

Influence Of Information Technology In Enhancement Of Sustainable Competitive Advantage Of Saccos In Kisii County

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Abstract: *The purpose of the study was to assess the influence of information technology in enhancing sustainable competitive advantage. It was carried out on 31 registered SACCOs in Kisii County. It sought to determine the extent to which SACCOs have invested in IT, competitive strategies adopted and extent to which increased IT use has led to sustainable competitive advantage. Managers, SACCO staff, members and elites will benefit from its findings. Sustainable competitive advantage is a strategy that enables firms in the industry to compete perfectly. In the financial services industry, banks and SACCOs compete for customers. Previously, SACCOs had limited responsibilities but have lately diversified infringing into the services that used to be a preserve of commercial banks. Payment of salaries, clearing of cheques, issuing of bankers' cheques, use of ATM cards and computers used to be exclusively for commercial banks. Leave alone offering of m-banking services and on-line banking. Today SACCOs are offering the same services sparking off a showdown in striving for more customers and maintaining those already registered. There is a lot of mobility in the financial services industry. The loaning products of SACCOs are largely diversified. Banks have diversified their products to extend to issue of loans on check-off system. Banks are financial services market leaders, SACCOs are the challengers aspiring to at most increase their market share and profitability and at least maintain their position. Members have dynamic consumer habits and needs. Technology is equally changing fast. For SACCOs to compete with the technologically advanced banks, they need to invest heavily in information technology (IT) since members of late look forward to exploiting the upcoming forms of IT to increase their satisfaction. They cherish linking up with their accounts at any time and from anywhere. This is facilitated by use of IT services such as e-banking, m-banking, VISA/SACCO link cards and ATMs. The study is investigated whether IT alone may bring SCA, or only when coupled with other resources. The role of information technology in enhancing sustainable competitive advantage. The independent variable is investment in IT and dependent variable, sustainable competitive advantage. The research design was a case study using a questionnaire for the general manager, marketing manager and two SACCO members for data collection. Stratified random sampling method will be used. Data was analyzed using descriptive statistics and inferential statistics.*

Key Terms *Information technology, Competitive advantage, Profitability,*

I. Introduction

Background of the study

Strategy aims at winning competition and is required ahead of competition. Companies have strategies for out-manoeuvring particular competitors. Strategic management is about success, failure and ability to plan. If strategic management is done effectively it can transform performance of an organization or else can render companies bankrupt. It is the formal and structured process by which an organization establishes a position of strategic leadership which is about the achievement of sustained competitive advantage. Strategic leadership is the outcome of strategic management whose skills are crucial to top management (Hugh et al 2000)

Competition helps management to increase their efficiency, improving quality, thus better service delivery. In an industry, firms are in perpetual competition for market share and return on investment (ROI). Competitiveness is defined by the productivity with which a nation or individual firm utilizes its human, capital and natural resources. It starts with a firm or nation's underlying source of prosperity. It is measured by productivity which allows a nation to support high wages, attractive returns to capital, a strong currency thus a high standard of living (Porter 2010)

Local industries show a lot of competitiveness because their productivity not only sets their wages but also has a major influence on the cost of doing business and the cost of living in the country. Improving competitiveness is a special challenge because there is no single policy or grand step that can create

competitiveness. Only many improvements in individual areas that inevitably take time to accomplish. SACCOs' competitiveness is envisaged in their resources, both human and assets. Information technology is a resource which can be assumed to be human and non-human asset. IT literate manpower is human resource to a SACCO.

Competitive advantage entails creating and sustaining superior performance. Some strategies of competitive advantage include total quality management (TQM), bench marking and re-engineering. CA (competitive advantage) depicts a firm having profits exceeding the average for the industry. It is manifested in the following strategies: cost leadership and differentiation. A cost leader must achieve parity or at least proximity in the basis of differentiation, even though it relies on cost leadership for its CA (Porter 2010). This is often achieved through economies of scale.

Statement of the problem

With the stiff competition in the market today especially from established commercial Banks there's need for proper investment in information technology by SACCOs in order for them to survive. This will ensure that they remain relevant in the market and at the same time attract a higher market share in terms of their customers. Information technology adoption will also assist the SACCOs to be efficient in their operations.

In traditional times when SACCOs started they were organized as cooperative structures allocating jobs and resources among each other and were majorly involved in purchasing farm inputs and marketing farm produces for their members only. At this time virtually all SACCOs were conducting their activities manually by use of paper works especially on recording, filing, payment, loaning and even refunding. Due to this their operations were slow and uneconomical to the organization. The researcher therefore established the influence of Information Technology in enhancement of sustainable competitive advantage of SACCOs in Kisii County.

Specific objectives of the study

More specifically the study sought to;

- i. To determine the influence of Information Technology on investment opportunities and Innovation of Saccos in Kisii County.
- ii. To determine the Influence of Information Technology on the Lending Operations of Saccos in Kisii County
- iii. To establish the influence of Information Technology on the Management of Risk in Saccos in Kisii County
- iv. To determine the Influence of Information Technology on the Customer Satisfaction of Saccos in Kisii County

II. Research Questions

- i. How does information Technology influences the investment of Saccos ?
- ii. To what extent does information Technology influences the lending operations of Saccos?
- iii. How does information Technology influences Risk Management of Saccos?
- iv. To what extent does information technology influences customer satisfaction?

Justification of the study

Of late IT is a household vocabulary. Institutions have found it indispensable. They use it in running their day-to-day activities, ranging from managerial to ordinary services. It has proved to increase speed and efficiency. Organizations offering same services find IT as an edge to competition. They use it to differentiate their services. The findings of this study would be deemed applicable to all SACCOs in the country. Managers will wield it on reshaping their daily activities. SACCOs have a duty to offer to their member's services they consider could lure them to opt for commercial banks or micro financial institutions which are prime competitors. If need be they try to outwit them.

Scope and limitations

The study focused on all the SACCOs in Kisii County that are registered by KUSCCO. This excludes the recently founded Matatu SACCOs which are mainly not registered by KUSCCO. Most of them came on board during the study. Have little record and are rather briefcase, founded because of government policy. The findings will be generalized to all SACCOs in the country. The SACCOs sampled may be inadequate to draw adequate generalizations to all the SACCOs in the country. There is limited number of SACCOs in a diversified economic sector.

