

**CHALLENGES OF STRATEGY IMPLEMENTATION AT KIMISITU SACCO
LTD, KENYA**

BY

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DECLARATION

This research project is my original work and has never been presented in any other University/College for the award of degree/diploma or certificate

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DEDICATION

This research project is dedicated to my late grandfather, Mzee Samuel Kanyari Kamwere for his guidance, encouragement and support till his death. You instilled me the values of hard work and self confidence.

To my wife Asha Mohammed for her invaluable friendship, encouragement and support during my entire MBA program. I treasure and highly appreciate your understanding throughout this research project especially being away from you. To my sons Moha and Maq, despite your young age thanks for understanding the importance of Daddy being away on school assignment, you are true heroes.

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ABBREVIATIONS AND ACRONYMS

ATM:	Automatic Teller Machines
BoD:	Board of Directors
C.E.O:	Chief Executive Officer
CMC:	Cooper Motor Corporation
FOSA:	Front Office Services Activity
ICT:	Information Communication Technology
NGO:	Non Governmental Organizations
Sacco:	Savings and Credit Co-operative Societies
SASRA:	Sacco Societies Regulatory Authority
SME:	Small and Medium Enterprises

ABSTRACT

The purpose of this study was to achieve two objectives namely to determine the challenges of strategy implementation at Kimisitu Sacco, Kenya and to establish the measures to deal with the strategy implementation challenges. This research was conducted through a case study design and the data obtained was analyzed by way of content analysis. The major findings were slow decision making, inadequate budgets, loss of income, resistance to change, and communication, lack of commitment and involvements, human capacity inadequacies, inadequate allocation of time during strategy implementation reviews among others were major obstacles to successful strategy implementation at Kimisitu Sacco. In conclusion if the Sacco implements the proposed measures to deal with strategy implementation challenges, the Sacco will experience a robust growth and will enable her to achieve all the set strategic objectives at the end of the strategic plan period. To effectively implement strategy the study recommends the Sacco to involve all stakeholders in budgeting, strategy formulation and implementation, adequate allocation of resources, adequate time allocation during the periodic strategy implementation reviews, better communication systems, diversification of products and membership base among others.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

An organization must have the right strategies in order to achieve the desired objectives. It is therefore important for any organization to monitor the strategy implementation process in order to remain relevant in the market as well as obtaining a competitive advantage. The environment turbulences greatly affect the strategy implementation process and require strategic thinking in order to cope with the dynamic environmental factors. Formulation of brilliant strategies does not necessarily result to successful brilliant strategy implementation and therefore the strategy implementation process is important as its formulation. According to Pearson & Robinson (1997), in order for an organization to achieve their goals and objectives, it is necessary for them to adjust to their environment.

Implementing a strategy is a tougher and more time consuming challenge than crafting it (Machuki 2005). The strategy implementation is very demanding because of the number of managerial activities that are required to be attended to, the many ways managers can tackle each activity, the skill that it takes to get a variety of activity, the skill that it takes to get a variety of initiatives launched and moving, and the resistance to change that has to overcome (Thompson and Strickland (2003). According to Awino (2000), to be considered effective a chosen strategy must be implemented successfully.

This study was based on four theories which are important in the operationalization and institutionalization of strategy namely open systems theory, resource based theory,

dynamic capability theory and institutional theory. Organizations operate in open systems and therefore interact with the environment which is dynamic in nature. Resources enable an organization to achieve its objectives effectively and efficiently. Capabilities refer to a firm's capacity to deploy resources, usually in combination and encapsulate both explicit processes and those tacit elements. Strategy implementation is an internal affair which depends on a firm's structure and dictates how policies and objectives are established.

Kimisitu Sacco is operating on a strategic plan 2011-2015 which focuses on financial performance, operational efficiency, human resource management, products and services, marketing, credit administration and leadership and governance. The Sacco is experiencing a high level of defaulters, increased customer dissatisfaction, competition from bank and other financial institutions and continued failure to achieve its projected growth in the loan. This indicates that the organization may be facing strategy implementation challenges. It is of the essence to determine how Kimisitu Sacco intends to achieve its strategic goals by identifying and dealing with the strategy implementation challenges.

1.1.1 The Concept of Strategy Implementation

David (2001) states that strategy implementation is an activity which focuses on efficiency in organizations. It is an operational process that requires special motivation and leadership skills. It requires good coordination among few individuals and managing forces during action. Implementation involves a series of activities which varies depending on various authors and researchers. Strategy implementation is one of the

components of strategic management and refers to a set of decisions and actions that result in the formulation and implementation of long term plans designed to achieve organizational objectives (Pearce and Robinson, 2003)

Thompson and Strickland (2003) outline principal tasks of implementation to include building a capable organization, allocating ample resources to strategy critical activities, establishing strategy supportive policies and procedures, instituting best practices and mechanisms for continuous improvement, relying on middle and lower level managers to get things done, installing support systems enabling personnel to carry out their strategic roles successfully, tying rewards and incentives tightly to achievement of key objectives, creating supportive culture and exerting strategic leadership.

Aosa (1992), Johnson and Scholes (2002), Pearce and Robinson (2003), Thompson and Strickland (2003), Awino (2001) and Machuki (2005) identified challenges in strategy implementation as amount of strategic communication from top to bottom, competing activities that distract attention from implementing decisions, changes of responsibility for key employees not being clearly defined, key formulators of strategic decisions not playing an active role of implementation, problems requiring management involvement not communicated clearly enough, key implementation tasks and activities not sufficiently defined, resource allocation, matching structures with strategies and linking performance, lack of compatibility between strategy and culture and resistance to change among others.

1.1.2 The Sacco Sector in Kenya

The Sacco movement in Kenya started in the early 1900 and is an important player in the Kenyan social economic development. Saccos cut across all sectors of the economy and provide an important framework for mobilization of both human and capital resources. With a membership of over 8 million in 13,000 registered Saccos, the Sacco sub sector, in particular, has mobilized over Kshs 230 billion in savings. The sector contributes over 45% of the gross domestic product of Kenya. The Saccos have employed over 350,000 people besides providing opportunities for self employment. Approximately 63% of the Kenyan people draw their livelihood directly and indirectly from Sacco based enterprises (IMF 2007).

There are immense challenges to Saccos as they are expected to conduct business in a different way. While a majority of the Saccos satisfy the minimum licensing requirements namely capital adequacy, physical infrastructure and internal controls, there are notable challenges for the effective compliance with the various legislations and regulations. Some of the challenges facing Saccos in Kenya include low understanding of the legislation and regulations, governance structure, poor governance, unemployment, human resource, management information systems, lack of resources, competition among others.

Saccos have distinguished themselves as convenient vehicles for savings mobilization and credit extension to members for both personal and enterprise development. The prudential regulations by SASRA are aimed at improving financial condition and

soundness of Saccos thereby protecting member deposits. This will enhance public confidence and increase the level of savings and credit to members and SMEs, a key goal of Vision 2030 blueprint. A strong and well governed Sacco subsector will also be better prepared to compete with the other players in the financial sector providing wider choices for savers and borrowers.

1.1.3 Kimisitu Sacco

Kimisitu Sacco was formed in March 1985 by 48 members from ICRAF and IDRC currently the Sacco has a membership of over 6,000 drawn from over 300 member organizations. The society was formed mainly to promote thrift among its members by affording them an opportunity for accumulating their savings and to thereby create a source of funds from which loans can be made to them exclusively for provident and productive purposes, at fair and reasonable rates of interest. Thereby enabling them to use and control their money for their mutual benefit.

The Sacco formulated its first strategic plan running from 2006 to 2010. The strategic plan was faced with numerous challenges such as failure to fully automate its ICT systems, high staff turnover, competition from banks, lack of development of ATM lobbies among others. A second strategic plan for 2011 to 2015 was formulated on which it is operating. In third year of the strategy implementation there are challenges such as high level of defaulters, increased customer complaints, competition from bank and other financial institutions and continued failure to achieve projected growth in the loan among others.

