

**ORGANIZATIONAL CHARACTERISTICS AND STRATEGY IMPLEMENTATION IN
MHASIBU SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LIMITED, KENYA**

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DECLARATION

I declare that this research project is my original work and it has not been submitted for the award of any degree or diploma in any other institution. No part of the project should be reproduced without the authority of the author and/or Kenyatta University.

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This research project has been submitted for examination with my approval as the university supervisor.

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DEDICATION

This project is dedicated to my wife and kids. I appreciate your moral and financial support.

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My most sincere gratitude, acknowledgement and appreciation go to my supervisor, Mr Shadrack Bett whose able supervision and guidance has been invaluable in coming up with this study. I would also acknowledge the efforts of my classmates at Kenyatta University who taunted and encouraged me to continue with my studies even when I felt financially and emotionally constrained.

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ABBREVIATIONS AND ACRONYMS

ANOVA	Analysis of Variance
DTI	Department of Trade and Industry
KUSCO	Kenya Union of Savings and Credit Cooperatives
NACOSTI	National Commission for Science, Technology and Innovation
NGO	Non-Governmental Organization
RBV	Resource Based View
SACCO	Savings and Credit Cooperative Organization.
SPSS	Statistical Package for Social Sciences
WOCCU	The World Council of Credit Unions

OPERATIONAL DEFINITIONS OF TERMS

Strategy Implementation	Translation of chosen strategy into organizational action so as to achieve strategic goals and objectives
Organizational Culture	Refers to the underlying beliefs, assumptions, values and ways of interacting that contribute to the unique social and psychological environment of an organization.
Organizational Structure	The typically hierarchical arrangement of lines of authority, communications, rights and duties of an organization
Leadership Style	Refers to the manner and approach of providing direction, implementing plans, and motivating people.
Communication	A process by which information is exchanged between individuals through a common system of symbols, signs, or behavior;

ABSTRACT

The general objective of this study was to investigate the influence of organizational characteristics on strategy implementation in Mhasibu saving and credit co-operative society Limited. The specific objectives of the study was to examine the influence of organizational culture, organizational structure, leadership styles and communication on strategy implementation in Mhasibu saving and credit co-operative Society Limited. The study was anchored by the following theories namely; resource based view theory, modern organizational theory and classical organizational theory. This study utilized descriptive survey research design. The study targeted Mhasibu saving and credit co-operative ociety Limited and the target population was 60 respondents comprising of 15 top managers, 25 middle level managers, 10 customer service and 10 junior support staff. A census of 60 respondents was taken. A pilot study was carried out involving 10 respondents from the same saving and credit co-operative society limited who were not involved in the final study in order to assess the validity and reliability of research instrument. Quantitative data was analyzed using descriptive statistics such as mean and standard deviation and presented in form of tables, pie-charts and bar-graphs. Content analysis technique was used to analyze information obtained from the open ended questions and reported in narrative form. Inferential statistics such as correlation analysis and multiple regressions was used to determine the relationship between variables. The findings indicates that leadership in the saving and credit co-operative society limited supports strategy implementation, strategic objectives are clearly communicated in an understandable manner and organization culture supports strategy implementation. The findings indicates that there is high importance placed on saving and credit co-operative society limited rules, values, obligations and regulations, employees deal with each other fairly guided by rules, regulations and values and the rules of the saving and credit co-operative society limited provide clear instructions, processes and procedures for employees. The results indicates that managers take time to build relationships with other employees in decision making, employees are given personal freedom and expression in the saving and credit co-operative society limited and employees value team work to individualism decision making. The results indicates that weekly meetings consider employee's views and the views raised in the meetings are clearly addressed by the management. The results presents that majority of the respondents strongly agreed that communication on Sacco internal issues are done on timely manner and the information communicated are always accurate and complete. The study concluded that there is a strong and positive correlation between organizational culture and strategy implementation. The correlation between organizational structure and strategy implementation was strong and positive. There was a very strong and positive relationship between leadership style and strategy implementation. There was a very strong and positive relationship between communication and strategy implementation. There was evident strong and significant relationship between independent variables. The recommendations were that Sacco managers should consider organization values as the guide to the success and employees should be directed on the Sacco culture. The study recommended that the management structure should be able to embrace strategy implementations which will involve support from all departments in the Sacco. The study recommended that the leadership should be participatory and all employees should be encourage to participate and be part of goal settings. The communication variable had the greatest impact on strategy implementation and therefore the study recommends that communication in all department should be core to the implementation of all decisions in the Sacco.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

According to Johnson and Scholes (2012), strategy is the direction and scope of an organization over the long-term, which achieves advantage for the organization through its configuration of resources within a challenging environment, to meet the needs of markets and to fulfil stakeholder expectations. Strategy implementation according to Guth and MacMillan (2010) is largely an internal administrative activity as it entails working through others, organizing, motivating, culture building and creating strong links between strategy and how the organization operates and also entails a process of converting the formulated strategies into viable operations that will yield the organization's targeted results. Govindarajan (2009) also note that delicate and sensitive issues are involved in strategy implementation, such as resource mobilization, restructuring, cultural changes, technological changes, process changes, policy and leadership changes.

Firms competing in the global environment face a multitude of new demands, in the forms of external and internal pressures, on their organization and people, often being pushed simultaneously into several contradictory directions (Shen, Guo & Xin, 2012). Pearce and Robinson (2017) observe that succeeding in a global economy requires not only an open and empowered organizational climate, but also a tightly focused competitive culture. Strategy implementation is the manner in which an organization should develop, utilize, and amalgamate organizational structure, control systems, and culture to follow strategies that lead to competitive advantage and a better performance.

Organizational characteristic according to Peters (2012) involves organizational clarity of direction, clarity of organizational structures, clarity of measurements, results oriented problem solving and associates are assets and resources. Egelhoff (2012) investigated whether organizations are looking for great strategy or great strategy implementation by analyzing Asian firms that have competed successfully by focusing on the implementation of not so distinctive strategies instead of attempting to develop unique strategies.

1.1.1 Strategy Implementation

Implementing a strategy means putting the strategy to action. Homburg, Krohmer & Workman (2010) show that a successful strategy implementation has a significant impact on organizational performance and it is vital for attainment of operational efficiency and consequently realization of organizational effectiveness. Successful strategy implementation is a key for any organization's survival. Hambrick and Cannella (2012) argue that many organizations could not sustain their competitive advantages, despite having a robust strategy formulation process, because they lack the processes of implementing the strategies. Considering the higher failure rates in implementation of strategies, more attention should be given by executives to implementing the strategy

Implementing a strategy is the process through which a set of agreed work philosophies is translated into functional and operational targets as indicated by Pearce and Robinson (2017). Kasimila (2013) support this position when they state that implementation addresses the who, where, when and how, and it is thus the tactic that drives the strategy of the company. According to Heide, Gronhaug and Johannessen (2012) implementation of strategy remains one of the most difficult areas of management. Its success depends both on the selection of an appropriate strategy and converting that strategy into action.

According to Thomson (2017) the majority of large organizations had problems with strategy implementation. The literature supports the view that unlike strategy formulation, strategy implementation cannot be achieved by top management alone it requires the collaboration of everyone inside the organization and, on many occasions, parties outside the organization. While formulating a strategy is normally a top-down endeavor, implementing it requires simultaneous top-down, bottom-up, and across efforts.

1.1.2 Organizational Characteristics

An organization is defined as basically a structure for carrying out a particular social activity on a regular basis. This, according to Fulcher and Scott (2009) generally has the following features: a specific goal, a defined membership, rules of behavior or conduct and authority relationships. Several characteristics of an organization contribute towards strategy implementation. These include the organization's culture, structure, leadership and communication systems.

Healthy organizational culture can be an important prerequisite for successful strategy implementation. Peters (2012) observed that organizations succeed through strong, unified cultures that are produced and reproduced by physical artifacts, symbols, ceremonies, stories, slogans, dress and setting. Many organizations oblivious of the cultural diversities within which they exist find themselves unable to successfully implement strategies. Thomson (2017) noted that long standing attitudes, vested interests, inertia and ingrained organizational practices do not melt away when managers decide on a new strategy.

Burns and Stalker (2011) indicate that an organizational structure is a process in itself as well as a means of holding together an organization so that it is able to determine its own destiny. Miles and Snow (2010) noted that the relationship between strategy and structure can be thought of in terms of utilizing structure for strategy implementation because structure is a means to an end, that is, to

provide facilities for implementing strategy. Therefore, both should be integrated. In the absence of such integration, outcome may be confusion, misdirection and splintered effort within the organization. Researchers have argued that the fit between the strategy and structure of a firm leads to better performance because the structure provides the necessary systems and processes essential for successful strategy implementation (Galbraith & Kazanjian, 2010; Rumelt, 2011).

One key challenge in successful strategy implementation as observed by Lorange (2008) is ensuring employees buy-in and direct their capabilities and business understanding towards the new strategy. Therefore, the need for effective leadership outweighs any other factor. Beer and Eisenstat (2010) addressed this issue from a different perspective; they suggested that in the absence of effective leadership, conflicting priorities will result in poor coordination because employees will suspect that top management prefers to avoid potentially threatening and embarrassing circumstances.