Assumptions of the study

The study was based on the following assumptions: All the SACCOs sampled were duly registered and acting legitimately in accordance with the Cooperative ACT. The management committees were duly constituted. None of the SACCOs will have been liquidated or become insolvent. There were no major policy changes from the government that will significantly alter the operations of the SACCOs and none of the SACCOs will have merged in accordance with Cooperative society regulatory ACT.

III. Literature Review

Information technology

Information is an indispensable resource to an individual, organization, a country or even the world at large. People are always in need of communicating. Communication is an even more prominent activity in our working lives. Most of us perform our work with other people in an organization. We are rarely alone at work. When we are, we are usually reading, writing, telephoning, calculating, studying graphs, tables, data of some kind-in other words communicating (Burton , 1980).

Organizations are common systems, organized bodies of connected parts of a complex whole. Communication enables systems to function. Information leads to organizations making decisions with ease. CEOs, managers of all cadre, workers, suppliers (in case there are), customers, the government, revenue collector's e.t.c. all are a large system which can hardly do without proper communication through relay of information. Decisions at all levels of the organizations top, middle and low require relevant information for them to be effective (Guto, 2005).

A crucial element for a successful organization will be the information systems that provide management with the information that it needs, such systems include: those that provide accurate and timely data. Systems that are flexible and running as the firm adjusts its business strategy to take advantage of the opportunities in the market and systems that can help firms to tackle the challenges of their market.

Managers therefore in their daily activities require pertinent, relevant, accurate and timely information to plan, control and coordinate, the activities of their organizations (Guto R.O 2005).

The first challenges management faces in planning and operating their organizations are today handled diligently by use of modern information communication technology (ICT). In the workplace the impact of IT is to be seen most powerfully in the huge range of computers and servers that now form part of furniture or background of every office or factory.

The provision of timely and accurate information to managers of organizations therefore becomes critical for 21st century business firms who have to survive in the competitive business environment (Guto R.O 2005). Offices of today must have desktop computers also in laboratories, factory production lines warehouses, class rooms, hospital receptions, police stations, airport check desks for the purpose of; Data storage, retrieval, processing,

industrial process control, computer aided design (CAD) and manufacturing, worldwide electronic communication (internet), scientific measurements, mechanical diagnosis using miniaturized instruments, electronic point of sale in supermarkets, electronic funds transfers by financial institutions and individuals (Cole G 2004).

Management of these SACCOs has to change drastically. Manual systems of operation have to be replaced with computerized systems. The inception of IT in the SACCO industry enhances performance and competition with the commercial banks which are now hawking their products in streets and work places and are presumed to be at the "mercy of council 'askaris'.

Competitiveness

An industry is made of different firms producing or offering the same products or services respectively. Competitors in the same industry divide into strategic groups which have similar characteristics entailed in products they produce or services they offer. Firms compete for; market share and resources. Competitors compete on both cost and value in offering products or services to customers (Hugh et al 2000).

Competitiveness is defined by the productivity with which a nation utilizes it's human, Capital and natural resources and so with the firm. It is measured by productivity- firm's output. For a firm, productivity allows it to support high wages, attractive returns to capital. For a country, local industries count for competitiveness because their productivity not only sets their wages but has influence on cost of doing business and cost of living of a country.

Infrastructure matters a lot for competitiveness. Schools, roads and financial markets are forms of infrastructure. Customer sophistication matters, deeply rooted in a nation's institutions, people and culture. Firms in the same industry have various differences; Financial resources, technical knowhow, Managerial talent, marketing skills, brand images, levels of integration and operating facilities and locations. The internal resources can become a firm's relative strengths and weakness.

In SACCOs, competition is eminent because they are offering the same services as commercial banks which established long ago, embraced technology in time, inculcated customer confidence in financial management and have enough capital to invest in IT and other products. The banks' marketing department is working fast to bring new products to the awareness of members.

Competitive advantage

It's an advantage that an organization may have which enables it to meet the needs of its Customers better or more cheaply than its competitors (Hugh et al 2000), thus creating and sustaining superior performance. Embodies business strategy and competitive strategy. In business strategy, an organization describes how that business will succeed in its chosen market place against its competitors. Competitive strategy focus on how a company competes in a particular business. How it can gain competitive advantage through distinctive way of competing.

Strategy is shaped by Porter's five forces; threat of new entrants, threat of substitute products, bargaining power of suppliers, bargaining power of buyers and rivalry among current competitors (jockeying for positions). Firms scheme on how to counter rivalry, threat of competitors by offering superior products-differentiation. Suppliers find themselves in weak position since end products fetch lowly in the market as sales depend on new products. Buyers on their part can drive a harder bargain. They look for goods that reasonably fetch low prices. The substitute products are not a big deal because buyers select the required goods. Entry of new firms into the industry is determined by the profit margin. In case it is low, entrants are most unlikely. There are equally, several barriers to entry into the market. Economies of scale, unless firms (new) buys already established firms, product differentiation, new-comers needs to distinguish their brand to subdue existing brands. Large sums of money are needed as a capital requirement. There are a number of hurdles in a new venture, startup losses, advertising, research and development. New entrants may need cash cows to prosper. Switching costs, initial costs of machinery to pave way to markets are high and likely to cost a fortune. Distributions channels face cost disadvantages unlike old firms that have gained market experience. Government policy, another impediment to entry in licensing and legal regulations is a crucial limiting factor. Firms are in perpetual competition to create and sustain competitive advantage (Porter 1990). Strategies of competitive advantages include, TQM, bench-marking and re-engineering. TQM is a management approach focusing or stressing on continuous improvement in an organization's internal processes as a way of increasing customer satisfaction. Bench marking is a standard against which something can be measured or assessed. Re-engineering is a business theory that advocates the re-organization of business on the basis of the market value each department adds to the products produced by the business. It involves changing technology to a better and fast, more applicable way that meet customer wants.

A number of aspects point to competitive strategy. Low cost which begets higher customer value. The net gain is realized by the customer who goes for the product or service that is preferably cheap. Customers are not only won and retained but intimately satisfied. Firms in competition depict a lot of market differentiation. Differentiation is the ability to provide unique and superior value to the buyer in terms of product quality, special features or after-sale-service.