1.2 Research Problem

Currently, organizations in Kenya operate under increasing competitive and ever changing environment. In order for them to survive and deliver their mandates effectively, they require to engage in effective strategic management process. According to Kiruthi (2000), “all organizations must grapple with the challenges of the changing environment in which they operate”. Holman (1999), writing on the importance of strategy implementation points out that 80% of organizations directors believe that they have good strategies but only 14% believe they implement them well. Implementing strategy is largely an administrative activity and successful implementation depends on working through others, organizing, motivating, culture building and creating strong link between strategy and how the organization does things (Thompson and Strickland, 2003)

It is difficult for Kimisitu Sacco to operate in a closed system and therefore since it operates in an open and very dynamic environment, challenges are expected in the strategy implementation process. It is impossible to predict the sustainability of donor funding since factors such as political, economic and natural calamities pose a great challenge on the sustainability of donor funding and by extension difficult to predict the continuity of members’ employment. By the fact that the Sacco is operating on its second strategic plan the strategy implementation process ought to have been better than its first strategic plan implementation. In 2012 to 2013 there have been a lot of restructuring in the NGO sector and Kimisitu have managed to remain a competitive organization despite losing members due to unemployment.

Studies have been conducted locally on challenges of strategy implementation such as (Awino, 2001; Koske, 2003; Muthuiya, 2004; Machuki, 2005; Wambugu, 2006; Irungu, 2010; Nyaola, 2011; Gichema, 2012 among others). Awino (2001) focused on Effectiveness and problems of strategy Implementation of Financing Higher Education in Kenya by Higher Education Loans Board, Machuki (2005) focused on Challenges to Strategy Implementation at CMC Motors Group Limited, Irungu (2010) focused on Strategy Implementation at Real Insurance Company Limited, Gichema (2012) focused on the process and challenges of strategy implementation at World Vision Kenya among others. Only a few studies have been done on Saccos such as Kweri (2011) yet the Sacco sector contribute greatly in the economy of Kenya.

The findings of the above studies cannot be replicated in the context under study due to the sensitive nature of the strategic management process. In general, strategy implementation in Saccos has not received the same attention as the other components of strategic management and hence significant gaps exist in our knowledge. What are the challenges of strategy implementation at Kimisitu Sacco? What measures are required to deal with the strategy implementation challenges at Kimisitu Sacco?

1.3 Research Objectives

This study had two objectives:

- i. To determine the challenges of strategy implementation at Kimisitu Sacco, Kenya
- ii. To establish the measures to deal with the strategy implementation challenges.

1.4 Value of the Study

There is a need to undertake a research to establish whether the people in charge of strategy implementation process in organizations understand the various concepts in the strategy implementation, a comparative study in Saccos operating in different sectors of the economy and a replication of this study would be ideal after a certain period of time to find out whether there have been any improvements on challenges of strategy implementation. These studies will assist the researcher to identify whether the challenges experienced at Kimisitu Sacco are unique to the Sacco or they can be replicated to organizations in other industries. In addition, future researchers should adopt different methodologies while undertaking research on the area under study to identify whether different methodologies give different results or vice versa.

The regulatory bodies and government will rely on this study in order to come up with the required legislation and policies to address the challenges facing strategy implementation in Saccos. Due to the high rate of default the development of credit and collateral policies will borrow heavily on this study to address the challenges in credit administration. The government also needs to come up with measures to address the economic and political factors which are likely to affect investment of donors in NGOs working in the country. This will reduce the level of default by members of Saccos who draw their income from the NGOs.

The study provided vital information to Kimisitu Sacco management on how to successfully implement its strategies such as adequate allocation of resources, involvement of all stakeholders in strategy implementation process, diversification of Kimisitu operations, allocation of more time during the strategy implementation process, improved communication among others

CHAPTER TWO LITERATURE REVIEW

2.1 Introduction

This Chapter highlights the major issues relating to the strategy implementation and the challenges thereof. The chapter will provide a detailed literature review on theories underpinning the study, strategy implementation, challenges of strategy implementation and measures to deal with challenges in strategy implementation.

2.2 Theoretical Underpinning

Theories form the basis on which a study is undertaken. This study is based on four main theories namely open systems theory, resource based theory, dynamic capability theory and institutional theory. An understanding of the theories will give a major contribution to the study.

Organizations operate in open systems in a turbulent environment which affects the strategy implementation. According to Aosa (1992), the settings in which the managers operate differ. The environmental influences relevant to strategy implementation operate within and without the organization. Managers must therefore understand the environment for strategy implementation to be successful.

According to Thompson and Strickland (2003), strategy implementers should be prepared to shift resources from one area to another in support of new strategic initiatives and priorities since a change in strategy almost always require budget reallocations.

How well the strategy implementers links the budget allocations to the needs of strategy can either promote or impede the execution process. Depriving strategy-critical groups of the funds required to execute their pieces of the strategy can undermine the implementation process (Koske, 2003)

The notion of dynamic capabilities complements the premise of the resource-based view of the firm, and has injected new vigor in empirical research in the last decade. Nonetheless, several issues surrounding its conceptualization remain ambivalent. If an organization is viewed as a bundle of resources and capabilities, dynamic capabilities underline the processes of transforming firm resources and capabilities into outputs in such forms as products or services that deliver superior value to customers; such transformation is embarked on in such a swift, precise and creative manner in line with the industry's changes (Johnson and Scholes, 2002).

Organizational structure plays a crucial role in defining how people relate to each other and in influencing the momentum of change (Clarke, 1994). It is through structure that that strategist attempt to position the firm so as to execute strategy in a manner that balances internal efficiency and overall performance (Galbraith and Nathanson, 1978). An organization's culture could be strong and cohesive when it conducts its business according to a clear and explicit set of principles and values which the management devotes considerable time communicating to employees and which values are shared widely across the organization. According to Koske (2003), the well managed

organizations apparently have distinctive cultures that are, in some way, responsible for their ability to successfully implement strategies.

2.3 Strategy Implementation

Strategy implementation is one of the components of strategic management and refers to a set of decisions and actions that result in the formulation and implementation of long term plans designed to achieve organizational objectives (Pearce & Robinson, 2003). Strategy implementation is the process by which the organization's chosen strategies are put into operation (Lynch 2000). According to Hill and Jones (1999), implementing strategy requires the allocation of roles and responsibilities for different aspects of the strategy to different managers and sub units within the Sacco. Strategy is normally implemented through an organization's structure.

Strategy implementation includes considerations of who will be responsible for strategy implementation, the most suitable organization structure that should support the implementation of strategy (Pettigrew, 1988, Lynch, 2000), the need to adapt the systems used to manage the organization (Johnson and Scholes, 2002), the key tasks to be carried out and desired changes in the resource mix of the organization as well as the mandate of each department in the organization and the information systems to be put in place to monitor progress and resource planning (Pearce and Robinson 1997).

According to Aosa (1992), once strategies have been developed, they need to be implemented, they are of no value unless they are effectively translated into action.

However, poor implementation of an appropriate strategy may cause that strategy to fail (Kiruthi, 2000). An excellent implementation plan will not only cause the success of an appropriate strategy, but can also rescue an appropriate strategy (Wheelen & Hunger, 2008). Strategy implementation is therefore crucial to effective management (1996). According to Machuki (2005), a brilliant strategy that cannot be implemented creates no real value. Effective implementation begins during strategy formulation when questions of “how to do it?” should be considered in parallel with “what to do?”

Alexander (1985) identifies inadequate planning and communication to successful implementation of strategies. Others are ineffective coordination of implementing activities, insufficient capabilities of employees, inadequate training given to lower level employees, lack of clear responsibility being fixed for implementation, lack of support from other levels of management etc (Awino , 2001, Muthuiya, 2004, Machuki, 2005, Meshack, 2007). Thomson and Strickland (2003) states that strategy implementation challenge is to create a series of tight fits between strategy and the organization’s competences, capabilities and structure, between strategy and budgetary allocations, between strategy and policy, between strategy and internal support system, between strategy and the reward system and between strategy and the corporate culture.