According to Maria, Florica and Catalina (2012), the performance of an organization is equated to a state of competitiveness of that organization which is reached through attaining a given level of efficiency and productivity which ensures a sustainable market presence. Carton (2014) also defines financial performance of an organization as the measure of the change of the financial state of an organization or the financial outcomes that results from management decisions and the execution of those decisions by members of the organization. According to Cater and Pucko (2010), while a well-formulated strategy, a strong and effective pool of skills, and human capital are extremely important resources for strategy success, poor leadership is one of the main obstacles in successful strategy implementation.

Thomson (2017) suggested that in order to achieve success in implementation of a strategy, motivation of individuals to pursue the set objectives with enthusiasm and further still, modify

their duties and job conduct to better fit the requirements of successful strategy execution was important. In addition, the author suggested that aligning rewards and incentives directly to the attainment of performance objectives and good strategy implementation, creating a company culture and work climate that is conducive to successful strategy execution, applying in-house leadership needed to drive implementation forward and keep improving on how strategy is being executed were all key.

1.1.3 Mhasibu SACCO Society Limited

The history of co-operatives in Kenya dates back in 1908 when a group of white settlers established the first agricultural co-operative for the purpose of marketing their produce. Today, there are 3,990 co-operatives societies in Kenya with a membership of nearly four million (WOCCU, 2008). KUSCO is the governing body of Co-operative Societies in Kenya. Although most SACCOs initially were based on common bonds linked to residence, occupation, and churches, in 1969 the government decided to require SACCOs to be based on a secure crop or employment relationship. In this “check-off system,” SACCOs received payments directly from employers, processors (cooperatives, parastatals, or private companies), or marketing organizations. As a result, in rural areas, several commodity-based SACCOs (primarily dairy, coffee, tea, and pyrethrum) emerged, and District Unions of these SACCOS included Union Banking Sections that provided financial services to members, including payment points. The Union Banking Sections were essentially Raiffeisen-type financial cooperatives because they were part of unions that operated at the provincial level and had branches at each of the member cooperatives.

Following widespread bank failures in Kenya in the 1980s and 1990s, rural SACCOs thrived further as the banks generally withdrew from these rural areas. Many rural SACCOs later became associated with the Co-operative Bank (Nair and Kloeppinger-Todd, 2007). All SACCOs and

SACCO Unions are regulated by the Co-operative Societies Act of 2008. Prior to the enactment of this Act SACCOs were under the Co-operative Societies Act of 1997 which lacked a specialized legal, regulatory, and supervisory framework tailored to the needs of financial cooperatives, despite the fact that many Kenyan SACCOs are large financial organizations offering services that match services offered by banks. After the enactment of the 2008 Act, SACCOs are now required to keep larger amounts of funds in reserves and would have to comply with stronger prudential norms. The new Act provides for the registration and licensing of SACCOs; prudential requirements; a standard chart of accounts; governance requirements, amalgamations, divisions, and liquidations; a SACCO Regulatory Authority; a Savings Protection Insurance; a Central Liquidity Fund; information sharing; and transitional provisions (SACCO Act, 2008).

1.2 Statement of the Problem

Success of the strategy adopted ought to take into consideration an organization's competencies and strengths in terms of capabilities and match this with the environment within which an organization operates. Most organizations irrespective of their size, age or industry are increasingly faced with the challenge of continuous dynamic change (Munala, 2010). Cater and Pucko (2010) concluded that while 80% of firms have the right strategies, only 14% have managed to implement them well. A study carried out by Johnson and Scholes (2011) reports that 66% for corporate strategy is never implemented.

The amount of profits that a Sacco's makes is not the ultimate measure of how well a Sacco's is performing. There are several other parameters that define a Sacco's performance and it's potential. The reason for selecting open membership as a driver to the performance of a SACCO's in this study is due to the fact that open membership entails a set of factors that drive performance. Every SACCO's seeking to maintain its integrity in the market and to continue in business must

ensure that it always has enough cash to pay its members and issue credits. Maintaining liquidity in Sacco's is difficult to measure because a SACCO's liquidity position changes almost daily. However, it is a must to strive to measure liquidity in the best way possible since it is the lack of liquidity, which may bring about the collapse of a credit if it becomes unable to pay its members, who form the largest chunk of total liabilities.

Ibrahim and Shah (2013) study examined how organizational characteristics factors affects the implementation of strategic human resource Practices and established that firms in this sector practices average to high level of SHRM practices. However, the study focused on manufacturing firms in Malaysia. Said, Abdullah, Uli and Mohamed (2014) study focused on the relationship between organizational characteristics and information security knowledge management implementation and established that organizational characteristics made significant positive effects. Okungu (2017) study investigated that influence of top management team characteristics and strategy implementation and found that top management team characteristics had a significant effect on strategy implementation. However, the study was done in Nairobi County, Kenya. Therefore, this study sought to identify the influence of organizational characteristics on strategy implementation in Mhasibu SACCO Society Limited.

1.3 Objectives of the Study

The objective of the study include the following;

1.3.1 General Objective

The general objective of this study was to investigate the influence of organizational characteristics on strategy implementation in Mhasibu SACCO Society Limited.

1.3.2 Specific Objectives

- i. To examine the influence of organizational culture on strategy implementation in Mhasibu SACCO Society Limited.
- ii. To establish how the organizational structure affect strategy implementation in Mhasibu SACCO Society Limited.
- iii. To determine the effect of leadership styles on strategy implementation in Mhasibu SACCO Society Limited.
- iv. To identify the extent to which communication affect on strategy implementation in Mhasibu SACCO Society Limited

1.4 Research Questions

The study sought information to answer the following questions;

- i. What the influence of organizational culture on strategy implementation in Mhasibu SACCO Society Limited?
- ii. How does organizational structure affect on strategy implementation in Mhasibu SACCO Society Limited?
- iii. How do the Leadership styles affect on strategy implementation in Mhasibu SACCO Society Limited?
- iv. To what extent does communication influence strategy implementation in Mhasibu SACCO Society Limited?

1.5 Significance of the Study

The study would of significance and interest to various stakeholders. The management of Mhasibu SACCO Society Limited would the results of this study intriguing as a source of information on effect of organisational characteristics on implementation of strategies in SACCOs and what they need to do in order to be competitive in the market. The government and the policy makers would

obtain knowledge of the industry dynamics and the responses that are appropriate and specific for the financial institutions sector; they would therefore obtain guidance from this study in designing appropriate policies that would help regulate the sub-sector.

The study would provide information to potential and current scholars on strategy implementation practices. This would expand their knowledge on effect of organisational characteristics on implementation of strategies and also identify areas of further study. Moreover, the researcher and other academicians will be in a position to comprehend the concept of strategy implementation more so in the context of the banking industry in Kenya.

1.6 Scope of the Study

The study focused on the influence of organizational culture, organizational structure, leadership styles and communication on the implementation of strategies. Descriptive research design and census method were used as research methodology. The unit of observation was Mhasibu SACCO Society Limited and the unit of analysis was senior managers and support staff from Mhasibu SACCO Society Limited. The target population was about 60 employees that work at the Mhasibu Sacco Society Limited. Data was collected using questionnaires and period of interest was 2019.

1.7 Limitations of the Study

The resources at the disposal of the researcher limited the study locale to Nairobi. However, proper sampling was done to ensure that the sample size obtained is representative of the whole population. Some SACCO managers were reluctant to disclose sensitive information that challenges strategy implementation due to competition and confidentiality concerns. However, the purpose of the study was explained to them by presenting an introduction letter from the University and research permit from National Commission for Science, Technology and Innovation

(NACOSTI). The respondents were busy and majority had difficult with allocating time to fill the questionnaires. The researcher consistently persuaded them to fill the questionnaire through constant telephone call to remind them to fill the questionnaire.

1.8 Organization of the Study

This research project is divided into five chapters. Chapter one provides the background of the study, statement of the problem, objectives of the study research questions, significance of the study, scope of the study, limitations and the organization of the study. Chapter two contains; theoretical review, empirical review and conceptual framework. chapter three discusses the research design, target population, sample and sampling procedures, data collection instruments, pilot study, data collection procedures, data analysis and ethical issues. Chapter four presents the study report which includes the findings and discussion. Chapter five presents the conclusions and policy recommendations based on the study findings.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter comprises of theoretical literature review, empirical literature review, summary of the empirical literature reviewed and research gaps and conceptual framework.

2.2 Theoretical Literature Review

The following theories relate to the study;

2.2.1 Resource Based View Theory

This study was guided by Resource Based View (RBV) theory as proposed by Barney (1991). Barney (1991) states that a firm is a collection of physical capital resources, human capital resources and organizational resources. The core premise of the resource-based view is that organizational resources and capabilities can vary significantly across firms, and that these differences can be stable. The theory focuses on the idea of costly-to-copy attributes of the firm as sources of business returns and the means to achieve superior performance and competitive advantage.

Chandler (1990) indicates that organizational capabilities emanate from lower management, middle and top management and that a firm can gain competitive advantage when its resources and capabilities are used properly. He further states that if these organization capabilities were carefully synchronized and assimilated it could achieve the economies of scale and scope needed to compete in national and international markets. Barney (1991) states that, “sustainable competitive advantage is derived from resources that are valuable, rare, imperfectly imitable (due to path-dependence, causal ambiguity, and social complexity), and no substitutable”. A resource-

based view of the firm accepts that attributes related to past experiences, organizational culture and competences are critical for the success of the firm.