The industry is the arena in which competitive advantage (CA) is won or lost. Firms through competitive strategy, seek to define and establish an approach to competing in their industry that is both profitable and sustainable. There is no one universal competitive strategy. Only strategies tailored to the particular industry and to the skills of a particular firm succeed. To choose a suitable competitive strategy (CS) two aspects are considered; industry structure and positioning. A firm in a highly attractive industry for example, may still not earn satisfactory profits if it has chosen poor competitive positioning (Porter 1990). Firms compete by mass producing and mass marketing. It is difficult, though not impossible to be both low-cost and differentiated relative to competitors. Achieving both is hard because providing a unique performance, quality or services is inherently more costly.

Sustainable competitive advantage (SCA)

Is a business strategy goal on how to survive against competition over a long period of time, embodied in competencies, capabilities, customer focus, dynamic strategy, innovation and organizational process. It is the focal point of corporate strategy which allows maintenance and improvement of an enterprise's competitive position in the market.

The fundamental qualitative and quantitative shift in competition requires organizational change. SCA should be built upon corporate capabilities. Distinctive capabilities which cannot be replicated by competitors are divided into tangible and intangible. Tangible capabilities are: -intellectual property rights (patents), exclusive licenses and statutory monopolies-parastatals of the government. Intangible capabilities include; strong brands, leadership (effective leadership), tacit knowledge and skills, teamwork, organizational culture, business process and partnership. Reproducible capabilities are replicable by competitors, they include technical capabilities, financial capabilities, marketing capabilities, explicit knowledge, non-exclusive licenses etcetera.

Distinctive capabilities are the basis of competitive advantage (CA).The resources based view of a company, depicts SCA as achieved through continuously developing existing and creating new resources and capabilities in response to changing marketing conditions. The new economy entails knowledge as the most important value creating asset. The synergy of distinctive capabilities and reproducible capabilities determines

SCA by a company. Those distinctive capabilities, the characteristics of a company, which can not be replicated or can be replicated with great difficulty, are the basis of SCA. Reproducible capabilities are those that can be bought or created by competitors. Thus, by themselves cannot be a source of competitive advantage.

Leadership is an intangible capability which is effective. Also a prerequisite for long-term competitiveness especially in the knowledge economy. The value-based leadership that has just emerged is the most effective. Serves as motivation for constant innovation up-down all organizational levels. It is also a source of unit and coherence across fragmented firm boundaries. Harnessing your abilities to “lead” through the power of intellect with persistence and vision creates synergies that propel successive companies in the quest for achievement of CA.

Innovation is viewed from two perspectives; Systemic innovation and radical-systemic which emanates from complex interaction between many individuals, organizations and environmental factors. Successful firms realizing full returns from their technologies and innovations are able to match their technological developments with complementary expertise in other areas of their business such as manufacturing, distribution, human resources, marketing and customer relationships. Radical innovations, the long-term corporate success linked to the ability to innovate, links corporate investment to successful growth of a company. The new game of changing break - troughs that will launch company into new markets enable rapid growth and create high return on investment, underpins radical growth.

Corporate culture, another fundamental CA is vested in strength of organizational culture. If you can built and preserve on innovation-adopt culture, a culture of commitment, one where employees passionately pursue your organization’s cause and mission, you will be better positioned for success. One can also find a strategic CA in an organizational or cultural context by seeking to leverage, rather than to diminish opposite forces. This is an important and over-looked principle of business success. It focused on integrating opposites against identifying them as inconsistencies. Managing critical opposites begets success in today’s complex, rapidly changing competitive world.

SACCOs in Kenya

In the world, SACCOs owe their origin to co-operation of human beings. Tribes were organized as co-operative structures, allocating jobs and resources among each other, only trading with external communities. The post industrial Europe is home to the first co-operatives from industrial context. The Fenswick weavers’ society and contribution of Robert Owen (1771-1858) on co-operative movement is important. Just like the sheerness building. It is believed to be the oldest shop of great worldwide co-operative movement (Hughes 1999).

In Kenya, the first co-operative society, the Lumbwa co-operative society, was founded in 1908 by European farmers with the objective of purchasing fertilizers, chemicals, seeds and other farm inputs and then market their produce to take advantage of economies of scale. In 1930, Kenya farmers association (KFA) was registered as a co-operative society to take over the role of Lumbwa co-operative society. At independence, 1963, there were 1,030 co-operative societies with 655 being active. Their membership totaled 355,000. In 1964, two SACCO societies were registered in Kenya to mobilize domestic savings. This is the time the Kenya federation of co-operatives was registered as an umbrella body to many societies. Co-operative bank was established a year later- 1965. KUSCCO was found in 1973. SACCOs have grown steadily with the help of the government through its (government) policies. They have opened FOSAs to solve liquidity problems. By 2010, the Kenya co-operative sector had 12,000 registered SACCOs, 5,000 of them offer financial services to over 3 million people with a resource base of ksh.150 billion.

SACCOs have hitherto grown fast but the role of farmers co-operative societies are dwindling due to gross mismanagement, fraudulency and politics. They are also highly devolved. There exist rural based and urban based SACCOs. The latter serve mostly employees while the former serve small scale farmers.

Running of SACCO societies

A society is a corporate body whose registration renders it body corporate by name under which it is registered with perpetual succession and with power to hold property, to enter into contracts, to institute and defend suits and other legal proceedings and to do all things necessary for the purposes of its by-laws (Co-operatives (ACT 2005). SACCOs have society’s regulatory authority which is rather corporate. The prime functions of SACCOs are deposit-taking and loaning/lending at a reduced interest of 12% p.a. However, the authority’s objectives are many, ranges from; licensing SACCO societies, holding, managing and applying the general fund of the authority as per Act. Also levying contributions as per Act.

SACCO societies operate only, upon getting license. It is issued when application is made; a copy of certificate of registration and by-laws is issued. There is evidence the SACCO society meets the minimum capital requirements, there is information relating to the place of business, indicating that of head office and branches if any, pays prescribed fees and there is a report by

SACCO society covering objectives of deposit-taking, membership, share capital, economical and financial environment, organizational structure, management and risk analysis.

The SACCOs are governed to maintain a minimum capital requirement, minimum liquid assets, calculating monthly balance of its deposits and borrowing at close of business and loan application showing or providing members' ability to repay loan. Guarantors provide security as well as the loanee's share deposits and salary/wages. There is little need for collaterals.