According to Steiner (1979), the implementation process covers the entire managerial activities including such matters as motivation, compensation, management appraisal and control processes. Strategic implementation is concerned with both planning on how the choice of strategy can be put into effect, and managing the changes required (Wang

2000). Even after the grand strategies have been determined and the long term objectives set, the strategic management process is far from complete (Pearce and Robinson, 2003).

Quinn et al (1988) suggested quite clearly that implementation needs to be considered not just as a single event with fixed or rigid plans but rather as a series of activities whose outcome will shape and guide the strategy. The full strategy cannot be known in advance but only emerge out of the implementation. According to Hussey (2000), implementation follows six step processes namely envision, activate, install, ensure, adjust and recognize. He further states that implementation of strategy remains one of the most difficult areas of management. The success of strategy implementation depends on both the selection of an appropriate strategy and converting that strategy into action (Kithinji 2011).

Communication and coordination largely depend on the principle during formulation. In order to enhance value chain linkages and synergy, some key issues needs to be emphasized. Every one clearly understood, allow any confusion or ambiguity to be resolved, communicate clear judgments, assumptions, contingencies and possibly the choices made during the strategy decision phase and ensure that organization is properly coordinated. Campbell et al (2002) suggested four guidelines for strategy implementation, detailed analysis of precisely where possible benefits of synergies or linkages are likely to be obtained, establish the details of resources to be shared or linked and it should be conducted, use of emergent approach to synergy development and value chain linkages is more likely to produce results and organization's head quarter must clarify in advance what synergies or linkages are being sought.

Most strategies need resources to be allocated to them if they are to be implemented successfully. Resource allocation process should be based on the contribution of the proposed resources towards the fulfillment of the mission and objectives of the organization.

Implementation planning is key to successful implementation. The aim is to use a formal planning system for the development and implementation of strategies related to the mission and objectives of the organization. Approaches to strategic planning, top down, bottom up and integrated. Mintzberg and Quinn (1991) suggested three ways in which strategic planning can assist firms namely communication process throughout the organization by setting out review and planning thinking, to find new strategic insights by posing new questions outside normal operations and to assist the presentation of alternatives and possible radical ways of viewing strategic issues.

Strategy implementation and control are important aspects of implementation because information can be used to assess resource allocation choices, to monitor progress on implementation and to evaluate performance of individual managers as they go about the achievement of their implementation tasks. Strategic control is concerned with tracking a strategy as it is being implemented, detecting problems or changes in its underlying premises and making necessary adjustments. In contrast to post action control, strategic control is concerned with guiding action of the strategy as that action is taking place and when the end result is still several years off.

2.4 Challenges of Strategy Implementation

Challenges that occur during the implementation process of a strategy are an important area of research because even the best strategy would be ineffective if not implemented successfully (Machuki, 2005). There are many organizational characteristics which act to constrain in strategy implementation (Meshack 2007). Despite the fact that challenges to successful strategy implementation have not been widely investigated, there are some issues that have surfaced in many studies (Muthuiya 2004).

Clearly, the implementation of strategy is not a straightforward process as one would want to assume. Bryson (1995) asserts that the earlier steps in the strategic management process are designed to ensure as much as possible that the adopted strategies and plans do not contain any major flaws, but it is almost inconceivable that some difficulties will not arise as strategies are put in practice.

The most important problem experienced in strategy implementation in many cases is lack of sufficient communication (Muthuiya 2004). Aaltonen and Ikavalko (2001) state that the amount of strategic communication in most of the organizations is large, both written and oral communication is used in form of top down communications. However, a great amount of information does not guarantee understanding and there is still much to be done in the field of communicating strategies. According to Wang (2000), communication should be two way so that it can provide information to improve understanding and responsibility and to motivate staff.

Before any strategy can be implemented, it must be clearly understood. Clear understanding of a strategy gives purpose to the activities of each employee and allows them to link whatever task is at hand to the overall organizational direction (Byars, 1996). Lack of understanding of a strategy is one of the obstacles of strategy implementation (Aaltonen and Ikavalko, 2001). However, the problem in understanding arises when it comes to applying strategic issues in the day to day decision making.

Changes in strategy often require changes in the way an organization is structured (Machuki 2005). Organizations can be captured by their structures and systems (Johnson & Scholes, 2002). Resource allocation of an organization is dependent on the kind of structure the organization has. There is no one optimal organization design or structure for a given strategy or type of an organization (David, 2003 and Pearce & Robinson, 2003)

Sterling (2003) identified reasons why strategies fail as anticipated market changes, lack of senior management support, effective competitor responses to strategy, application of insufficient resources, failure for buy in, understanding and /or communication, timeliness and distinctiveness, lack of focus and bad strategy poorly conceived business models. Sometimes strategies fail because they are simply ill conceived. Business models are flawed because of a misunderstanding of how demand would be met in the market.

At its simplest, strategy is all about managing change and resistance to change can be considered the single greatest threat to successful strategy implementation. Strategic

change is the movement of an organization from its present state towards some desired future state to increase its competitive advantage (Hill and Jones, 1999). The behavior of individuals ultimately determines the success or failure of organizational endeavors and top management concerned with strategy and its implementation must realize this (McCarthy, 1996). Change may also result to conflict and resistance. People working in organizations sometimes resist such proposals and make strategy difficult to implement (Lynch, 2000).

Organizational politics and unavoidable aspects remain another key challenge in strategy implementation. Organizational politics are tactics that strategic managers engage in to obtain and use power to influence organizational goals and change strategy and structure to further their own interests (Hill and Jones, 1999). Wang (2000), states that it is important to overcome the resistance of powerful groups because they may regard the change caused by new strategy as a threat to their own power. Top level managers constantly come into conflict over what correct policy decisions would be and power struggles and coalition building is a major part of strategic decision making. According to them, the challenge organizations face is that the internal structure always lags behind changes in the environment because in general, the environment changes faster than the organization can respond.

The implementation of strategy often encounters rough going because of deeply rooted cultural biases. It is the strategy maker's responsibility to choose a strategy that is compatible with the "sacred" or unchangeable parts of prevailing corporate culture

(Thompson and Strickland, 2003). Aosa (1992) observes that lack of compatibility between strategy and culture can lead to high organizational resistance to change and demotivation which can in turn frustrate the strategy implementation.

Creating an organizational culture which is fully harmonized with strategic plan offers a strong challenge to the strategy implementer's leadership abilities (Muthuiya 2004). Resource insufficiency is another common strategy implementation challenge. David (2003) argues that allocating resources to particular divisions and departments does not mean that strategies will be successfully implemented. This is because a number of factors commonly prohibit effective resource allocation. These includes overprotection of resources, too great emphasis on short run financial criteria, organizational policies, vague strategy targets, reluctant to take risks and lack of sufficient knowledge.

Structure, culture, procedures and processes, resistance to change, provision of inadequate information, systems to monitor implementation process, inadequate motivational tools among others are some of the challenges to strategy implementation (Machuki 2005). According to Kweri (2011) some of the strategy implementation challenges include inadequate financial resources, differences and infighting among the top management, government rules and regulations. Strategy implementation requires management of strategic change and therefore managers are required to manage change processes.

2.5 Measures to Deal with Challenges in Strategy Implementation

Once strategies have been developed, they need to be implemented. Importantly, unless they are successfully implemented, the organization will not obtain desired results. Successful strategy implementation involves empowering others to act on doing all things needed to put strategy into place and to execute it proficiently (Thompson & Strickland, 2003). Bryson (1995) states that the most important outcome that leaders, managers and planners should aim from successful strategy implementation is real value added through goal achievement and increased stakeholders satisfaction.

Aosa (1992) stated that it is important that culture of an organization be compatible with the strategy being implemented because where there is incompatibility between strategy and culture, it can lead to a high organizational resistance to change and demonization which in turn can frustrate the strategy implementation effort. According to Kweri (2011), when culture influences the actions of the employees to support current strategy, implementation is strengthened. According to Thompson and Strickland (2003), it is the strategy implementer's task to bring the corporate culture into alignment with the strategy and keep it there once a strategy is chosen.