This theory was relevant to the study because it shows that Mhasibu SACCO Society Limited implement their strategies on the basis of their resources and capabilities. A firm resource must, in addition, be valuable, rare, and imperfectly imitable and substitutable in order to be source of effective management of construction wastes. Resources may increase the company's capacity for proper management of strategies and, thus, contribute to strategy implementation by helping the firm to appropriate the value. Furthermore, resources may be used to erect entry barriers and so increase performance at the industry level.

2.2.2 Modern Organizational Theory

In modern theory, an organization is defined as a designed and structured process in which individuals interact for objectives (Hicks & Gullet, 1975). The contemporary approach to the organization is multi-disciplinary as many scientists from different fields have contributed to its development emphasizing on the dynamic nature of communication and importance of integrating the individual and organizational interests. Modern understanding of the organization can be classified into the Systems approach, socio-technical theory and contingency or situational approach. The modern theories tend to be based on the concept that the organization is system which has to adapt to changes in its environment as opposed to the bureaucratic system which is seen to be rigid.

The systems approach views organization as a system composed of interconnected and thus mutually dependent sub-systems. It looks at organization as a system with separate parts, where the integration depends on shared norms, values and beliefs. According to Albrecht (2013) organizations as systems consist of three basic elements. Namely: components, linking processes

and goals. The approach recognizes the dynamic nature of organizational environment. The socio-technical systems approach is based on the premise that every organization consists of the people, the technical systems and the environment (Pasmore, 2012). People use tools, techniques and knowledge to produce goods and services valued by consumers. Therefore, equilibrium among social system, technical and environment is necessary.

The situational approach is based on the belief that there cannot be universal guidelines suitable for all situations unlike in bureaucracy. Organizational systems are interrelated with the environment. The situational approach (Hellriegel & Slocum, 2013) suggest that different environment required different organizational relationships for an optimum effectiveness taking into consideration social, legal, political, technical and economic factors. Notwithstanding the limitations of Weberian bureaucracy, the modern theories are an improvement to the same and compliment it by advocating for flexibility and adaptability to the organizational environment taking into consideration the people.

2.2.3 Classical Organizational Theory

The classical organizational theory includes the scientific approach of Taylor which is based on principles of management, administrative theory of Henry Fayol and Weber's bureaucratic approach. Weber's bureaucratic approach which considers the organization as part of the broad society based on principles such as structure, specialization, predictability/stability, rationality and democratic is seen here as the most relevant and practical model to this study. Weber listed several preconditions for the emergence of bureaucracy. These include the growth in space and population being administered, and the growth in complexity of administrative tasks being carried out and the existence of a monetary economy resulting in a need for a more efficient administrative system. Development of communication and technologies has made more efficient administration possible

but also the democratization and rationalization of culture resulted in demands that the new system treats everybody equally (Weber, 1947).

Weber's ideal bureaucracy is characterized by hierarchical organization with delineated lines of authority in a fixed area of activity, action taken on the bases of unrecorded and written rules, bureaucratic officials needing expert training, rules implemented by neutral officials and carrier advancement depending on technical qualifications. In large organizations and under well defined conditions, organizational structure may be bureaucratic. The essential elements of a bureaucratic organization are: the use of standard methods and procedures for performing work and high degree of control to ensure standard performance. Mintzberg (1981) identified two types of bureaucracies. They are standard and professional bureaucracies. The standard bureaucracy is based on efficient performance of routine work. Professional bureaucracy depends upon efficient performance of standardized but complex works that requires high levels of specialized skills.

The structure of standard bureaucracy is based on functions, specialization and span of control. According to Luthaus (2002), every organization structure contains both centralization and decentralization. Modern organizational structures show a strong tendency towards decentralization. Hicks and Gullet (1975) indicates that while recognizing bureaucracy as the most efficient form of organization, and even indispensable for the modern state, Weber, however saw its weakness as being rigid, impersonal, self-perpetuating and empire building, displacement of objectives, cost of controls, and anxiety to improve status.

2.2.4 Agency Theory

Jensen and Meckling (1976) proposed agency theory. Agency relationship is a contract under which one or more persons (the principal(s)) engage another person (the agent) to perform some

service on their behalf which involves delegating some decision-making authority to the agent. The theory of the agencies analyzes the relation between two parties: investors and managers. The agent (manager) is performing those duties for the principal (investors), and the principal is undertaking to reward the agent. According to the agency theory of business, a firm consists of a network of contracts between economic property owners (principals) and managers (agents) entrusted with the use and control of those resources. The theory suggests that agents have more knowledge than principals and that this allocative efficiency adversely affects the ability of principals to control whether or not agents serve their interests properly.

As such, the theory defines firms as necessary contract-keeping mechanisms and, through firms, control can be exercised that minimizes the opportunistic activity of agents (Mwangi, 2012). According to the theory, a detailed contract is designed to satisfy the needs of both the agent and the principal, in order to harmonize the interests of the agent and the principal. Jussi and Petri (2004) the agent-principal partnership is further improved by by implementing strategies in the firms.

Therefore, the agency theory works on the assumption that directors and agents act rationally and employ contracting to increase their resources (Jensen & Meckling, 1976). This theory applies to this study simply because strategic implementation is one of many strategies used in business to tackle the agency issue by minimizing agency costs that affect the overall efficiency of the partnership as well as the principal's benefits (Payne, 2003). The theory therefore supports strategic implementation in Saccos.

2.3 Empirical Literature Review

This section presents the empirical review on organizational characteristics and strategic implementation variables. Organizational culture, structure, leadership style and communication and the proxies of organizational characteristics.

2.3.1 Organizational Culture and Strategy Implementation

Isaboke (2015) study investigated the influence of organization culture on strategy implementation in selected universities in Kenya. The study used a descriptive survey design to target 103 employees that were sampled by the researcher. The study respondents were identified using the proportionate stratified sampling method. Questionnaires were administered to obtain primary data. The results indicated that organization culture had an influence on strategy implementation in institutions of higher learning and can be concluded that dominant characteristics and behavior norms have a strong influence on strategy implementation.

Muthoni (2012) carried out a study on the effects of organizational culture on strategy implementation in commercial banks in Kenya. The study employed a census survey design targeting all licensed commercial banks in Kenya. The target population of this study was 43 representatives from all the 43 licensed commercial banks with Nairobi as the focus and commercial hub. The study used a questionnaire to collect primary data. The data was analyzed using both qualitative and quantitative techniques using Statistical Package for Social Sciences. The study found that for competitive advantage to be gained across Kenyan banks, strategy implementation should be aligned with strong organizational culture.

Abok, Waititu, Gakure and Ragui (2013) carried out a study on culture's role in the implementation of strategic plans in non-governmental organizations in Kenya. To achieve the main objective, a survey of 258 NGOs was conducted from a population frame of 2588 NGOs operating in Nairobi

District under the youth, relief, micro-finance, welfare and health sectors. Both quantitative and qualitative data were collected. The main instrument of data collection was a questionnaire containing both open-ended and closed questions, which was administered on all levels of staff judged to be equipped with the relevant information on communication related to strategy implementation in the sampled NGOs. The study results indicate that organizational culture affect implementation of strategic plans in Kenyan NGOs.

2.3.2 Organizational Structure and Strategy Implementation

A study carried out by Ng'enh (2013) focused on organization structure and strategy implementation in selected major banks in Kenya. The study adopted a descriptive survey design and collected primary data by use of questionnaires and secondary data from audited financial reports, news bulletins and official websites of the selected major commercial banks in Kenya. Major research findings indicated that the nature of organization structure had a high effect on the performance of employees, compliance with regulations and attainment of community expectations.

Akpan and Waribugo (2016) study examined the impact of structure on strategy implementation Among Telecommunication Firms in Nigeria. The Pearson Product Moment Correlation Coefficient was used to test the relationship between variables. The results showed that centralization has insignificant positive correlation with budgetary program implementation and resource control implementation. It was concluded that Centralized structure leads to slow pace of strategy implementation while Specialization structure enhances strategy implementation of the telecommunication firms.

Muoki and Okibo (2016) study examined the role of organizational structure on strategy Implementation of public universities in Kenya. The study established the role of organizational structure on strategy implementation in public universities through three objectives. The findings indicate that formal orientation programs as a communication element contribute to strategy implementation to a large extent. Therefore, the universities should maximize the financial resources distribution to achieve effective strategy implementation in public universities.

2.3.3 Leadership Styles and Strategy Implementation

Reddy (2017) study investigated leadership styles and strategy implementation in the Department of Trade and Industry (DTI). An explanatory sequential mixed method research design was employed. The findings of this study showed that senior managers who portrayed transformational and transactional leadership styles had a positive influence on strategy implementation and senior managers who portrayed a laissez-faire leadership style had a negative effect on strategy implementation.