A registered society with share capital may sell shares to its members but such shares have their per value equity set unless required otherwise. The share is the personal property of a member whose value is set out in the by-laws of the society. It (society) shall have unlimited number of equity share unless required otherwise. The personal property of the member is the share, herein referred to as a shareholder, who earns dividends according to the market rate of shares or as it maybe determined by the board of directors.

SACCOs' functions have lately surpassed the mere deposit-taking and loaning. They reflect a clear case of credit unions. "Credit unions are co-operative financial institutions that are owned and controlled by their members. Credit unions provide the same financial services as banks but are considered not-for-profit organizations and adhere to co-operative principles.

Investment in IT

Information is a crucial resource to the economy or organization. It enables organization run with proper co-ordination within its structure. Managers of all cadre and their workers need to communicate. They easily sort, classify, summarize, report or present data without using people. The method of using people has hitherto been considered archaic, unsafe and non-confidential. It is also inefficient, laborious and not- fast-enough for decision making.

IT is precious to a firm, helps managers in decision making. Resources committed to IT can lead to generation of income and returns on existing assets. Physical assets (machinery) and human capital are committed to boost IT. The fundamental purpose of investment spending is to meet a firm's objectives. The ultimate objective of investment spending is to maximize the value of the firm.

During the industrial revolution in Europe in the 19th century, there was improvement in the methods of production. Machines were widely used enhancing production which in turn led to expansion of factories. More labour come forth who were unable to effectively run the now expanded organizations. Markets had been opened in other areas boosting demand for the products from these firms. Expansion and increase in complexity was ensured in factories. Organizations grew large and complex. These complex organizations led to more problems of managerial control due to the size of their operations. In response, new information based technology such as telegraph, telephone, calculators and computers were invited. These technologies were used to provide information needed to cope with distance, speed volume and complexity involved in doing business (Guto, 2005). Computers equally achieve greater degree of system integration; problem solving is highly simplified using problem solving software.

IT seems triumphant, though it does not lack its shortcomings; low IT literacy, inadequate human capacity for IT development, inadequate information and communication infrastructure, the absence of action oriented national IT policies, poor IT delivery by vendors and low co-operation among and within countries. Lack of human capacity is a major drawback. Other obstacles to proliferation of IT in developing world include, lack of strategic direction in IT development despite massive donor funds, heavy duty levied on computer imports and exchange regulations, IT ignorance among top management executives hence apathy and resistance to change, sometimes this results in IT being procured for "wrong reasons." There are also inappropriate IT systems because LDCs are merely net imports of IT. IT strategy is centered on development of IT manpower. However, IT correctly employed can lead to organization attaining competitive advantage (Beeharry,1997)

Businesses have their prime objective of making profits. SACCOs aim at increasing the amount they get as interest cumulatively. Profit making firms invest to replace existing equipment, support expansion and compliance with government regulations. Investment is done through three decision models; simple acceptance or rejection, ranking projects and choosing between mutually exclusive alternatives. The simple technique is entailed in payback method. If the aim of the firm is to maximize the wealth of shareholders, it should accept every investment project that has a positive value. It leads to a business attaining success.

Private firms are more competitive than public firms. Banks are more private than co-operative societies. SACCOs too have to keep pace with dynamic banks. The banking industry is the leading in IT use due the competitiveness of the sector. The commercial banks have invested heavily in IT so as to have comparative advantage over others (Osoro2015). Over the years,1990s, banks have invested large sums of money in IT to enhance their daily transactions. The money goes to branch refurbishment, ATM installations, linking communication devices, computers, linking mobile phone service providers, paperless payments (EFT) and automatic cheque clearing house.

Empirical studies on IT, SACCOs and SCA

Studies have been done on use of IT in various sectors and organizations in the Kenyan economy. Thuku (2004) studied IT in schools. She looked at various aspects of IT use. Focused

On initiation, adoption, and utilization and user performance. She found out that initiation was influenced by computer related anxiety and IT relative advantage, while adoption was influenced by initiation and IT trialability. In addition, it was found that utilization was influenced by adoption while user satisfaction was influenced by IT compatibility and age of the headteacher. Concluded, head teachers appreciate relative advantage of IT so they should be trained. The research focused only on the education sectors. Managers need to adopt and invest more in IT since head teachers have found it to have relative advantages in schools.

Nyambane (2006) studied the extent of IT usage and factors limiting IT use in publicly quoted companies in Kenya. The study cited on factors limiting use of IT in business organizations as lack of national policy framework and strategy of IT development, little education of users on IT use, lack of provision of professional services by local software, hardware suppliers, adequate marketing of the technology, proliferation of IT equipment into the companies due to poor planning, low computer literacy in organizations and small size transactions.

Akelo (1992) also did a research on the evaluation of computer based information systems in Kenya. His study centered on a sample of selected firms in Kenya. He found out that most firms did not have an existing system for computer performance evaluation. The study was based on private firms in Kenya. Ochieng (1998) did a study on analysis of factors considered important in successful implementation of information system in commercial banks in Kenya. His finding depicted IS as being essential in implementation of virtually all corporate strategies. Increasing competitiveness in business has led to new emphasis on competitive advantage through effective utilization of information system (IS). That organizations are focusing on buying solutions to the business problems rather than buying the newest system on the market and that the banking sector is highly computerized due to the competitiveness of this sector. To overcome this turbulence, banks have to utilize modern IT in their operations to offer better services to their customers. Thus massive investment in IT by banks. Ochieng's research focused on IT in private sector which has high degree of competitiveness, few studies have focused on IT in SACCOs. Some studies done have focused on SACCOs. Gachara (1990) did a study on investment practices of reserve funds in SACCOs in Nairobi. The study found out that improvement in profitability of SACCOs could be due to good investment. Obuon (1988) did a study on determinants of saving in SACCOs. The study concluded that to increase profits, SACCOs need to reduce outstanding loans and increase institutional capital.

Guto (2005) studied on the extent of information technology use in SACCOs and its effect on decision making. He studied SACCOs in Nairobi an urban centre. He found out that SACCOs invest in IT especially PCs 94.7% and mini-computers 42.1% and other forms of IT; scanners, facsimile, modems for the internet. Also found out a close relationship on IT use and IT literacy among staff. IT was positively used in decision making by management. He came out with some impediment to IT use. Lack of application software by SACCOs, shortage of financial resources to buy hardware or software, management's resistance to change, lack of IT literate staff and dynamic change in IT. He concluded; use of IT in the different operational sections enhanced efficiency in all its functional areas and decision making. In his research, he recommended some studies be done on MIS of SACCOs. He noted with concern the need for a study to be done on the extent to which use of IT has led to enhanced performance. It is on the basis of this recommendation that I intend to carry out a research on an assessment of the role of information technology in enhancing sustainable competitive advantage in SACCOs. SACCOs, compete with others, micro-financial institutions and banks to offer financial services. The customers are drawn from same area, have same consumer habits, same level of understanding and awareness. Some have same level of knowledge and prefer faster services that are offered by use of IT.