It is important to align strategy with organization resources. Once a strategy option has settled upon, management attention turns to evaluating the resource implications on strategy (Campbell et al, 2002). It is therefore possible to implement strategies with resources available and it is not possible to implement strategy which requires more resources than can be made available. As much as possible, the leadership of the

organization should fill relevant positions with qualified people committed to the change efforts (Bryson, 1995). According to Koske 2003, leadership is considered to be one of the most important elements affecting organizational performance. Leadership ensures that the their unity and direction in goal attainment

CHAPTER THREE RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents the various steps that were deemed necessary in executing the study, thereby satisfying the study objective. The objective of the study was to determine the challenges of strategy implementation at Kimisitu Sacco and to establish the measures to deal with the strategy implementation challenges.

3.2 Research Design

This research was conducted through a case study. It involved an in depth investigation of the phenomenon of strategy implementation challenges and how to deal with the challenges in the Sacco sector-Kimisitu Sacco. This research design has been successfully used by similar studies (Muthuiya, 2004, Machuki, 2005, Kweri, 2011)

Kimisitu Sacco is one of the successful Saccos in Kenya. The Sacco was selected because of its elaborate corporate structures and conveniently available. The scope of the study was confined on the implementation of the current Kimisitu Sacco- Kenya strategic plan 2011-2015.

3.3 Data Collection

The study used primary data that was collected by way of personal interview guided by interview guide consisting of open ended questions. The guide was developed in line with the objective of the study.

The respondents of the study were drawn from all levels of management (Directors, Supervisory Committee, C.E.O, Management and operations staff) since they have been fully involved in the implementation of strategies at Kimisitu. From the corporate level the C.E.O, Directors and Supervisory committee members were interviewed. All the managers were interviewed and selected number of staff was also interviewed. The data was recorded by writing the responses as provided by the respondents.

3.4 Data Analysis

The data obtained was analyzed by way of content analysis. This involved the analysis of meanings and implications emanating from respondents' information coupled with documented data regarding strategy implementation. The data was compared with theoretical approaches cited in the literature review. This was because the study was seeking to solicit data that is qualitative in nature and given that respondents were drawn from a single Sacco but from different levels of management, each group of respondents responded to different sets of questions.

Similar approach was used by Machuki (2005) when carrying out research on challenges to strategy implementation at CMC Motors Group Limited. Data from various levels of management was compared against each other to enable the study establish congruency or otherwise of the challenges with respective level of management. This type of analysis does not restrict respondents on answers and has potential of generating information with much detail (Machuki, 2005)

CHAPTER FOUR DATA ANALYSIS, RESULTS AND DISCUSSION

4.1 Introduction

The study was conducted in order to achieve two objectives. The first objective was to determine the challenges of strategy implementation at Kimisitu Sacco, Kenya and the second objective was to establish the measures to deal with strategy implementation challenges at Kimisitu Sacco. This chapter presents the findings of the study with regard to the said objectives and discussions of the same.

4.2 Strategy Implementation at Kimisitu Sacco Ltd

This study tried to establish how Kimisitu Sacco implements its strategic plan. In order to achieve this, the research studied on the strategies which are put in place to ensure that the strategy plan is implemented. It was realized that the Sacco has a very clear organization structures which guides the implementation of the strategy.

In order to achieve the objectives of the five year strategic plan, at the beginning of each financial year the Sacco prepares an annual work plan through a process which is all inclusive of all staff, management, directors and the supervisory committee. During such forums the various objectives and activities are discussed to ensure that there in congruency when it comes to strategy implementation. The review of the implementation of the set plans is then reviewed semi annually in order to appraise on the status of the strategy implementation.

The study found out that the Sacco has very clear and elaborate process on training. This ensures that all stakeholders are adequately trained in order to implement the strategies properly. The Sacco have in place mechanisms to ensure that all staff, managers and directors are trained on annual basis on areas which are related to the operation of the Sacco as a whole and not necessarily specifically related to strategy implementation.

4.3 Challenges of Strategy Implementation at Kimisitu Sacco Ltd

The nature of Kimisitu Sacco membership poses a great challenge in the operations of the Sacco. The study also observed that the challenges are either as a result of external factors or internal factors. This section presents the challenges of strategy implementation at Kimisitu Sacco. The study identified that different levels of management have different types of challenges. However, some challenges cuts across all departments of the Sacco. The various levels form the basis under which the challenges get noticeable and have been used to develop the sub headings under which the challenges would be analyzed and discussed.

4.3.1 Challenges at Board of Directors Level

The directors at Kimisitu Sacco are answerable to the general membership on the implementation of the strategic plan. Through the CEO the Board ensures that the strategies are implemented as expected. However, the implementation of the strategy is not always a smooth process and the Directors face several challenges during strategy implementation.

The work environment where the Sacco draws its membership is very fragile. Most of the organizations are donor funded and donor funding is normally affected by political and socio economic conditions of the country. In the recent past a lot of donors have withdrawn their support for several projects in the country and more so on NGOs where Kimisitu draws its membership from.

To make the matter worse several institutions where the Sacco draws huge membership have been affected leading to increase of loan default as a result of the loss of employment income by the Kimisitu Sacco members. This has also led to massive withdrawal of members thus making the Sacco not able to achieve the expected growth in loan book, increase in savings and increased rate of nonperforming loans.

The study established that lack of Directors commitment in the strategy implementation is a major challenge in the strategy implementation. The research identified situations where certain decisions which are critical in achieving the objectives take a long period of time before they are agreed upon. There is also tendency of differing approvals to subsequent meeting due to time constraints.

The study identified instances where there is lack of clear leadership when it comes to strategy implementation. No action is taken well in advance when the directors realize certain objectives are not being implemented as expected or when certain external factors are known to affect the strategy implementation. The Board tries to play its oversight role without engaging in operational issues which leads to a leadership gap. Lack of a good

balance between the two has made the strategy implementation leadership left to the management. Where the strategy implementers lack proper guidance from the key decision makers a strategy cannot be implemented as expected during its formulation.

The study also identified lack of a fully fledged ICT system as a great challenge in the implementation of strategy. The implementation planning and profiling of the user requirements of the ICT system was not properly done which led the new system requirements being made as the implementation process was ongoing. Failure to recruit a systems administrator at the beginning of the system implementation led to a lot of avoidable teething problems being experienced by the Sacco. The study identified that during the implementation period of the new system there was a high staff turnover which contributed to the system not working as expected.

The study identified that one of the major challenge leading to low demand for loans as use of guarantors as the only collateral. In this situation the researcher found out that a loan applicant is required to have enough guarantors to guarantee the loan amount he intends to borrow. The practice deters members from saving a lot of money if their colleagues or friends are not saving as they are since when it comes to loan borrowing the loan applicant who have saved more will borrow more and the loan amount must be fully guaranteed by guarantors.

4.3.2 Challenges at Supervisory Committee Level

Supervisory committee as the name suggests provide supervisory role in the affairs of a Sacco. The committee draws its mandate from the general membership and its reports are reported directly to the members during the Annual General Meetings. It is therefore important for the committee to review all the operations of the Sacco including but not limited to strategy implementation.

This study established that the major challenge that this committee faces is lack of implementation of the decision made by various stakeholders such as the committee its self, internal auditor, Board of directors among others. Lack of ownership or commitments by the implementers to implement the decision have largely affected the strategy implementation process. As much as the Board acknowledges the importance and the quality of the supervisory committee reports, the directors have not very firm in ensuring that management implements the decisions of the committee.

The study found that the implementation of policy decisions and the strategic objectives are left to the management to a very great extent. Failure to follow up on the strategy implementation periodically by the Board results to a situation whereby the management review the strategy when the board requests for such reports and it is normally too late for any corrective measure to be done in order to enable the Sacco achieve the set annual plans. In addition failure to induct new employees on strategic direction of the Sacco creates an information gap such that when a particular employee exits from the Sacco, it

takes time for the successor to catch up with status of the strategy implementation and the organization history is lost.