Kivasu (2015) study examined the relationship between leadership styles and implementation of strategy among nongovernmental organizations in Nairobi City County, Kenya. The study used primary data collected through questionnaires. The data was analyzed using frequencies, percentages, mean and standard deviation. The study found that NGO's in Nairobi City County, Kenya predominantly used transactional, servant, and situational and transformational leadership styles. Another key finding of the study was that leadership styles influence strategy implementation by influencing the way employees go about their day to day tasks.

Ogal and Omanyo (2018). *The Influence of Leadership Styles on the Implementation of the Strategic Plans in Non-Governmental Organizations in Kisumu County, Kenya*. The sample size of this descriptive survey design study was 10 Human Resource Managers and 70 financial officers giving a total of 80 respondents which has been selected through saturated sampling techniques. The study used questionnaires and interview schedules to collect data. Results indicated that majority of the leaders in NGOs in Kisumu County do not have skills and abilities required to ensure effectiveness in the implementation of the strategic plans. There was high positive correlation between leadership styles and the implementation of the strategic plans.

2.3.4 Communication and Strategy Implementation

Mutisya (2016) carried out a study on influence of communication on strategy implementation among Pharmaceutical companies in Nairobi Kenya. This study focused on 64 pharmaceutical managers of different pharmaceutical companies based in Nairobi, Kenya. This study applied a descriptive survey research design. From the findings, 75.4% of changes in the strategy implementation were attributed to the three independent variables in the study. The findings also showed that taking all other independent variables at zero, a unit increase in communication media would lead to a 1.456 increase in the strategy implementation.

Ambani and Wanyoike (2014) study examined the effects of communication on the success of strategy implementation process among Commercial Banks in Nakuru County Kenya. The target population was obtained from the 28 Commercial Banks in Nakuru County which has 200 staff members from Top Management staff, middle level staff to low level staff. Stratified random sampling technique was used in sampling respondents. Both descriptive and inferential statistics was used to analyze the data. The study revealed that there lacks effective communication among commercial banks in Nakuru county leading to failure in strategy implementation process.

Siam (2017) study examined the effect of communication strategy on the relationship between strategy execution (organizational level) and organizational performance: a middle level managers' perspective at higher education institutions. The total respondents were 236 and all of them are working with the higher education institutions in Palestine. the study found that specific strategy execution with a specific communication strategy produced better organizational performance. Finally, the findings provide invaluable implication to theory and practice on execution of strategy of service based institutions like universities.

2.4 Summary of the Literature Reviewed and Research Gaps

Table 2.1: Summary of the Literature Reviewed and Research Gaps

Author	Focus of the Study	Findings	Knowledge gap	Focus of the current study
Isaboke (2015)	Organization culture on strategy implementation	Organization culture had an influence on strategy implementation in institutions of higher learning	Focused on institution of higher learning	Focus on SACCOs
Ng'enoh (2013)	Organization structure and strategy implementation in selected major banks in Kenya	The nature of organization structure had a high effect on the performance of employees	Secondary data	Primary data
Reddy (2017)	Leadership styles and strategy implementation	Senior managers who portrayed a laissez-faire leadership style had a negative effect on strategy implementation	An explanatory sequential mixed method research	Descriptive survey research design
Mutisya (2016)	Communication on strategy implementation among Pharmaceutical companies in Nairobi Kenya.	A unit increase in communication media would lead to a 1.456 increase in the strategy implementation	Pharmaceutical companies	SACCO industry

2.5 Conceptual Framework

Figure 2.1 shows the relationship between variables. The independent variables include organizational culture, organizational structure, leadership style and communication and the dependent variable is strategy implementation.

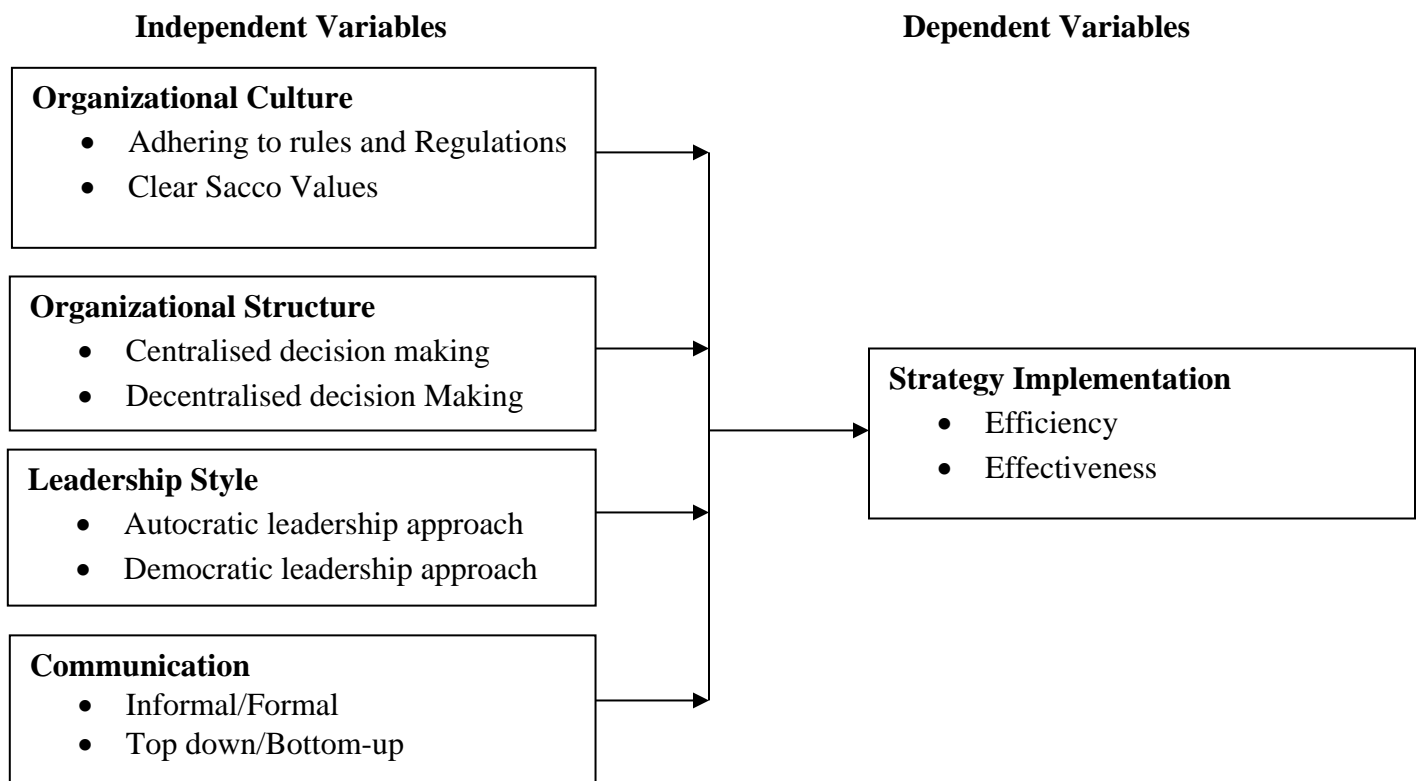


Figure 2.1: Conceptual Framework

Source: Researcher (2020)

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter describes how the research was carried out. It includes the introduction, research design, target population, sampling design and procedure, data collection instrument, validity and reliability of the research instrument, data collection procedure, data analysis, and ethical considerations.

3.2 Research Design

This study utilized descriptive survey research design. Descriptive survey research designs are used in preliminary and exploratory studies to allow researchers to gather information, summarize, present and interpret for the purpose of clarification (Orodho, 2005). Mugenda and Mugenda (2003) on the other hand give the purpose of descriptive research as determining and reporting the way things are. The study suited within the provisions of descriptive survey research design because the researcher is intending to collect data and report the way things was given by respondents without manipulating any variables.

3.3 Target Population

The target population was about 60 employees that work at the Mhasibu Sacco Society Limited. They included the senior management staff, middle level managers, customer care and the junior staff. These, however, was from all the departments i.e. planning and finance, human resources division, credit risk, operations, ICT, internal audit and assurance and support services. The research wanted to cover all positions so as not to be biased in collection of the information. This population was apportioned as shown in the table below:

Table 3.1 Target Population

Category	Target population	Percentage
Top management	15	25%
Middle-level managers	25	41.67%
Customer service	10	16.67%
Junior staff	10	16.67%
TOTAL	60	100%

Source: Mhasibu SACCO Society Limited HRM Report of 2019

3.4 Sampling Design and Sample Size

Sampling techniques and sample size play obtained to have a manageable number that can represent the whole population. Since the population is small a census of 60 respondents was taken to be the sample size. According to Mugenda and Mugenda (2013), a census is recommended if the population is small and of manageable size.

3.5 Data Collection Instrument

Questionnaires were used as data collection instruments which was administered to all the respondents. Creswel (2013) observe that questionnaires have the capability to obtaining large data from the field and it is easier to interpret and analyse the data. A likert scale questionnaire was used in closed ended questions and also the questionnaires had an open ended questions to give the respondents a chance to air more views on the variables.

3.6 Pilot Study

Pilot study is small test carried out to check whether the contents in the questionnaire are valid and reliable before carrying out the actual study (Orodho, 2005). A pilot study was carried out

involving 10 respondents from the same SACCO who were not involved in the final study in order to assess the validity and reliability of research instrument.