Conceptual framework

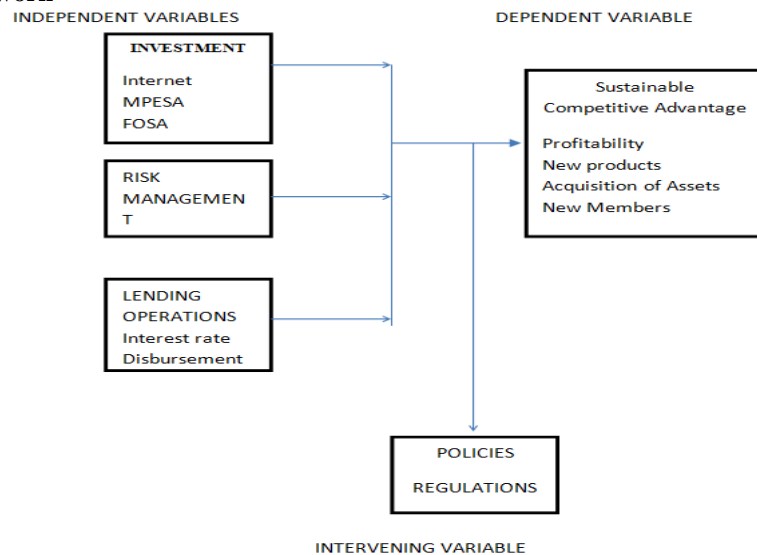


Figure 1: Conceptual Framework

The general objective of this study is to analyze the extent to which sustainable competitive advantage can be achieved by SACCOs investing in IT. The independent variable is investment in IT while the dependent variable is achieving sustainable competitive advantage. It is conceptualized that investment in IT would lead to SACCOs achieving SCA. Where IT is utilized, by purchasing the various forms of IT and putting them into use by SACCOs effectively there would be an increase in level of interests realized by SACCOs and capital base will increase and number of members will increase and be deterred from withdrawing to look for efficient services elsewhere. Where IT is underutilized or not used at all, the members depict a large exodus to banks micro-financial institutions and other more efficient SACCOs which have invested in IT and there could be less competition with other financial service providers.

M-banking and e-banking services embraced by financial institutions have made access to one's account convenient, cheap and easy. Let alone savings of time wasted in physically visiting these institutions. IT literate staff has made financial institutions to achieve much investment in IT since they use the IT forms wielded by the same institutions diligently. They have been able to come up with new products and attributes which are unique and versatile. The computer is such one form of IT which is versatile. Has largely contributed to quality services financial institutions offer. The interplay among the elements of the two variables is as shown in the figure shown overleaf:-

IV. Research Methodology

Research design

This was a case study design. It was intended for the development of detailed intensive knowledge of the selected SACCOs. A case study design enabled the use of descriptive statistics and explanations for analysis. It described and explored observed phenomena.

Study area

The study area was Kisii County. The region is endowed with a number of SACCOs serving all cadres of people. There are five types of SACCOs; farmers' SACCOs, civil servants' SACCOs, business SACCOs, company SACCOs, and social welfare SACCOs such as those affiliated to churches.

Target population

The study targets all the five categories of the 31 SACCOs in the region. The respondents included; the general manager, marketing manager from each SACCO and two SACCO members from each of the five categories, making 102 targeted respondents as shown in the table below:

Table 1: Target population

SACCO category	Number of SACCOs	Number of respondents
Farmers' SACCOs	12	24
Civil servants SACCOs	8	16
Business SACCOs	10	20

Social welfare SACCOs	9	18
Company SACCOs	7	14
Total	46	92

Source: KUSCCO, 2015

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Sample and sampling technique

Using the formula by Nasiuma (2000)

$$n = (NCv^2) / [Cv^2 + (N-1) e^2]$$

Where;

n= Sample size

N= Population

Cv = Coefficient of variation (0.5)

e =Tolerance at desired level of confidence (0.05)

A sample size of 51 respondents was studied. Stratified random sampling method was used to draw a large enough sample to cater for the heterogeneous population of SACCOs in the area. This ensured more accurate information was obtained.

Data collection instruments

The research was conducted using self-administered closed ended (structured) and open ended (unstructured) questionnaires for data collection. Closed ended questions was set using a 5-point Likert scale. Secondary data was gathered from existing literature.

The questionnaire was pre-tested to determine both its validity and reliability. Validity is the degree to which an instrument measures what it purports to measure. Reliability on the other hand is the level of internal consistency or stability over time of a research instrument (Kothari, 2005). The two respondents from each SACCO were examined and give recommendations on whether the questionnaire was appropriately measure the investment in IT and sustainability of competitive advantage. Necessary adjustments were made to accommodate their recommendations. A pilot study were done on five SACCOs outside the region preferably Nyamira county. But this was not to be part of the final sample. Insights that was obtained from the pilot study of the five SACCOs was analyzed and used to make adjustments on the questionnaire items. Questionnaire reliability will be determined using the test-retest method, where same respondents were requested to provide information for a second time.

Data analysis

Data was analyzed using descriptive statistics with the aim of summarizing general response data in terms of proportions, frequency distribution and percentages. A five-point likert scale was used to determine the weighted averages which were used to rank the various factors considered in evaluation. The coefficient of variation was used to determine the extent of variability. Chi-square analysis will. Descriptive statistics data will be presented using tables and charts. Statistical software package for social sciences (SPSS) was used to generate the required descriptive statistics.

V. Data Analysis, Results And Discussion

Demographic characteristics of the sample

The study sought information on the type of SACCO the respondents were working in or were members of and the duration the SACCO has been in operation.

On types of SACCOs, the results of the study as indicated in table 4.1 below showed that 30% of the respondents were members of business SACCOs. 23.3% were members of Civil Servants SACCOs, 22.3% were members of Farmers' SACCOs, and 13.3% were members of Company SACCOs while the remaining 10% were members of Parastatal SACCOs.