The Sacco conducts strategy implementation reviews twice a year i.e. at the beginning of the year when setting the annual plans and mid of the year to check on the strategy implementation progress. The study established that the strategic reviews are not given adequate time and in most cases the objectives of the reviews are not fully met.

The study found out that the committee has identified one of the great challenges in the implementation of the strategy as lack of funding of the strategy activities. The cause of this funding crisis was identified as failure of the Sacco to have an all inclusive budget. The other reason is that when formulating the annual budgets the strategic objectives are not taken into account and when time comes to strategy implementation there is no adequate budget or the available budget is inadequate. Where budgeting is done the Sacco in some instances provides budgetary allocation without taking into account the expected actual cost of such capital expenditures.

Legislation and industry regulation affects the operations of an organization. Changes in legislation affect the operations of the Sacco to a great extent. The changes in laws have affected the strategy implementation process especially where such changes have cost implication on the Sacco. Some other legislation especially in taxation brings a mixed reaction to Sacco in determining whether to implement them or not whereas failure to implement may cause the Sacco to pay penalties and interests.

4.3.3 Challenges at Management Level

Head of departments are the link between the staff and the Board of directors, the HODs plays a vital role in disseminating information to their subordinates since they are involved in implementing the strategic objectives on their day to day basis. The study established that the managers were knowledgeable and highly competent in their respective areas of responsibilities but since strategy implementation is not a smooth process they too face a number of challenges. Some of the challenges include inadequate budget, perception of staff and directors, deviation from the set strategies, inadequate human resource among others.

The study found that inadequate budgeting is a key challenge in the strategy implementation. All the departments experienced a challenge in the adequacy of resources allocated to each department. This was due to the reason that the budgeting process is not all inclusive of each department proposals. The budget preparation period is normally short and therefore all stakeholders are not able to meet to discuss and critic the budgets before the budget is presented to the Board for further review. The study found that the budgeting does not provide adequate allowances for price increase, inflation among other macro and micro economic factors.

Since the ICT department is a newly created department stakeholders are yet to understand the importance and the value addition of the department to the Sacco. It is therefore difficult to convince the capital expenditure budgets to the Directors since the cost benefit analysis of certain ICT expenditure cannot be quantified. The study also

established that inadequate budgeting greatly affects the operations of the ICT department.

The study established that there is a slow decision making process in the Sacco by the Directors which affects delivery of strategic objectives in time. Although some of the causes of slow decision making is due to inadequate information being given by management to the board to make a sound decision, other causes are due the bureaucracy in the approval process which make the decisions take time before they are agreed upon.

Although the Sacco reviews its strategic plan semi annually, the study noted that inadequate time is allocated to review the strategic plans. The time inadequacy limits the stakeholders to discuss all the issues that need to be addressed for a successful efficient strategy implementation process. There are also some instances where the stakeholders deviate during forums to discuss the strategic plans to other unrelated issues. This leads to the failure of the strategy review forums to meet the expectations.

The study established that managers face resistance from staff when implementing the various strategies. This is normally caused by the failure of the managers to have inclusiveness in the decision making process. Due to the lack of involvement of staff they are not able to own the processes or decisions and thus the resistance. The perceived staff perceptions towards certain decisions also contribute to the resistance to change. The resistance to change is also experienced from the directors during their decision making;

the study found that there are instances where directors do not want to change the status quo.

The study established that managers due to the use of guarantors as collateral are unable to meet their loan targets as well as a ninety nine percent loan recovery rate. The use of guarantor ship as the key security have posed a major challenges especially when members over guarantee each other. The study identified that over guarantor ship have made the Sacco not able to collect all of its loans due to the weak nature of the guarantor ship as a mode of security. As a result since majority of members are losing the source of income as a result of closure of projects due to lack of donor funding, retrenchment among others and therefore the rate of default is increased and the portfolio at risk is increasing at a high rate.

On the human resource the study identified challenges such as high staff turnover have greatly affected the strategy implementation and therefore there is lack of continuity of some strategic objectives. An attitude towards change was another impediment in the strategy implementation; the study found that staffs are unwilling to take up new challenges in the work environment. Failure by management to induct new staff on the strategic objectives of the Sacco has contributed to the challenges in the strategy implementation since they are not made aware of the strategic direction of the Sacco.

4.3.4 Challenges at Operational level

This is the level where the plans are translated into action and then results. This study treated this level as the people who know what happens on the ground and they fully understand what goes on. It is for this reason that the study sought detailed information from this level. The study identified the major challenges that this level faces as communication, lack of inclusiveness in decision making, weak bottom up communication system, lack of a clear organization structure among others.

For strategy implementation to be successful there must be high degree of collaboration and consultations among the various stakeholders. The study identified that majority of staff are not involved in the strategy formulation and strategy implementation process and the lack involvement makes them not own the decisions passed on to them for implementation. The implementation process is normally reviewed by the board and the head of departments. The study found that there a clear lack of ownership when implementing the set strategies.

The study also found that strategies are not communicated effective fully by the managers to the staff. This makes the strategy implementers not fully aware of how to implement the decisions and their impact on the overall Sacco strategic objectives. The managers were found not to fully support a bottom up approach in order to address the strategy implementation. In addition, the feedback mechanism was poor since it takes time for staff to receive response on the decision made by top management.

Even if the majority of the challenges are internal there exist a few external challenges in the strategy implementation. Failure by some employers to recover the members' dues from the payroll posed a great challenge in the recovery of loans. Where some members are retrenched some organizations fail to inform the Sacco and in other instances they inform the Sacco about the retrenchment but fail to deduct the Sacco dues from the member's final dues leading to high level of default rate. In summary, the study found that failure by the member organization to fully cooperate with Kimisitu Sacco pose a great challenge in achievement of the strategic objectives of the Sacco.

The study observed that failure of the Sacco management to implement the strategic objectives in time has led to most of the internal challenges the Sacco is facing. This was evidenced by for examples decisions which would have been made in order to for the Sacco to establish its FOSA by 2015. According to the current strategic plan FOSA was to be one of the mainstream sources of income and little efforts if any have been made towards the realization of the same.

For a strategy to be successful it must be simple, measurable, achievable, realistic and timely. A good combination of the mentioned key success factors make a strategy to be implemented with ease. The study found out that there are a number of unrealistic strategies in the current strategic plan which will be very difficult to be realized. In other instances, the period set for implementation of certain decisions was short and it appears that the formulators of the strategies didn't take into consideration of all the expected costs, processes and procedures to implement such decisions.

Resources are very important in strategy implementation process; however the resources must be adequate for the strategy implementation to be a success. The study identified that inadequate budgeting have delayed implementation of certain objectives such as branding, efficiency in customer service, marketing among others which require enormous capital budgets. When the budget is prepared by few individuals in the organization some of the important budget elements necessary to achieve the strategy are omitted or forgotten. Constrained budgets have also demotivated employees due to the delays in improvement of an efficient and effective human resource capacity.

4.4 Measures to Overcome Strategy Implementation Challenges at Kimisitu Sacco Ltd

This study would have been incomplete if it did not focus on the measures to overcome the strategy implementation challenges. This study sought to provide measures which can be adopted in order to improve the future strategy formulation and implementation processes at Kimisitu Sacco. The study identified challenges which were cutting across all the levels of the organization and departments while other challenges were specific to certain levels of the organization or departments. This section presents a detailed analysis on how to overcome challenges encountered on each level.

4.4.1 Measures to Overcome Challenges at Board of Directors Level

The study was able to identify that the current strategic plan have many pillars and keeping track on all of the pillars remains a challenge especially the pillars which are qualitative in nature. In order to improve the strategy implementation the Sacco need to consider having fewer pillars for ease of implementation. The strategy formulation

process should adopt realistic strategies which are challenging but achievable in instead of being overly ambitious. The strategic thinkers need to make everyone in the Sacco to own the strategies. This will increase the level of commitment and passion in ensuring the strategy implementation process is a success.