3.6.1 Validity of the Instrument

According to Orodho (2005), Validity entails the extent to which instruments used to collect data meant to measure what the researcher wants it to measure from the study objectives. In this case, to ensure that the instruments are valid three validity tests were tested. First, content validity was done to ensure that the research instruments are clear and expressed in simple language. Construct validity ensured by ensuring that the study is tied within the specific objectives and criterion validity and ensured that all the questions address the specific objectives of the study in a systematic manner. Content validity was achieved by going through items one at a time and comparing the contents to ensure that all the objectives of the study are covered.

3.6.2 Reliability of the Instrument

Reliability as described by Cooper and Schindler (2011) is carried out to test the internal consistency of the questionnaire. Cronbach's alpha coefficient utilized to obtain a correlation coefficient of the test scores. Mugenda and Mugenda (2003) indicates that test scores ranges between 0 to 1 and the instruments is considered reliable if the test score is closer to 1. Therefore, this study targeted a coefficient of 0.7.

3.7 Data Collection Procedure

The management of the SACCO were contacted to permit the research to carry out the study within the organization. The researcher personally administered the questionnaires to the sampled respondents. The respondents were given two weeks for filling in the questionnaires. The researcher made a visit to the respondents to remind them on the importance of filling the questionnaires so as to ensure high response rate.

3.8 Data Analysis and Interpretation

Primary data from the field was edited to eliminate errors that may have been made by the respondents. Coding was done to translate question responses into specific categories so as to organize and reduce research data into manageable summaries. Quantitative data was analyzed using descriptive statistics such as mean and standard deviation and presented in form of tables, pie-charts and bar-graphs where applicable with the aid of Statistical Package for Social Sciences (SPSS) version 20.0. Content analysis technique used to analyze information obtained from the open ended questions and reported in narrative form.

3.9 Ethical Considerations

The researcher got a research permit from the National Commission for Science, Technology and Innovation (NACOSTI) and introduction letter from the University before proceeding to the study area. Information confidentiality was assured to the respondents by explaining the aim of the study. The respondents consent in participating in the study was sought and their names were indicated in the questionnaire. The participants were explained the importance of the research and a copy of the findings shared to the respondents. The researcher acknowledged the reviewed literature from various scholars in the study.

CHAPTER FOUR

RESEARCH FINDINGS AND DISCUSSIONS

4.1 Introduction

This chapter presents the study's findings and discussions guided by the study objectives. The findings were presented in the tables and figures in the subsections below. Frequency, percentages, mean and standard deviation were used to describe the study results. Correlation and regression analysis were also presented to indicate the nature and strength of relationship amongst variables.

4.2 Response Rate

The study targeted 60 respondents who included top management, middle level management, customer service and junior staff. The response rate was 95% indicating that 57 respondents filled and returned the questionnaire. This according to Mugenda and Mugenda (2013) is an excellent response rate. Based on the recommended response rate by various authors the response of 95% is very good and sufficient as a basis of data analysis, findings, conclusions and recommendations.

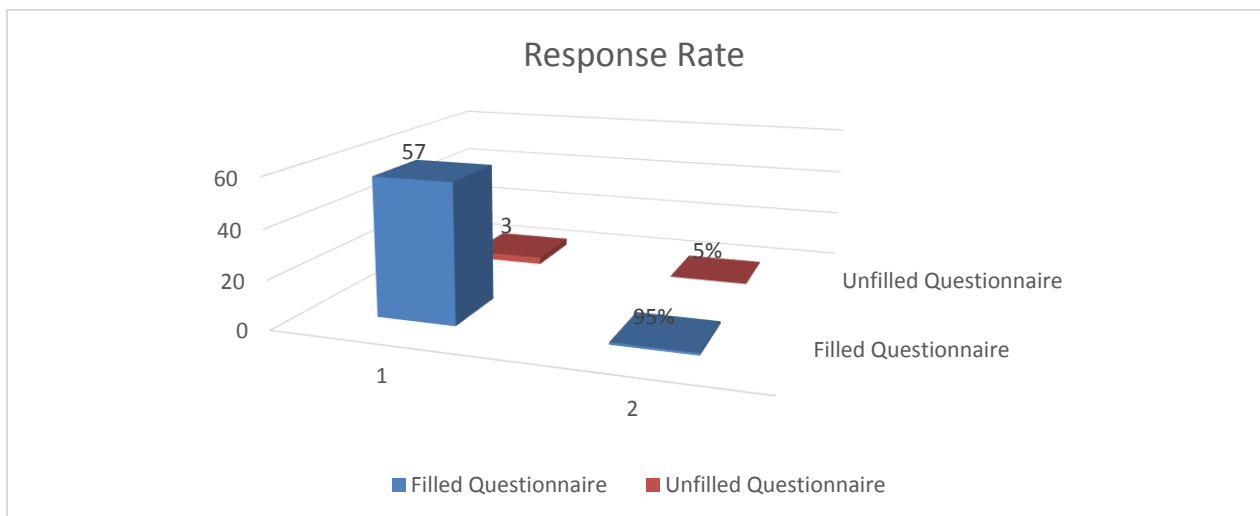


Figure 4.1 Response Rate

Source: Survey Data (2020)

4.3 Demographic Characteristics

The study sought to establish the positions age, gender and working experience of the respondents.

The results were presented in the subsequent subsection.

4.3.1 Respondents Age

The respondents were asked to state their age brackets. The findings are discussed below.

Table 4.1 Respondents Age

	Number	Frequency
Below 25 years	3	5.26
25-30 years	13	22.81
31-35 years	26	45.61
36-40 years	6	10.53
41-45 years	4	7.02
46 and above	5	8.77
Total	57	100%

Source: Survey Data (2020)

The study results indicates that majority of the respondents (45.61%) had between 31 to 35 years old and the minority were below 25 years. This a clear indication that majority of the employees have gained enough experience in working in the Sacco.

4.3.2 Gender of the Respondents

Gender of the employees was sought by requesting employees to indicate whether they are male or female. The study found out that 64% percent of response respondents were male and 36 percent for female. The results also suggested that the number of employees employed in the sacco was fairly represented by gender. There was evidence that the findings and views set out in this document represented the majority of women and the majority of men in the Sacco.

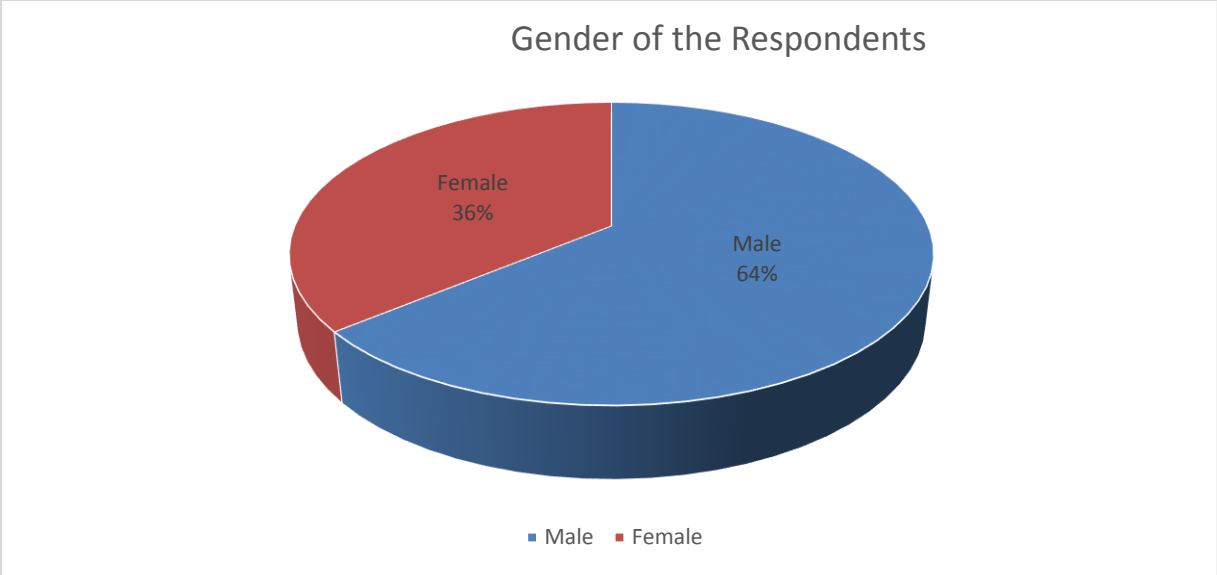


Figure 4.2: Respondents Gender

Source: Survey Data (2020)

4.3.3 Working Experience

The researcher asked the respondents to indicate the number of years worked in Sacco and provided the following replies as shown in Table 4.2;

Table 4.2: Working Experience

	Frequency	Percentage
Less than 3 years	3	05.26%
3-5 Years	15	26.32%
6-10 years	29	50.88%
Over 10 years	10	17.54%
Total	57	100.00%

Source: Survey Data, (2020)

The findings in table 4.2 show that the majority of respondents (50.88 per cent) had worked 6 to 10 years in the Sacco. According to the findings, 26.32 percent of respondents spent 3 to 5 years

working in the Sacco. The findings showed that 17.54 percent of respondents served in the Sacco for more than 10 years, and 5.26 percent of workers worked for less than 3 years in the Sacco. The findings indicated that the respondents had adequate knowledge of the issue under investigation, as the targeted employees had the information helpful in achieving the goals of the study. The goal set for the research could be accomplished since the number of employees used in this analysis had specific experience and knowledge about the information that was being pursued.