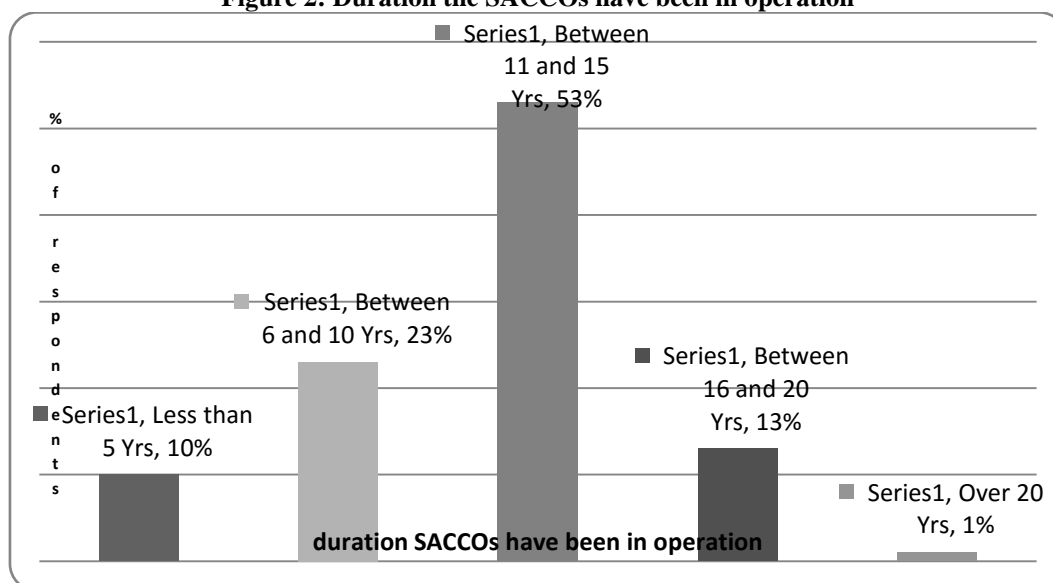
Table 2:Categories of SACCOs

Types of SACCO	Number	Percent
Business SACCOs	18	30%
Civil Servants SACCOs	14	23.3%
Company SACCOs	8	13.4%
Parastatal SACCOs	6	10%
Farmers SACCOs	14	23.3%
Total	60	100%

Source: Survey study 2015

On the duration for which the SACCO had been in operation, the results of the study as shown in figure 1 below indicate that 53% of the respondents indicated that their SACCOs have been in operation for between 11 and 15 years. Only 1% indicated that their SACCOs have been in operation for more than 20 years.

Figure 2: Duration the SACCOs have been in operation



Source: Survey study 2015

Forms of IT utilized by SACCOs

The first objective of the study of the study was to identify the forms of IT being utilized by the SACCOs. To achieve this objective, the respondents were asked to identify the forms of IT that are being utilized by their SACCOs. Their responses are as shown in Table 4 below.

Table 3: Forms of IT utilized by SACCOs

Source: Survey study 2015

	e-banking	Internet	m-banking services	SACCO cards	link/Visa	ATM	CCTV	None of the above	Total
Managers	4	2	4	4	4	4	3	22	43
Members	4	2	4	6	6	6	0	24	46
Total	8	4	8	10	10	10	3	46	89
Percent	9.0%	4.5%	9.0%	11.2%	11.2%	11.2%	3.4%	51.7%	100%

The results show that 8 responses representing 9.0% indicated that the SACCOs do use e-banking, 4 responses representing 4.5% indicated that the SACCOs do use the internet, 8 representing 9.0% indicated that that the SACCOs do use m-banking, 20 responses representing 22.4 indicated that SACCO link/visa cards and ATMs were being utilized and 3 representing 3.4% indicated that their SACCOs utilized CCTV. A majority of 51.7% indicated that their SACCOs utilized none of the forms of IT given. These results are a pointer to non-use of IT by SACCOs.

A further analysis was done by the use of Chi-square test to determine if there was a significant difference between the managers’ and SACCO members’ identification of the forms of IT utilized by their SACCOs. The results are as shown in the table below.

Table 4: Computation of chi-square value for the forms of IT utilized by SACCOs

	OBSERVED O	EXPECTED E	$\frac{(O - E)^2}{E}$
MANAGERS			
e-banking	4	3.87	0.004
Internet	2	1.93	0.003
m-banking services	4	3.87	0.004
SACCO link/Visa cards	4	3.87	0.004
ATM	4	3.87	0.004
CCTV	3	1.45	1.657
None of the above	22	22.22	0.002

MEMBERS			
e-banking	4	4.13	0.004
Internet	2	2.07	0.003
m-banking services	4	4.13	0.004
SACCO link/Visa cards	6	5.17	0.133
ATM	6	5.17	0.133
CCTV	0	1.55	1.550
None of the above	24	23.78	0.009
TOTAL			3.514

Source: Survey study 2015

The table value of chi-square for 6 degrees of freedom at 5% level of significance is 12.592. The calculated value of chi-square (3.514) is much less than this table value. This means that responses on the forms of IT utilized frequently by SACCOS were not different but were similar.

Also, a further analysis using Chi-Square test was done to test if there was a significant difference in the forms of IT utilized by the various types of SACCOS. The results are shown in tables 6 and 7 below.

Table 5: Chi-Square Test for difference in forms of IT utilized by different SACCOS

	e-banking	Internet	m-banking services	SACCO link/Visa cards	ATM	CCTV	None of the above	Total
Business SACCOS	0 1.78	0 0.89	1 2.00	1 1.11	2 6.89	0 0.89	14 8.44	18
Civil Servants SACCOS	8 3.46	4 1.73	8 3.89	0 2.16	8 5.62	4 1.73	3 16.52	35
Company SACCOS	0 0.79	0 0.40	0 0.89	0 0.49	0 1.28	0 0.40	8 3.75	8
Parastatal SACCOS	0 0.59	0 0.30	0 0.67	0 0.37	0 1.21	0 0.30	6 3.75	6
Farmers SACCO	0 0.89	0 0.69	0 1.56	4 0.86	3 2.25	0 0.69	7 6.57	14
Total	8	4	9	5	13	4	38	81

Expected counts are printed below observed counts

Source: Survey study 2015

$$\chi^2 = \sum \frac{(\text{observed} - \text{expected})^2}{\text{expected}}$$

$$= 1.78 + 0.89 + 0.50 + 0.01 + 3.47 + 0.89 + 3.66 + 5.96 + 2.98 + 4.34 + 2.16 + 1.01 + 2.98 + 11.06 + 0.79 + 0.40 + 0.89 + 0.49 + 1.28 + 0.40 + 4.82 + 0.59 + 0.30 + 0.67 + 0.37 + 1.21 + 0.30 + 1.35 + 0.89 + 0.69 + 1.56 + 11.46 + 0.25 + 0.69 + 0.03 = 71.12$$

The table value of chi-square for 24 degrees of freedom at 5% level of significance is 36.42. The calculated value of chi-square (71.12) is much higher than this table value. This means that the forms of IT utilized by SACCOS were significantly different.