In order to ensure that the strategy is well implemented the various Board sub-committee need to provide strong leadership in the strategy implementation process. The implementation should not be all left alone to the management and therefore the Board need to engage the strategy implementers to ensure that strategy implementation is successful through constant communications and reviews. The various committees should also ensure that the management understands the strategic objectives and expected results clearly.

The Board need to improve the follow up mechanism on the strategy implementation progress since lack of constant follow up on the implementation is one of the main causes of the unsuccessful strategy implementation. The performance evaluation needs to be done in relation to the overall strategic direction of the Sacco and also be done using the 360 degrees dimension. The strategy implementers need to be mentored in order to utilize their full potential and use their potential to success of the Sacco.

In order to address the challenge of loan default, it is the high time the Sacco consider measures such as use of other collaterals, limiting of loan repayment period to an employee's contract, improved efficiency in the loan recovery and prompt follow up on

loan defaulters. The committee in charge of credit administration needs to be proactive in seeking loan defaulters status report periodically say once a week, this will ensure that the management is proactive in recovery of loans as well as ensuring that communications are done in time to the loan defaulters.

The study established that having a fully fledged integrated financial management system will greatly improve the Sacco's service delivery. The Sacco also needs to have as a matter of urgency an operational online module which can assist the members' access basic information such member personal accounts, loan application among others through a web portal, mobile banking and other modern technologies that can improve the interaction with the members will have a great positive effect in reducing most of the internal challenges.

On the policy formulation, the Board needs to consider the input of consultants to ensure that the policies meet the industry requirement as well improving on the internal control procedures. The policies need also to be summarized to enable the stakeholders understand the major policy matters easily. Approval of a collateral policy will reduce significantly the issue of low loan uptake due to lack of guarantors as other collaterals will substitute the use of guarantor ship. The use of other collaterals will reduce the risk of non recovery of defaulted loans.

4.4.2 Measures to Overcome Challenges at Supervisory Committee Level

Good strategies can be formulated but if the strategy implementation is not effective the good strategies become bad strategies. The study established that the Sacco need to invest heavily in terms of funding and time on the strategy implementation and more on the strategy implementation reviews. The Sacco need to consider allocating more time to review the strategy implementation to enable her achieve the set objective and in some cases change of a strategy when need arises.

Constant effective and constructive review of the strategy implementation will also in a great extent assist in addressing the challenges facing strategy implementation. The strategy implementation reviews need to be an all inclusive process by incorporating the actual implementers in the strategy implementation review process.

Resources play a great role in the implementation of a strategy and without resources it is very difficult to implement the strategy objectives. In this regard, the study established that the budgeting process need not only all be an inclusive process but in addition proper analysis of the cost of all expenses need to carried out be budgeting. The Sacco should consider in the training budget allocation for training on emerging issues and not necessary structured training programs by the various training providers. This will ensure that the Sacco employees are able to get adequate training on new legislation, laws and other emerging issues that affect the operations of the Sacco.

4.4.3 Measures to Overcome Challenges at Management Level

The study established that the Sacco need to introduce activities that will improve the motivation of the Sacco employees which will in turn make Kimisitu an employer of choice for example training, staff loan products among others. Mentoring though it is a continuous process will also play a key role in instilling a positive attitude in the strategy implementers. Team building sessions will play a key role in enhancing team work at the Sacco. Departmental heads need to come up with forums to interact with their staff and disseminate information to them in time. Efficient communication will reduce the staff resistance on strategy implementation.

Loan default pose a great challenge in strategy implementation at all level of stakeholders interviewed. This challenge cannot be dealt with in totality since it's caused by both external and internal factors. Internally this challenge can be conquered by ensuring proper systems are in place to recover loan promptly and where loans are underpaid, communication are made promptly to the members in order to recover the unpaid amounts. To minimize the level of default continuous improvement of relationship with the human resource managers and payroll officers of member organizations will be of great help.

The study established that the marketing of the Sacco is not adequate and therefore the Sacco needs to provide funds for aggressive marketing programs. Collaborations with the various stakeholders such as human resource departments of member organization in marketing of loan and savings products, inclusion of Kimisitu Sacco as part of their

induction programme among other forms of collaborations will play a significant role in marketing the Sacco.

The study identified that the management have been improving in preparation of dash boards that show the strategy implementation process and the reports forwarded to the Board. In order to reap all the benefits of strategy implementation review the Board need create time to have in depth discussions on such dashboards. The budget should also be adequate to implement the various strategy activities set in a particular financial year.

In a way of improving timeliness in decision making process the management should ensure that they provide complete information necessary to assist the Board in making informed decisions. Implementation of recommendations from internal audit department and supervisory committee needs to improve so as to strengthen the internal control systems.

Due to the dynamic nature of the ICT developments, there is need for the board to have a committee which will be looking into all ICT related investment issues. The committee will be able to focus on the certain aspects of the Sacco ICT systems and come up with recommendations to the Board. This will reduce the resistance of the approval of ICT budgets which are most of the time qualitative in nature. The committee will also be appraising the board on progress and adequacy of the Sacco ICT systems.

4.4.4 Measures to Overcome Challenges at Operational Level

The respondents provided the measures to overcome majority of the challenges of strategy implementation. In order for the whole strategy implementation process to be a great success, all staff must be involved in its formulation as well as implementation. This will enhance the ownership of the strategy and therefore ensuring that the strategies are well understood by all parties. The involvement will ensure that the formulation of strategy is done bearing in mind on the timeliness and on how realistic the strategies.

Budget plays a key role in the operationalization of the strategy, inadequate budgets or limited resources hinders the implementation of strategy and therefore the budgeting process need to be all inclusive and consultative as much as possible. The finance department should call for presentation of the budget needs by the various departments in good time. At the department level the department's heads should request the staff to provide their budget needs. Through such a process the budget proposals will be minimize the chances of omissions. In addition, the budgeting unit should request for clear justification on the budget proposals and where necessary seek for cost benefits analysis.

In order to address the human resource capacity, the Sacco should embark on job evaluation exercises by independent consultants. This will assist in assessment of the staff needs in line with the strategic plan and ensuring that there is no job duplication or wastage of human resource capabilities. A clear organization structure need to be documented to enable the staff understand the chain of command.

In order to improve the Kimisitu brand, the Sacco should consider use branded materials based on the products and services offered and not necessarily the Sacco logo only. Through the budgeting process, consideration should be made in advertising Kimisitu Sacco in mainstream media to enhance her visibility as well marketing Kimisitu to a wide network of people.

The management should encourage a bottom up communication mode. This will enable the strategy implementers to won the implementation process. The work environment should be friendly to promote communication from staff to their supervisors. The managers should also ensure that decisions are implemented in time in order to achieve success in strategy implementation.

4.5 Discussion

The findings of this study on challenges of strategy implementation are well aligned to previous studies (Aosa, 1992; Koske, 2003; Muthuiya, 2004; Machuki, 2005; Gichema, 2012) which confirms that strategy implementation strategies cut across various industries and that what varies is the degree of impact and extent of each challenge. As earlier seen in the literature review, strategy implementation challenges affect all industries whether profit making or not for profit making business.

According to the resource based theory it was very evident from this study that a strategy cannot be fully implemented if there are no adequate resources. In adequate resources posed a great challenge in the strategy implementation at Kimisitu Sacco. The same

scenario was experienced by (Thompson and Strickland (2003); Koske, 2003) where they found out that depriving strategy-critical groups of the funds they require in executing their pieces of the strategy can undermine the implementation process. Adequate resources need to be provided for a strategy to be implemented and therefore budgeting process should be an all inclusive process to ensure that the process is consultative as much as possible as well as to avoid omissions of budget lines which are paramount in effective strategy implementation.

Since organizations operate in open systems the environment affects their strategy implementation. According to the study, political and socio economic factors are some of the things that affected the strategy implementation at Kimisitu Sacco, this finding in agreement with Aosa (1992), the settings in which managers operate differ and environmental factors influences strategy implementation within and without the organization. Environmental factors have led to member's loss of income and therefore management need to come up with ways of dealing with the environment and more so the external environmental factors.