4.4 Descriptive Analysis and Discussion

This section presents the results collected through the use a questionnaire. The findings were presented in the subsequent sections. Mean and standard deviation were used to describe the extent with which the respondents agreed or disagreed with various statements.

4.4.1 Strategy Implementation in the Sacco

This subsection presents the extent to which strategic implementation were effective and efficiently done in the Sacco. The research results are set out in Table 4.3 below.

Table 4.3 Strategy Implementation in the Sacco

Statements	Mean	Stdev.
Leadership supports strategy implementation	3.9172	1.123
Strategic objectives are clearly communicated in an understandable manner	3.9633	1.117
Organization culture supports strategy implementation	3.9766	1.113
Strategy implementation is a participative process in the organization	4.1719	.911
Organization has adequate resources (physical, human and financial) to implement strategy	3.8771	.999
There is Improved efficiency in resource utilization to implement strategies	4.4223	1.219
Strategies in the Sacco were done on a timely basis	4.3351	1.334
The cost incurred in strategy implementation is fairly budgeted for	4.8647	0.997

Source: Survey Data, (2020)

The findings in table 4.3 indicates that leadership in the Sacco supports strategy implementation, strategic objectives are clearly communicated in an understandable manner, organization culture

supports strategy implementation and strategy implementation is a participative process in the organization as it is clearly supported by high means of 3.9172, 3.9633, 3.9766 and 4.1719 respectively. The study further presents that organization has adequate resources (physical, human and financial) to implement strategies, there is improved efficiency in resource utilization to implement strategies, strategies in the Sacco were done on a timely basis and the cost incurred in strategies implementation is fairly budgeted for as these statements were clearly supported by above average means of 3.8771, 4.4223, 4.3351 and 4.8647 respectively. Generally the findings indicated that strategies implementation were efficiently and effectively executed. The findings were supported by a study by Kasimila (2013) that the success of strategy implementation is highly dependent on organization culture, leadership style, resources, effective communication, stakeholder cooperation and clarity of strategic objectives.

4.4.2 Organizational Culture and Strategic Implementation

This segment illustrates the metrics of organizational culture as provided to the study respondents. Table 4.4 describes the findings summarized on the basis of the agreements. The findings were on the opinion and perception of the employees regarding organization culture in Mhasibu Sacco.

Table 4.4 Organizational Culture and Strategic Implementation

Statements	Mean	Stdev.
There is high importance placed on Sacco rules, values, obligations and regulations	4.4481	1.2341
Employees deal with each other fairly guided by rules, regulations and values	4.5712	1.3214
The rules of the sacco provide clear instructions, processes and procedures for employees	4.5423	0.9417
Managers in the Sacco are flexible when making decisions	3.9784	1.1131
Employees value team work to individualism	4.0011	0.9997
The Sacco links employees' needs with those of the Sacco	4.1222	1.1112
Managers involve employees in decision making in this Sacco	3.9999	1.0012
The Sacco acknowledges individual employees strengths	4.2223	0.8874

Source: Survey Data (2020)

The findings in the table 4.4 indicates that there is high importance placed on Sacco rules, values, obligations and regulations, employees deal with each other fairly guided by rules, regulations and values, the rules of the Sacco provide clear instructions, processes and procedures for employees, managers in the Sacco are flexible when making decisions and that employees value team work to individualism as evidenced by mean of 4.4481, 4.5712, 4.5423, 3.9784 and 4.0011 respectively. In addition, the results presents that the Sacco links employees' needs with those of the Sacco, managers involve employees in decision making in the Sacco and the Sacco acknowledges individual employees strengths as represented by a mean of 4.1222, 3.9999 and 4.2223 respectively.

The findings supported Isaboke (2015) study on the investigation of organization culture on strategy implementation in selected universities in Kenya. The results indicated that organization culture had an influence on strategy implementation in institutions. Muthoni (2012) carried out a study on the effects of organizational culture on strategy implementation in commercial banks in Kenya. The study found that for organizational culture influences strategy implementation and

should be aligned with strong organizational culture. Abok, Waititu, Gakure and Ragui (2013) study results indicated that organizational culture affect implementation of strategic plans in Kenyan NGOs

4.4.3 Organizational Structure and Strategic Implementation

This subsection presents the study results on the effect of organizational culture on strategy implementation. Table 4.5 presents the collected results from the respondents.

Table 4.5 Organizational Structure and Strategic Implementation

Statements	Mean	Stdev.
Managers take time to build relationships with other employees in decision making	4.4812	1.2231
Employees are given personal freedom and expression in the Sacco	3.8161	1.0751
Employees value team work to individualism decision making	3.8818	0.9998
There is continuous consultations from all levels in the Sacco	3.2139	1.2032
Decision making process is an open system which incorporates every employee in the Sacco	3.1813	1.0230
The Sacco ensures clear instructions are availed to staff on their tasks and duties	4.3362	0.8851
Decision making is decentralized to the various departments in the Sacco	3.9981	1.0028

Source: Survey Data (2020)

The results in table 4.5 organization structure indicates that Managers take time to build relationships with other employees in decision making, Employees are given personal freedom and expression in the Sacco, employees value team work to individualism decision making, the Sacco ensures clear instructions are availed to staff on their tasks and duties and decision making is decentralized to the various departments in the Sacco as indicated by above average means of 4.4812,3.8161, 3.8818, 4.3362 and 3.9981 respectively. However, the respondents were not sure whether there is continuous consultations from all levels in the Sacco and that decision making process is an open system which incorporates every employee in the Sacco as presented by

moderate means of 3.2139 and 3.1813 respectively. On average it was established that the organizational structure supports strategy implementation in the Sacco.

The findings were supported by Ng’eno (2013) who focused on organization structure and strategy implementation in selected major banks in Kenya. The findings indicated that the nature of organization structure had a high effect on the performance of employees, compliance with regulations and attainment of community expectations. The study also supports Muoki and Okibo (2016) that organizational structure contribute to strategy implementation to a large extent. However, Akpan and Waribugo (2016) disagreed with the results that organizational structure has insignificant positive correlation with strategy implementation and resource control implementation.

4.4.4 Leadership Style and Strategic Implementation

The study sought to determine how leadership styles have affected strategic implementation in Mhasibu Sacco. Study results were presented in table 4.6.

Table 4.6 Leadership Style and Strategic Implementation

Statements	Mean	Stdev.
Managers give strict unqualified direction in the Sacco	4.3331	1.1101
The direction given must be followed strictly without deviation	3.8187	1.2491
Weekly meetings consider employees views	3.9198	1.1037
The views raised in the meetings are clearly addressed by the management	4.4471	1.1301
Management encourage employees to voluntarily participate in decision making	4.4441	1.0149
The Sacco encourages employees to be part of unions and their grievances presented fairly	4.1898	1.1111
The leadership approach in the Sacco encourages employees to suggest new ways of serving customers better	4.7874	0.8974

Source: Survey Data, (2020)

The results as indicated in Table 4.7 indicates that Managers give strict unqualified direction in the Sacco, The direction given must be followed strictly without deviation, Weekly meetings consider employees views, The views raised in the meetings are clearly addressed by the management, Management encourage employees to voluntarily participate in decision making, The Sacco encourages employees to be part of unions and their grievances presented fairly and that The leadership approach in the Sacco encourages employees to suggest new ways of serving customers better as evidenced by high means of 4.3331, 3.8187, 3.9198, 4.4471, 4.4441, 4.1898 and 4.7874 respectively. Generally, participatory leadership style was found to be highly practiced in Mhasibu Sacco.

The findings supported Reddy (2017) study on leadership styles and strategy implementation in the Department of Trade and Industry (DTI). The findings of this study showed that senior managers who portrayed transformational and transactional leadership styles had a positive influence on strategy implementation and senior managers who portrayed a laissez-faire leadership style had a negative effect on strategy implementation. Additionally, Kivasu (2015) study examined the relationship between leadership styles and implementation of strategy among nongovernmental organizations in Nairobi City County, Kenya. The study found that leadership styles influence strategy implementation by influencing the way employees go about their day to day tasks. Further, Ogal and Omanyo (2018) on leadership styles on the Implementation of the strategic plans in Non-Governmental Organizations in Kisumu County, Kenya results indicated that there is high positive correlation between leadership styles and the implementation of the strategic plans.

4.4.5 Communication and Strategic Implementation

The findings in this section presents the communication proxies and how they affect strategy implementation in Mhasibu Sacco. The results were summarized in table 4.8.

