

Western region of Kenya has a total number of twelve teachers Saccos serving different groups of employed people. Some of these Saccos such as Kakamega and Mwalimu have recorded very positive growth in the last two years while others such as Bungoma and Kisumu teachers have been recording a negative growth. It is this accelerated growth among some of the Saccos that resulted into the investigation of some of the factors leading to the positive growth of some Saccos and how these factors can be applied to the poorly performing Saccos. The research adopted descriptive research approach which involves using a survey design as a strategy for collecting and analyzing data for the purpose of classification. The target population was employees of the twelve Teachers Saccos in Western Kenya. Western Kenya has 12 teachers Saccos with an approximated 284 employees (target population). A simple stratified random sample of 20% of the target population translating to 63 employees out of the total 284 was used to select the employees who were the respondents. The selection of the respondents was carried out carefully so as to ensure it is a true representative of all the Teachers Saccos in western region of Kenya. The main instrument that was used to collect data was questionnaires due to their convenience and reliability to suit the needs of the study. Data was analyzed using descriptive statistics and inferential statistics such as Chi-Square and regression analysis. The study established that SACCO membership has increased in the past one year leading to growth in performance of SACCOs. The growth has been attributed to the regular training offered to top managers and junior employees while training of employees has resulted to an increase in membership, loan disbursement and profitability. In terms of competition, SACCOs have been experiencing competition from other financial and non-financial institutions probing for revised strategies in order to compete favorably with other industry players. In ICT, SACCOs have not been left behind and have embraced ICT in their operations to a great extent leading to growth in terms of profitability thus almost bringing them to the same playing ground with other commercial banks.