These results also show that there was no significant difference in the forms utilized by SACCOS in Kisii County. These results also point out that SACCOS' adoption of IT is very limited and slow.

Acquiring the listed forms of IT, SACCOS need to commit funds to acquire, install and maintain their operation. To assess the extent to which the SACCOS have investment funds in the various forms of IT, respondents were requested to indicate their level of satisfaction with their SACCOS' investment in IT. The results of the analysis are as shown in table below.

Table 6: Level of satisfaction with SACCOS' investment in IT

	Not at all 1	Least satisfied 2	Fairly satisfied 3	Satisfied 4	Very satisfied 5	$\sum f_i$	$\sum f_i w_i$	$\frac{\sum f_i w_i}{\sum f_i}$
e-banking	28	19	6	6	1	60	113	1.88
Internet	25	17	10	8	0	60	113	1.88
m-banking services	28	16	13	3	0	60	111	1.85
SACCO link/Visa cards	22	19	13	3	3	60	126	2.10
ATM	22	12	21	2	3	60	132	2.20
CCTV	24	20	12	2	2	60	118	1.97
AGGREGATE MEAN								1.98

The results indicate that on aggregate a majority of respondents were least satisfied with the SACCOS' investment in IT as indicated by the aggregate mean rating of 1.98 representing least satisfied level. However, satisfaction with investment in ATMs was rated highest with a weighted average of 2.20 while satisfaction with

Influence Of Information Technology In Enhancement Of Sustainable Competitive Advantage...

m-banking was rated last with a weighted average of 1.85. The results imply that SACCOS in Kisii have not adequately invested in IT hence might not be offering their members the opportunity to enjoy the benefits that accrue from IT. This finding is in line with the finding of non-utilization of many of IT by SACCOS

The respondents were further asked to indicate their level of satisfaction with the revenue generated from IT related investments by their SACCOS. The results of the analysis are as shown in table below.

Table 7: Satisfaction with revenue from IT investment.

	Least satisfied 1	Fairly satisfied 2	Satisfied 3	Very satisfied 4	Most satisfied 5	$\sum f_i$	$\sum f_i w_i$	$\frac{\sum f_i w_i}{\sum f_i}$
e-banking	24	24	8	4	0	60	112	1.96
Internet	24	22	6	8	0	60	118	1.97
m-banking services	32	25	1	2	0	60	93	1.55
SACCO link/Visa cards	30	26	3	0	1		96	1.60
ATM	19	28	11	2	0	60	116	1.93
CCTV	57	3	0	0	0	60	63	1.05
AGGREGATE MEAN								1.69

The results show that on aggregate the respondents were fairly satisfied with the revenue generated from their investment in IT with a weighted mean index of 1.69 representing fairly satisfied level.

The respondents were further asked to indicate how important the factors given are in their SACCOS' adoption of IT. The results of the analysis are as shown in table below.

Table 8: Importance of the given Factors for the adoption of IT by the SACCOS

	Least important 1	Fairly important 2	Important 3	Very important 4	Most important 5	$\sum f_i$	$\sum f_i w_i$	$\frac{\sum f_i w_i}{\sum f_i}$
Increase speed of service delivery	0	13	20	21	6	60	170	2.83
Retention of members	0	0	13	34	13	60	240	4.00
Increase efficiency in offering services	0	0	10	29	20	60	246	4.10
Increase convenience in accessing SACCO services	0	19	19	10	12	60	195	3.25
Save on SACCO running costs	1	19	21	19	0	60	178	2.97
Compete perfectly	0	13	22	15	10	60	202	3.37
Keep a breast with changes in technology	0	37	21	2	0	60	125	2.08
AGGREGATE MEAN								3.23

Source: Survey study 2015

4.4 Competitive strategies adopted by SACCOS

The second objective of the study was to establish the competitive strategies adopted by SACCOS operating in Kisii County. To achieve this respondents were requested to rate their level of satisfaction with their SACCOS pursuance of market effectiveness, product differentiation and innovation, increased membership and market share.

4.4.1 Influence of Information Technology on the risk management and lending operations.

Respondents were requested to rate the extent to which information Technology has influenced their risk management and lending operations on sustainable growth of the Saccos.

Table 9: Influence of Information Technology on the risk management and lending operations.

Behavior	Not at all 1	Less extent 2	Neutral 3	Large extent 3	Very extent 4
Signing of Loan forms	22	18	2	8	10
Guarantors	2	4	0	30	24
Default on Loans	0	13	13	19	26
Recovery on Loans	6	6	6	22	20
Withdrawals from ATM	2	4	7	16	31
Withdrawals from FOSA	2	4	7	16	31
Lending Operations	4	2	0	30	24

Disbursement of Loans	6	6	9	21	18
Approval of Loans	6	6	9	21	18

Source: Field Survey, (2015)
Hypothetical Questions

Table 12: Information technology has really helped impacted Sacco’s operation positively.

Information technology has really helped impacted Sacco’s operation positively.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	VERY EXTENT	48	80.0	80.0	80.0
	LARGE EXTENT	9	15.0	15.0	95.0
	NEUTRAL	2	3.3	3.3	98.3
	LESS EXTENT	1	1.7	1.7	100.0
	Total	60	100.0	100.0	

Source: Field Survey, (2015)

Table 12, it can be deduced that out of the 60 respondents, 57 of the respondents agreed that information technology and computer have really impacted Saccos positively representing (95.0%), 2 of the respondent were neutral representing (3.3%), and 1 of the respondents say the contribution is minimal (1.7%).