Table 4.8 Communication and Strategic Implementation

Statements	Mean	Stdev.
Communication on Sacco internal issues are done on timely manner	4.5518	1.1114
The information communicated are always accurate and complete	4.0012	0.8975
The information communicated are always relevant	4.1214	1.1124
Mostly communication from top down is clear and precise	4.5545	0.9875
Information/request from the bottom up is always acted up with speed	3.9784	0.9978
Both top down and bottom up communication is acted with urgency	3.8975	1.0129
The Sacco encourages employees to respond to the queries within the shortest time possible	4.7777	1.2112

Source: Survey Data (2020)

The findings in table 4.8 presents that majority of the respondents strongly agreed that communication on sacco internal issues are done on timely manner, the information communicated are always accurate and complete, the information communicated are always relevant, mostly communication from top down is clear and precise, information/request from the bottom up is always acted up with speed, both top down and bottom up communication is acted with urgency and the Sacco encourages employees to respond to the queries within the shortest time possible as indicated by means of 4.5518, 4.0012, 4.1214, 4.5545, 3.9784, 3.8975 and 4.7777. Generally the results indicates that communication greatly influences strategy implementation in the Sacco.

The study findings supports Mutisya (2016) on influence of communication on strategy implementation among Pharmaceutical companies in Nairobi Kenya. The findings showed that

taking all other independent variables at zero, a unit increase in communication media would lead to a 1.456 increase in the strategy implementation. Additionally, Ambani and Wanyoike (2014) study examined the effects of communication on the success of strategy implementation process among Commercial Banks in Nakuru County Kenya. The study revealed that there lacks effective communication among commercial banks in Nakuru County leading to failure in strategy implementation process. Further, Siam (2017) study examined the effect of communication strategy on the relationship between strategy execution (organizational level) and organizational performance. The study found that specific strategy execution with a specific communication strategy produced better organizational performance.

4.5 Inferential Statistics

Inferential statistics presented the parameters relating to the interrelationship between variables in the study on sampled data. It shows the degree to which the variable changes as a result of changing the other variable. The inferential statistics discussed in this section include the correlation coefficients, the coefficient of determinations, the degree of correlation of variables and the regression analysis coefficients.

4.5.1 Correlation Analysis

Analysis of correlation is a statistical method used for determining the intensity of the association between two quantitative variables. A high correlation means that there is a strong relationship between two or more variables while a low correlation means that the variables are hardly related.

The results were presented in Table 4.9.

Table 4.9: Correlation Analysis

		Correlations				
		Strategy Implementation	Organizational Culture	Organizational Structure	Leadership Style	Communication
Strategy Implementation	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	57				
Organizational Culture	Pearson Correlation	.778	1			
	Sig. (2-tailed)	.000				
	N	57	57			
Organizational Structure	Pearson Correlation	.661	.392**	1		
	Sig. (2-tailed)	.001	.203			
	N	57	57	57		
Leadership Style	Pearson Correlation	.765	-.233	-.660**	1	
	Sig. (2-tailed)	.000	.181	.110		
	N	57	57	57	57	
Communication	Pearson Correlation	.806	.300*	.014	.060	1
	Sig. (2-tailed)	.000	.123	.917	.658	
	N	57	57	57	57	57

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

Source: Survey Data (2020)

The Pearson correlation values given in Table 4.9 indicate a strong and positive correlation between organizational culture and strategy implementation (Pearson Correlation= 0.778, sig=0.000). The result meant that changes in organizational culture resulted in a positive and significant change to the strategy implementation. The correlation between organizational

structure and strategy implementation was strong and positive as shown by a coefficient of 0.661 and a level of significance of 0.001. There was a very strong and positive relationship between leadership style and strategy implementation (Pearson Correlation=0.765, sig=0.000). There was a very strong and positive relationship between communication and strategy implementation (Pearson Correlation=0.765, sig=0.000). There was evident strong and significant relationship between independent variables.

4.6 Regression Analysis

The study's regression analysis was carried out to assess the changes in the dependent variable (strategy implementation), which is triggered by changes in the four independent variables (organizational culture, organizational structure, leadership style, communication).

4.6.1 Model Summary

The model summary presented the coefficient of determination which explained the degree to which the independent variables in the study are determined by the independent variables and the coefficient of correlation which presented nature and strength of relationship between variables. The determination coefficient represented by R squared indicates the extent to which changes in the dependent variable are determined by changes in the independent variable (organizational culture, organizational structure, leadership style, communication). The correlation coefficient is also used to describe the nature of the relationship and the strength of the (weak or strong) relation.

Table 4.10 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.821 ^a	.674	.634	1.24163

a. Predictors: (Constant), Communication, Organization Structure, Organizational Culture, leadership Style

Source: Survey Data, (2020)

Table 4.10 results show that 63.4 per cent increase in strategy implementation was explained by changes in communication, organization structure, organizational culture and leadership style. 36.6 per cent of strategy implementation variations were determined by variables other than communication, organization structure, organizational culture and leadership style. It meant that there were other significant factors contributing to the strategy implementation that were not exhaustively factored in the model. The study also presents a strong positive correlation between variables (R=0.821)

4.6.2 Analysis of Variance

The overall significance of the model was tested. Table 4.11 presented the results on the findings.

Table 4.11 ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	9.203	4	2.301	1.492	.000 ^b
Residual	80.165	52	1.542		
Total	89.368	56			

a. Dependent Variable: Strategy Implementation

b. Predictors: (Constant), Communication, Organization Structure, Organizational Culture, leadership Style

Source: Survey Data (2020)

The significant value of 0.000 (P<.05) presents that the entire model was significant in explaining the relationships between variables at 5% significant value. This indicates that at least one variable among; communication, organization structure, organizational culture and leadership style can

used to predict the changes in dependent variable; strategy implementation. The study concludes that the overall model was significant.

Table 4.12 Regression Coefficients

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	16.654	1.974		8.439	.109
1 Organization Culture	.567	.130	.363	2.057	.000
1 Organizational Structure	.627	.106	.181	1.199	.000
Leadership Style	.710	.137	.316	1.534	.000
Communication	.807	.156	.107	.689	.000

a. Dependent Variable: Strategy Implementation

Source: Survey Data, (2020)

As per the SPSS generated table 4.12, the equation

$$Y = 16.654 + .567X_1 + 0.627X_2 + 0.710X_3 + 0.807X_4 + \varepsilon$$

The results in table 4.12 indicates holding communication, organization structure, organizational culture and leadership style constant the value of strategy implementation was 16.654 ($\beta_0=16.654$).

The regression coefficient values were that $\beta_1= 0.567$, $\beta_2= 0.627$, $\beta_3= 0.710$, $\beta_4 = 0.807$. The coefficient for organizational culture presented that there was positive significant relationship between organizational culture and strategy implementation ($\beta_1=.567$, $P=0.000$). A positive change in the unit of organizational culture resulted to the positive change in strategy

implementation. Therefore, if organizational culture changes by 100%, strategy implementation would change by 56.7 per cent.

Table 4.12 presents the coefficient for organizational structure which indicates that there was a significant positive relationship between organizational structure and strategy implementation ($\beta_2 = 0.627$, $P=0.000$). A unit change on values relating to organizational structure resulted to the positive change of strategy implementation. Therefore, if organizational structure changes by 1 unit, strategy implementation would change by 0.627 units.

The results in table 4.12 indicated that the correlation between leadership style and strategy implementation was positive and significant ($\beta_3=0.710$, $P=0.000$). A positive unit variation in leadership style results to a positive change in the strategy implementation. A unit change in the leadership style results to 0.710 unit changes in strategy implementation. Leadership style had the second greatest effect on strategy implementation.

The results in table 4.12 indicated that the correlation between communication and strategy implementation was positive and significant ($\beta_3=0.807$, $P=0.000$). A positive unit variation in communication results to a positive change in the strategy implementation. A unit change in the communication results to 0.807 unit changes in strategy implementation. communication had the highest greatest effect on strategy implementation.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summarized results on organization characteristics and its effects on strategy implementation. The subsection in the chapter presents summarized results, conclusions and policy recommendations.

5.2 Summary of the Findings

The findings indicates that leadership in the Sacco supports strategy implementation, strategic objectives are clearly communicated in an understandable manner, organization culture supports strategy implementation and strategy implementation is a participative process in the organization. The study further presents that organization has adequate resources (physical, human and financial) to implement strategies, there is improved efficiency in resource utilization to implement strategies, strategies in the Sacco were done on a timely basis and the cost incurred in strategies implementation is fairly budgeted. Generally the findings indicated that strategies implementation were efficiently and effectively executed.

The findings indicates that there is high importance placed on Sacco rules, values, obligations and regulations, employees deal with each other fairly guided by rules, regulations and values, the rules of the Sacco provide clear instructions, processes and procedures for employees, managers in the Sacco are flexible when making decisions and that employees value team work to individualism. In addition, the results presents that the Sacco links employees' needs with those of the Sacco, managers involve employees in decision making in the Sacco and the Sacco acknowledges individual employees strengths.

The results indicates that managers take time to build relationships with other employees in decision making, employees are given personal freedom and expression in the Sacco, employees value team work to individualism decision making, the Sacco ensures clear instructions are availed to staff on their tasks and duties and decision making is decentralized to the various departments in the Sacco. However, the respondents were not sure whether there is continuous consultations from all levels in the Sacco and that decision making process is an open system which incorporates every employee in the Sacco.

