		
	N	64	
	Sig. (2-tailed)	.000	
	N	64	
Loan Performance	Pearson Correlation	.824**	1
	Sig. (2-tailed)	.000	
	N	64	64

Effect of Customer Credit Risk Management on Loan Performance

This tested the effect of Customer Credit Risk Management on Loan Performance of SACCOs in Kakamega Central Business District; Kenya. The results were shown table 2.

Table 2: Effect of Customer Credit Risk Management on Loan Performance

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.824[a]	.680	.675	.69397	.680	159.562	1	75	.000

ANOVA[b]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	76.843	1	76.843	159.562	.000[a]
	Residual	36.120	75	.482		
	Total	112.964	76			

Coefficients[a]						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	**T**	**Sig.**
1	(Constant)	.681	.232		2.945	.004
	Customer Credit Risk Management	.917	.072	.825	12.632	.000

a. Dependent Variable: Loan Performance

From table 2, the model summary showed that R^2 = 0.680; implying that 68.0% variations in the Loan Performance of SACCOs in Kakamega Central Business District; Kenya was explained by Customer Credit Risk Management while other factors not in the study model accounted for 32.0% of variation in Loan Performance of SACCOs in Kakamega; Kenya. Further, coefficient analysis showed that Customer Credit Risk Management has positive significant influence on Loan Performance of SACCOs in Kakamega; Kenya (β = 0.917 (0.072); *at p<.01*). This implies that a single improvement in effective Customer Credit Risk Management leads to 0.917 unit increase in the Loan Performance of SACCOs in Kakamega ; Kenya. Therefore, the linear regression equation is;

(i) $y = \mathbf{0.681 + 0.917X_1}$

Where;

y = Loan Performance of SACCOs in Kakamega Central Business District; Kenya.

X_1 = Customer Credit Risk Management

Multiple Regression analysis

Multiple regression analysis was analyzed to assess the regression effect of the study's independent variable (Customer Credit Risk Management) on the dependent variable; Loan Performance of SACCOs in Kakamega Central Business District; Kenya. This was after the compulsory assumptions of multiple regression analyses were checked and met. The regression results were shown in table 3.

Table 3: Regression results

Model Summary									
					Change Statistics				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	.852[a]	.723	.707	.65825	.723	47.177	4	72	.000

ANOVA[b]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	81.767	4	20.442	47.177	.000[a]
	Residual	31.197	72	.433		
	Total	112.964	76			

a. Predictors: (Constant), Customer Credit Risk Management.

b. Dependent Variable: Loan Performance

Regression analysis showed the regression results of the combined effect of the study's independent variable Customer Credit Risk Management. The model's R squared (R^2) is 0.723 which showed that the study explains 72.3% of variation in the Loan Performance of SACCOs in Kakamega Central Business District; Kenya, while other factors not in the conceptualized study model accounts for 27.7 %, hence, it is a good study model.

Furthermore, Analysis of Variance (ANOVA) shows the mean squares and F statistics significant (F = 47.177; significant at *p<.001*), thus confirming the fitness of the model and also implies that the study's independent variable Customer Credit Risk Management has significant variations in the contributions to Loan Performance of SACCOs in Kakamega Central Business District; Kenya.

Finally, the values of un-standardized regression coefficients with standard errors in parenthesis in table 4 indicated that all the study's independent variables Customer Credit Risk Management; β = 0.612 (0.151) at *p<0.0*5, significantly influenced Loan Performance of SACCOs in Kakamega Central Business District; Kenya.

In this regard, the study's final coefficient for Regression was indicated in table 4;

Table 4: Coefficients of Regression Equation

		Unstandardized Coefficients		Standardized Coefficients		
Model		**B**	**Std. Error**	**Beta**	**T**	**Sig.**
1	(Constant)	.611	.151		4.035	.000
	Customer Credit Risk Management	.612	.152	.551	4.070	.000

a. Dependent Variable: Loan Performance

Multiple Regression equation was as follows;

$Y= 0.611 +0.612X_1$

Where;

Y= Loan Performance of SACCOs, X_1= Customer Credit Risk Management.

Testing of study hypothesis

Study hypothesis (H_{01}) stated that Customer Credit Risk Management system has no significant influence on Loan Performance of SACCOs in Kakamega Central Business District; Kenya. Regression results indicate that Customer Credit Risk Management has significant influence on Loan Performance of SACCOs in Kakamega (β = 0.612 (0.152) at *p<0.05*). Hypothesis H_{01} was therefore rejected. The results indicated that that a single improvement in effective Customer Credit Risk Management will lead to 0.612 unit increase in the Loan Performance of SACCOs in Kakamega.

CONCLUSIONS AND RECOMMENDATIONS

This study concludes that SACCOs that effectively utilize Customer Credit Risk Management Practices have a good customer base with loyalty to the organization. Credit Risk Management practices refers to running a protection process before offering a service of credit to a client. Such a practice reduces future costs to the SACCOS, minimizes Bad Debts occurring.

The study recommended that SACCOs should roll out the understanding of Customer Credit Risk Management Practices to the employees as well as to affiliated stakeholders. These practices would enable the organization have a sound capital base and as well a better reputation for external sources of funds.

Areas for further research

Similar study can be done on other finance institutions in Kenya using different methods of analyzing and ultimately compare findings. This study was carried out in Kakamega County; Kenya, other scholars should cover a wider area.

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