The study established that Kimisitu Sacco have not fully utilized the dynamic capabilities that complements the premise of the resource-based view of the firm. The organization has not fully utilized the potential of its human resource, ICT capabilities among others. Therefore there is a need of the Sacco leadership to utilize its resources to realize their full potential. According to Johnson and Scholes, 2002, an organization is viewed as a bundle of resources and capabilities, dynamic capabilities underline the processes of

transforming firm resources and capabilities into outputs in such forms as products or services that deliver superior value to customers.

Organizational structure plays a crucial role in defining how people relate to each other and in influencing the momentum of change. The study established that there was a good organization structure which supported the strategy implementation and therefore structure was not a challenge in strategy implementation at Kimisitu Sacco. The study was in agreement with (Galbraith and Nathanson, 1978; Koske, 2003; Machuki, 2005) that well managed organizations apparently have distinctive cultures that are, in some way, responsible for their ability to successfully implement strategies.

CHAPTER FIVE SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Introduction

The objective of this study was to identify the challenges facing strategy implementation at Kimisitu Sacco, Kenya and measures to overcome the strategy implementation challenges were studied. In this chapter, the findings of the researcher are summarized and conclusion drawn. The chapter also includes recommendations for policy and practice and suggestions for further research.

5.2 Summary

One of the objectives of this study was to determine the challenges of strategy implementation at Kimisitu Sacco. The study revealed major challenges such as nature of Kimisitu Sacco member's source of income, inadequate budgeting, and lack of commitment from the top management, communication, culture and attitudes, lack of ownership. Others include low levels of consultations, implementation taking too long than anticipated, setting of ambitious strategic objectives among others. Minor challenges include lack of induction on strategic objectives and implementation status, inadequate skills for some staff

The second objective was to establish measures to overcome the strategy implementation challenges. The results of the study show that the majority of the measures to overcome the challenges are internal and are not greatly affected by the external environment. Some of the measures to overcome challenges in implementation include use of alternative

form of loan guarantee such as collateral, allocation of adequate time during strategy implementation progress reviews, preparation of all inclusive budget with allowances for price increases, improvement of communication especially from managers to staff and vice versa, inclusion of strategy in the induction programme among others.

5.3 Conclusion

Kimisitu Sacco is facing challenges in credit administration, slow decision making, inadequate budgets and failure to integrate the ICT systems, lack of passion and commitment to fully monitor the strategy implementation successfully among others. It can be therefore be concluded that if the Sacco implements the proposed measures to deal with strategy implementation challenges, the Sacco will experience a robust growth and will enable her to achieve all the set strategic objectives at the end of the strategic plan period.

The main challenge affecting the Sacco is high loan default which is due to loss of member's source of income. This is occasioned by either the employment status of the Sacco members where most members are employed on short term contracts whose renewal is not guaranteed or lack of consistency in donor funding in many projects which have led to retrenchment leading to loss of income and by extension increase of loan default.

Lack of involvement of all stakeholders in strategy implementation decision making have greatly affected the implementation success of the set strategies. The study identified that the operational level staff are not involved in the decision making yet they are the one who implement the decision and therefore they do not own the implementation process. The management should effectively communicate with the operational staff. If the communication is not effective the operations staff does not clearly understand the expectation of the management and therefore there are instances where the strategy is not achieved due to poor communication. Management should also promote bottom up communication and enhance a feedback mechanism by communicating to the staff on the decision made by management or the board of directors.

Inadequate budgeting was identified as a challenge affecting the strategy implementation at Kimisitu Sacco. The study established that budget making process is a finance department functions are there is minimal or no consultations at all with the operations staff when during the budget formulation process. This has led to exclusion of budget lines which are vital in strategy implementation.

5.4 Recommendation

The study has recommended the Sacco to evaluate its failures and come up with a course of action which will assist it in achieving the strategic objectives. The Sacco should consider full implementation of the measures to overcome the strategy implementation strategies.

The study have established that loss of employment by Kimisitu Sacco members due to projects closure due to lack of donor funding and the employment nature of the NGO's employees which is normally on short term contract is one of the major threat in the growth of the Sacco. The Board therefore needs to come with ways of addressing this threat by considering fast tracking the opening of a FOSA in order to tap income from banking transactions rather than remaining on the traditional back office operations. The FOSA will also assist in mobilization of funds to finance the back office operations. Diversification strategies need to be developed urgently to counter this threat in order for the Sacco to realize its full potential.

Kimisitu Sacco should consider involving all stakeholders in the strategy formulation and strategy implementation. All staff especially the implementers must be fully involved in the strategy formulation so that they can own the implementation process. Non involvement of all staff may be the reason why documented strategies are not fully implemented. The management should also consider Sacco's strategies as part of induction of new employees. This will ensure that new staff understands their role in achievement of the overall organization goals.

Inadequate budgeting have in many instances posed a challenge in the strategy implementation process. The Sacco should embrace the principle of consultation especially in budgeting. All stakeholders must be involved in the budgeting process. The process should also consider the strategic objectives, changes in pricing and cost of all the proposed expenditures to ensure that they are no instances of under budgeting.

The issue of strategic implementation reviews need to be given great attention in terms of commitment to process, time and resources to conduct the strategy implementation reviews. The reviews need to be done periodically and all stakeholders should always be proactive in the strategy implementation process. Adequate allocation of the above will ensure that the reviews of the strategy implementation are successful. Procrastination should be avoided at all cost to ensure that the strategy implementation is timely.

Although the study have come up with measures to overcome the strategy implementation challenges it is worth to note that loss of members' employment income remains a great threat in growth of the Sacco. To successfully implement the strategies, Kimisitu Sacco needs to manage the implementation process properly and ensure the measures to deal with the challenges are implemented. There is no one best way of dealing with strategy implementation challenges, the best would be to deploy a mixture of the above listed measures with more emphasis on the major challenge facing the Sacco.

5.5 Implication on Policy, Theory and Practice

The study has a strong influence in the policy formulation and the results of this study will go along a way in ensuring effective policies are developed. The study provides a great resource base especially in the field of strategy implementation and strategic management as a whole. The policies should be developed and by ensuring that policy related challenges facing strategy implementation are solved.

The study was in concurrence with resource the theoretical underpinning of this study and emphasized the need and the role of resources, structure, dynamic capabilities and open systems theory. The study identified that the above theory plays a great role in strategy implementation effectiveness. The study will also guide future scholars in the advancement of the theories and management practice.

5.6 Limitation of the Study

The study was focused on the concept of challenges of strategy implementation and measures to deal with the challenges. The study did not focus on other concepts that affect operations of an organization.

The findings of this study cannot apply to other organization in general. Therefore replication of the findings of this study in other organization cannot work effectively since different organizations or industries have their own unique characteristics.

The methodology used had minimal limitations such that some of the respondents were unable to differentiate between the strategy implementation challenges and operational challenges, in other cases the respondents gave their personal view instead of the organization perspective. In addition to the strategy implementation challenges most operation staff would include other challenges affecting their day to day operations which are not anchored in the strategic objectives of the Sacco. The methodology used was unable to provide a comparative study on the area under study.

5.7 Suggestions for Further Research

It is generally said that no research is an end in itself. Therefore, what this research has achieved in this area is little and requires further research. There is need to carry out research on other concepts of an organization such as governance, knowledge management, performance contracting in organizations among other concepts.

A replication of this study would be ideal after a certain period of time to find out whether there have been any improvements on challenges of strategy implementation. These studies will assist the researcher to identify whether the challenges experienced in this study are unique or they can be replicated to organizations in other industries.

Future researchers should adopt different methodologies while undertaking research on the area under study. This will identify whether different methodologies give different results or vice versa. There is also a need to undertake a comparative study in Saccos operating in different sectors of the economy.