The results indicates that managers give strict unqualified direction in the Sacco, the direction given must be followed strictly without deviation, weekly meetings consider employees views, The views raised in the meetings are clearly addressed by the management, management encourage employees to voluntarily participate in decision making, The Sacco encourages employees to be part of unions and their grievances presented fairly and that the leadership approach in the Sacco encourages employees to suggest new ways of serving customers better.

The findings presents that majority of the respondents strongly agreed that communication on Sacco internal issues are done on timely manner, the information communicated are always accurate and complete, the information communicated are always relevant, mostly communication from top down is clear and precise, information/request from the bottom up is always acted up with speed, both top down and bottom up communication is acted with urgency and the Sacco encourages employees to respond to the queries within the shortest time possible. Generally the results indicates that communication greatly influences strategy implementation in the Sacco.

5.3 Conclusions

The study concluded that there is a strong and positive correlation between organizational culture and strategy implementation. The correlation between organizational structure and strategy implementation was strong and positive. There was a very strong and positive relationship between leadership style and strategy implementation. There was a very strong and positive relationship between communication and strategy implementation. There was evident strong and significant relationship between independent variables.

The results show that increase in strategy implementation was greatly explained by changes in communication, organization structure, organizational culture and leadership style. The study presents a strong positive correlation between variables. The significant value of 0.000 ($P < .05$) presents that the entire model was significant in explaining the relationships between variables at 5% significant value. The study concludes that the overall model was significant.

A positive change in the unit of organizational culture resulted to the positive change in strategy implementation. The results indicates that there was a significant positive relationship between organizational structure and strategy implementation. A positive unit variation in leadership style results to a positive change in the strategy implementation. The results indicated that the correlation between communication and strategy implementation was positive and significant.

5.4 Recommendations

The recommendations were based on the study conclusions that the Sacco managers should consider organization values as the guide to the success and employees should be directed on the

Sacco culture. The study recommended that the management structure should be able to embrace strategy implementations which will involve support from all departments in the Sacco.

The study recommended that the leadership should be participatory and all employees should be encourage to participate and be part of goal settings. The directors in the Sacco should ensure there is harmony in the transfer of authority from and leadership in all the Sacco sections. Employee's decision making should be valued at all levels and incorporated in the overall goals. The communication variable had the greatest impact on strategy implementation and therefore the study recommends that communication in all department should be core to the implementation of all decisions in the Sacco.

5.5 Suggestion for Further Research

The study concentrated on effect of organization characteristics on strategy implementation and study was limited to Sacco. The study recommends that other institutions should be targeted and the results compared with the findings in the Sacco.

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APPENDICES

Appendix A: Cover Letter

CELL: 0724735775

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P.O. Box 12507 -00100

NAIROBI

Date.....

Respondent,

Dear Sir/Madam,

RESEARCH QUESTIONNAIRE

I am a graduate student at Kenyatta University pursuing a master's degree in Business Administration. As partial fulfillment of the course, I am conducting a research to examine ***ORGANIZATIONAL CHARACTERISTICS AND STRATEGY IMPLEMENTATION IN SACCO INDUSTRY IN KENYA. MHASIBU SACCO SOCIETY LIMITED, NAIROBI KENYA.***

The results from the study will be significant to the organization as the information will help in setting strategic directions. The study will also be insightful to the government in developing policies that regard international trade.

Kindly spare a few minutes to complete the questionnaire attached.

Thank you in advance,

Yours Faithfully,

Joseph Ngigi Kiugu

Appendix B: Questionnaire

Section A: General Information

1. What is your age?
 - Below 25 years ()
 - 25-30 years ()
 - 31-35 years ()
 - 36-40 years ()
 - 41-45 years ()
 - 46 and above ()

2. What is your gender?
 - Male ()
 - Female ()

3. How long have you been working with this sacco?
 - Less than 3 years ()
 - 3-5 years ()
 - 6-10 years ()
 - Over 10 years ()

Section B: Organizational Culture and Strategic Implementation

4. Kindly indicate the level with which you agree with the statements on organizational cculture provided and how they influence performance. Use the scales provided below; 5=strongly agree, 4=agree, 3=Not sure, 2=disagree and 1=strongly disagree.

Statements	1	2	3	4	5
There is high importance placed on Sacco rules, values, obligations and regulations at our Bank					
Employees deal with each other fairly guided by rules, regulations and values					
The rules of the sacco provide clear instructions, processes and procedures for us					
Managers in the Sacco are flexible when making decisions					
Employees value team work to individualism					
The Bank links employees' needs with those of the Sacco					
Managers involve employees in decision making in this Sacco					
The Sacco acknowledges individual employees strengths and credentials					
I participate in determining my performance levels in the Sacco					

Section C: Organizational Structure and Strategic Implementation

5. To what extent do you agree or disagree with the following statements regarding organizational structure employed by the sacco? Use the scales provided below; 5=strongly agree, 4=agree, 3=Not sure, 2=disagree and 1=strongly disagree.

Statements	1	2	3	4	5
Managers take time to build relationships with other employees in decision making					
Employees believe in personal freedom and achievement in this Sacco					
Employees value team work to individualism decision making					
There is continuous consultations from all levels in the Sacco					
Decision making process is an open system which incorporates every employee in the Sacco					
The Sacco ensures clear instructions are availed to staff concerning their tasks and duties					
Every employee participate in setting yearly individual targets in the Sacco					

Section C: Leadership Style and Strategic Implementation

6. To what extent do you agree or disagree with the following statements relation to communication in your Sacco. Use the scales provided below; 5=strongly agree, 4=agree, 3=Not sure, 2=disagree and 1=strongly disagree. Use the scales provided below; 5=strongly agree, 4=agree, 3=Not sure, 2=disagree and 1=strongly disagree

Statements	1	2	3	4	5
Managers give strict direction in the Sacco					
The direction given must be followed strictly					
Weekly meetings consider employees views					
The views raised in the meetings are clearly addressed by the management					
Employees are encouraged to voluntarily participate in decision making					
The Sacco encourages employees to be part of unions and their grievances presented fairly					
The leadership approach in the Sacco encourages employees to suggest new ways of serving customers better					

Section D: Communication and Strategic Implementation

7. To what extent do you agree or disagree with the following statements relation to communication in your Sacco. Use the scales provided below; 5=strongly agree, 4=agree, 3=Not sure, 2=disagree and 1=strongly disagree

Statements	1	2	3	4	5
Communication on Sacco internal issues are done on timely manner					
The information communicated are always accurate and complete					
The information communicated are always relevant					
Mostly communication from top down is clear and precise					
Information/request from the bottom up is always acted up with speed					
Both top down and bottom up communication is acted with urgency					
The Sacco encourages employees to respond to the queries within the shortest time possible					

Section E: Strategic Implementation

8. To what extent do you agree or disagree with the following statements relation to strategic implementation in your Sacco. Use the scales provided below; 5=strongly agree, 4=agree, 3=Not sure, 2=disagree and 1=strongly disagree

Statements	1	2	3	4	5
Leadership supports strategy implementation					
Strategic objectives are clearly communicated in an understandable manner					
Organization culture supports strategy implementation					
Strategy implementation is a participative process in the organization					
Organization has adequate resources (physical, human and financial) to implement strategy					
There is Improved efficiency in resource utilization					
There is Improved efficiency in service delivery					
The sacco needed to acquire new technology in order to implement their strategies effectively and efficiently					

9. What other benefits have you derived from strategy implementation as a sacco?

.....

10. What challenges did the sacco face during strategy implementation stage and after?

.....

End of Questionnaire

Appendix C: Time Schedule

Table 3.2 Time Schedule

The time schedule indicates the time plan to be spent on each activity during the period to successfully see to the proper results of the accomplishment of the research project.

Week 1-2 the month of September 2019	Critically evaluate available topic and narrow down to one topic
Week3-4 the month of September 2019	Write down the preliminary pages and collection of various information necessary for my research work
Week1-2 the month of October 2019	Start and finish chapter one of the study
Week 3-4 the month of October 2019	Go to the library collect data for chapter two and compile it
Week 1-2 the month of November 2019	Research and work on chapter 3 extensively
Week 3-4 the month of November 2019	Write the appendixes, executive summary, list of tables and figures.
December 2019 – January ,2020	Final correction printing, binding and presentation of the research proposal.
January 2020	Data collection for the proposal
February,2020	Write down the report for chapter four.
February,2020	Write down chapter five
March, 2020	Presentation of the research project.

Appendix D: Budget

Table 3.3 Budget

Shows the budget for the research

Core Activities	Items/Participants	Cost per Unit	Total Costs	Remarks
Literature Consolidation	Library search and travelling Expenses for 10 days@600.00 per day	600.00	6,000.00	15KM from the Library
Designing & Developing Research instruments	Typing & photocopying research instruments	100.00	3,000.00	30 copies @100.00 each
Research induction & training	Researcher and one assistant	1,000.00	4,000.00	For two days @2,000.00 each
Main field data collection (3 weeks)	Travel and accommodation for 2 @1,500.00 per head	3,000.00	21,000.00	For 7 days
Data processing & report writing	Researcher and one assistant	2,400.00	7,200.00	For 3 days @ 1,200.00 per Head
Publication in an academic journal			14,000.00	1publication as school requirement
Binding and submission	Six copies of final draft @ 1,000.00 each	1,000.00	6,000.00	
Total			61,200.00	