Table 13: Information Technology has led to prompt and efficient lending service delivery in saccos .

Information Technology has led to prompt and efficient lending service delivery in saccos .					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	VERY EXTENT	24	40.0	40.0	40.0
	LARGE EXTENT	30	50.0	50.0	90.0
	LESS EXTENT	2	3.3	3.3	93.3
	NOT AT ALL	4	6.7	6.7	100.0
	Total	60	100.0	100.0	

Source: Field Survey, (2015)

Table 13, it can be deduced that out of the 60 respondents, 54 of the respondents agreed that they offer prompt and efficient lending service delivery to Sacco customers representing (90.0%), 2 of the respondents were of the view that its impact is minimal representing (3.3%), and 4 of the respondent disagree representing (6.7%).

Table 14: Information Technology effectively eases loan approvals and disbursement through E-mail and SMS.					
Information Technology effectively eases loan approvals and disbursement throughE-mail and SMS.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	VERY EXTENT	18	30.0	30.0	30.0
	LARGE EXTENT	21	35.0	35.0	65.0
	NEUTRAL	9	15.0	15.0	80.0
	LESS EXTENT	6	10.0	10.0	90.0
	NOT AT ALL	6	10.0	10.0	100.0
	Total	60	100.0	100.0	

Source: Field Survey, (2015)

Table 14, it can be deduced that out of the 60 respondents, 39 of the respondents agreed that they effectively send and receive the details of their transactions through e-mail representing (65.0%), 9 of the respondents were neutral representing (15.0%), and 12 of the respondents disagree representing (20.0%).

Table 15: Through information technology there is prompt and efficient service delivery through the Sacco's ATM and FOSA services.

Through information technology there is prompt and efficient service delivery through the Sacco's ATM and FOSA services.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	VERY EXTENT	31	51.7	51.7	51.7
	LARGE EXTENT	16	26.7	26.7	78.4
	NEUTRAL	7	11.6	11.6	90.0
	LESS EXTENT	4	6.7	6.7	96.7
	NOT AT ALL	2	3.3	3.3	100.0
	Total	60	100.0	100.0	

Source: Field Survey, (2015)

Table 15, it can be deduced that out of the 60 respondents, 47 of the respondents agreed that they offer prompt and efficient service delivery from Saccos’s ATM representing (78.4%), 7 of the respondents were neutral representing (11.6%), and 6 of the respondents disagree representing (10.0%).

VI. Summary, Conclusions And Recommendations

Summary of Findings

The study set out to assess the role of information technology in the enhancement of sustainable competitive advantage among SACCOS in Kisii County. To achieve this, three specific objectives were addressed. The first objective was to identify the level of investment in IT for the SACCOS operating in Kisii County. The findings indicated that majority of respondents were least satisfied with the SACCOS' investment in IT, meaning that that SACCOS in Kisii have not adequately invested in IT hence might not be offering their members the opportunity to enjoy the benefits that accrue from IT. This low investment in IT explains the finding that SACCOS in Kisii County have not adopted the use of many forms of IT such as e-banking, m-banking, ATMS and many others. The Chi-Square test indicated that the low utilization of IT was similar for all the SACCOS surveyed and it was a common observation for both SACCO members and SACCO management. Secondly, the study was to determine the influence of information technology on lending operations of Saccos in Kisii County. The study revealed that the use of information technology has a significant positive effect on the Lending operations of Saccos in Kisii County. Customers and staff enjoy more when they less often visit the Saccos for lending operations which can be done using information Technology such as internet and mobile banking. Also, the findings indicated that majority of the respondents rated the extent which the use of IT has enhanced competitive advantage to be either moderate extent or large extent or very large extent. However, respondents rated highest the influence of IT in enhancing survival of the businesses with a weighted average of 3.60 and lowest in increased interest/high dividend rates at 3.07.

Our third objective was to establish the influence of Information Technology on the Management of Risk in Saccos in Kisii County. The results from the analysis show that information technology has a significant positive effect on risk management process of Saccos, for instance we found out that for every 100% change in risk management operations of Saccos, information technology is responsible for 60.2% of the change

Fourthly, the study endeavored to determine the influence of Information Technology on customer satisfaction among Saccos in Kisii County. The findings showed that most respondents expressed satisfaction with their SACCOS' pursuance of market effectiveness, differentiation/ innovation and market share competitive strategies with weighted averages of 3.25, 2.95 and 2.65 respectively. The study also established that membership in SACCOS has not been steady over the years implying that SACCOS have not been effective in pursuing the market share strategy. The study further established that SACCOS were on aggregate ranked to lie in the middle 20% in terms of their level of competitiveness. However, the SACCOS ranked next 20% (between the 6th and 8th decile) in cost leadership meaning they might be pursuing lower charges on their products to gain competitive advantage over other firms. The SACCOS ranked lowest in their level of differentiation and innovativeness (lower 20%).

VII. Conclusion

From this research we can say information technology has a positive impact on the image, goodwill and growth of Saccos in Kisii County. Customer satisfaction is of a paramount importance to the achievement of organizational goals. It has geometrically increased the rate of patronage as a result of the supply of redefined lending operations and services to meet the needs and demand of the public. Information technology has also helped to reduce the rate of risk (fraud) in the Saccos. Present day Sacco activities are computerized and not manual, making it difficult to make any alterations; such actions can easily be traced and corrective measure taken. Information technology has also provided better and well-grounded infrastructure to speed up transaction, increase consistency and enhance Sacco's operations.

Saccos have been able to derive benefits from information technology, mobile banking and service delivery in the area has improved efficiency and effectiveness of their operations so that more transactions can be processed faster and most conveniently, which will undoubtedly impact significantly on the overall performance of the banks. The customer on the other hand, stand to enjoy the benefit of quick service delivery, reduced frequency of going to the banks physically and reduced cash handling, which will give rise to higher volume of turnover.

VIII. Recommendations

The influence of information technology on Saccos performance has been broadly discussed in the previous chapters. However, it is only appropriate to make certain recommendations that may be useful to the enhancement of this purpose.

- i. Information technology should be fully funded and receive unconditional support from the management. Financial constraints are part of the problems that limit the effectiveness of information technology in Saccos.
- ii. Prioritize the customer before the technology. It is important to first and foremost identify the needs of the customer before introducing technology. The technique chosen must be relevant to the total corporate objective so as to avoid stagnation or loss.

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