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APPENDICES
Appendix I: Letter of Introduction

16th August 2013

Joshua Kamwere Wanjiku
University of Nairobi
P.O Box 30197-00100
NAIROBI

The Chief Executive Officer
Kimisitu Sacco Limited
P.O Box 10454-00100
NAIROBI

Dear Sir,

RE: REQUEST FOR RESEARCH DATA

I am a post graduate student at the University of Nairobi, School of Business undertaking a Master's Degree in Business Administration, Strategic Management Option. As one of the requirements for the award of the degree, I am supposed to carry out a research and produce a project. On this aspect, I have identified your organization as my case of study. My topic of research is **“Challenges of Strategy Implementation at Kimisitu Sacco, Kenya”**.

Consequently, because this is a case study, I am intending to collect data through personal interviews and then recording the responses by way of writing. I kindly request your office to grant me permission to conduct my study in the Sacco. The respondents of the study will be drawn from all level of the organization.

Attached please find an introduction letter for the University. I look forward for your positive response.

Yours faithfully

JOSHUA KAMWERE WANJIKU



UNIVERSITY OF NAIROBI
SCHOOL OF BUSINESS
MBA PROGRAMME

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Telex: 22095 Varsity

P.O. Box 30197
Nairobi, Kenya

DATE... 15/08/2013

TO WHOM IT MAY CONCERN

The bearer of this letter ... JOSHUA KAMWEIRE WANJIKU

Registration No. 061/67641/2011

is a bona fide continuing student in the Master of Business Administration (MBA) degree program in this University.

He/she is required to submit as part of his/her coursework assessment a research project report on a management problem. We would like the students to do their projects on real problems affecting firms in Kenya. We would, therefore, appreciate your assistance to enable him/her collect data in your organization.

The results of the report will be used solely for academic purposes and a copy of the same will be availed to the interviewed organizations on request.

Thank you.

PATRICK NYABUTO
MBA ADMINISTRATOR
SCHOOL OF BUSINESS



Appendix III: Interview Guide

A: Corporate Level

i. The Board of Directors

1. Does Kimisitu have BoD strategies?
2. In an effort to implement them, what action plans are put in place?
3. Does the achievement of the strategies pegged to individual directors' performances?
4. How often does the BoD review the implementation of strategy?
5. Does the BoD assist in development of work plans? If (yes) How often?
6. Does the BoD reward on the achievement of the set objectives?
7. Does the BoD provide leadership in implementing process?
8. What Processes are employed in implementing action plans?
9. As a Director, what challenges do you face in implementing overall Sacco strategy?
10. What suggestion(s) would you give that will help Saccos avoid or minimize strategy implementation challenges?
11. Please give any other comment you may have regarding the subject of research?

ii. Supervisory Committee

1. Does the committee have strategies?
2. How does the committee evaluate the strategy implementation?
3. What specific action plans that the Committee comes up with to ensure successful implementation of strategy?
4. What process (es) do you adopt in executing these action plans?
5. What challenges do you meet during execution?
6. As Supervisory Committee, what challenges do you face in implementing overall Sacco strategy?

7. What suggestion(s) would you give that will help Saccos avoid or minimize strategy implementation challenges?
8. Please give any other comment you may have regarding the subject of research?

iii. C.E.O

1. Does the Sacco have documented human resource strategies?
2. In an effort to implement them, what action plans are put in place?
3. Does the Sacco have a recruitment Policy? How does the policy (if any) support strategy implementation?
4. When recruiting new employees, how does the human resource team assess their competency so that they are compatible with the new strategy?
5. Does the Sacco have a performance evaluation system? How does the system (if any) support strategy implementation?
6. Does the Sacco have a training program for its employees? How is this program geared towards strategy implementation?
7. Are the Sacco staffs given technical skills needed for the implementation of the new strategies? How is this done to ensure congruence?
8. How would describe the rate at which training programs has increased to enhance their ability to implement new strategies? What is the justification of such a rate?
9. Database for existing staff
10. As the C.E.O, what challenges do you face in implementing the overall Sacco strategy?
11. What suggestion(s) would you give that will help Saccos avoid or minimize strategy implementation challenges?
12. Please give any other comment you may have regarding the subject of research?

B: Management Level

iv. Credit Manager

1. What role do you play in Kimisitu strategic planning?
2. Does your department have an annual work plan that it always refers to when planning to execute its activities?
3. Is the senior management team of the Sacco in the forefront in providing leadership to enable strategy implementation?
4. How do you describe the support of your departmental staff in terms of their skills towards enabling successful strategy implementation?
5. What will you comment on the Sacco structure in terms of its support of the strategy implementation process?
6. What will you comment on the overall Sacco culture in terms of its support for strategy implementation?
7. Do you find the resources allocated to your department adequate for successful implementation of the department's strategies?
8. As a department what specific action plans do you put in place so as to implement the overall Sacco strategy?
9. What process(es) does the department adopt to ensure successful execution of the action plans?
10. As a department, what challenges do you face in implementing both divisional and overall Sacco strategy?
11. What suggestion(s) would you give that will help Saccos avoid or minimize strategy implementation challenges?

12. Please give any other comment you may have regarding the subject of research?

v. Finance and Administration Manager

1. What role do you play in Kimisitu Strategic planning?
2. Do you have documented financial strategies?
3. Are the strategies (if any) general or specific to each department?
4. Does the Sacco maintain financial management systems to ensure proper utilization of funds, accountability, financial monitoring and efficient reporting, all geared towards strategy implementation? Comment briefly on how each of these aspects is ensured.
5. In order to achieve the strategies mentioned/documented, what are the action plans that are to be executed?
6. How do you implement these action plans (if any)?
7. What is your general comment on overall resource mobilization in terms of access to and utilization of the resources to enhance implementation of strategies?
8. What challenges do you encounter in the process of implementing them?
9. What suggestion (s) would you give that will help Saccos avoid or minimize strategy implementation challenges?
10. Please give any other comment you have regarding the subject of this research

vi. Internal Auditor

1. Does the Sacco have strategies on how to manage its risk and compliance?
2. What specific action plans that the Sacco comes up with to ensure successful implementation of its risk management and compliance?
3. How do you evaluate the strategy implementation process?
4. What process (es) do you adopt in executing these action plans?

5. What challenges do you meet during execution?
6. What suggestion(s) would you give that will help Saccos avoid or minimize strategy implementation challenges?
7. Please give any other comment you have regarding the subject of this research

vii. Marketing and customer care Officer

1. Do you have marketing strategies that would enable Sacco achieve its goals and objectives?
2. Are the strategies (if any) spelt out in action plans?
3. What are the main focus areas of the action plans (if any)?
4. How do you implement the above mentioned plans or how do you ensure that they are successfully implemented?
5. What challenges do you face when implementing them?
6. What do you comment on how you find each of the following factors acting as a source of strategy implementation challenges in your department?
 - a. Economic factors
 - b. Competition
 - c. Members
 - d. Political factors
 - e. Socio cultural factors
 - f. Labour markets
7. Are these strategy implementation challenges widespread among most players in the Sacco sector or only few Saccos face them? What could you attribute such a scenario?

8. What suggestion(s) would you give that will help Saccos avoid or minimize strategy implementation challenges?
9. Please give any other comment you have regarding the subject of this research

viii. **Systems Administrator**

1. Does the Sacco have strategies on how to manage its technology?
2. What specific action plans that the Sacco comes up with to ensure successful implementation of its technological change?
3. What process (es) do you adopt in executing these action plans?
4. What challenges do you meet during execution?
5. What suggestion(s) would you give that will help Saccos avoid or minimize strategy implementation challenges?
6. Please give any other comment you have regarding the subject of this research

ix. **Operational Level**

1. What is your level of involvement in the strategy formulation process?
2. To be specific what areas have you been involved in the strategy formulation process?
3. Are the strategies effectively communicated to you?
4. Do you receive guidance on the implementation of the strategy in your day to day work?
5. Are you involved in the strategy implementation process? If (yes) in which aspects are you involved in?
6. Are you adequately trained on the implementation of the strategies
7. Does the Sacco allow a bottom up approaches in raising issues relating to strategy implementation?
8. What challenges do you meet during strategy implementation?

9. What suggestion(s) would you give that will help Saccos avoid or minimize strategy implementation challenges?

10. Please give any other comment you have regarding the subject of this research