

**CHALLENGES IN STRATEGY IMPLEMENTATION AT SACCO SOCIETIES  
REGULATORY AUTHORITY IN KENYA**

**BY**

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**DECLARATION**

I declare that this is my original work and has not been presented to any other examination body. It should not be submitted to any organization

Signature..... Date.....

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D61/79194/2015

This proposal has been submitted for examination with my approval as university supervisor

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## **DEDICATION**

I dedicate this project to my wonderful parents my sister Sheila Mutitu and my brother James Gitau for their constant support, aspirations, encouragement and endurance for the days and long hours I had to be away from them during studies.

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First and foremost I take this opportunity to return all glory and honor to the lord almighty for his divine enablement in my undertaking of this project. I also wish to express a great deal of appreciation to my mother who pushed me through and supported me emotionally and financially.

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## **ACRONYMS AND ABBREVIATION**

**CEO:** Chief Executive Officer

**IT:** Information Technology

**KBV:** Knowledge Based Theory

**KUSCCO:** Kenya union of Saving and Credit Cooperatives

**PESTLE:** Political, Economic, social Technological, Ecological and Legal Factors

**RBV:** Resource Based theory

**SACCO:** Saving and Credit Cooperative Society

**SASRA:** Sacco Societies Regulatory Authority

**TKL:** Telkom Kenya Limited

## **ABSTRACT**

Strategy implementation is critical to a company success or failure which may have an impact on the sustainability and success of the business. Strategic management involveorganising the resources of the firm and motivating the staff to achieve objectives. It also requires the firm to have a supportive culture and communication of the strategy. The objective of the study was to address the challenges faced by Sacco society's regulatory authority in strategy implementation the study adopted a case study where primary data was gathered using an interview guide, the data was analysed to derive findings conclusion and recommendation. Some of the most significant challenges that the study uncovered were: inadequate financialresource unsound reward systems, culture of the organisation the study also recommended that; supportive structure be put in place, link employee performance to overall reward system, management to align structure to strategy and enhance effectiveness in communication, and the top management inclusive of the board members and directors to be involved and maintain focus during implementation process



## **CHAPTER ONE: INTRODUCTION**

### **1.1 Background of the study**

Organisations of all types and kind have found it of great importance to embrace strategic management in order to achieve their organization and corporate objective. This is due to the environmental turbulence in which they operate having dynamic, complex and hostile (Bryson, 1995). The open systems Millet (1998) postulates that all organization as open systems, lend themselves to the external environment. In order to address the unforeseen changes, multiple forces and policies must be focused on strategy implementation. The strategy implementation process is a necessary activity for both practicing managers as well as the researchers for the purposes of conducting and evaluating various implementation processes.

Many organisation strategies decisions are interdependent outcomes hence lending themselves to various strategic theories .Resource based theory is one of those theories that seems to suggest that the resource an organization has is primary determinants of the performance and to achieve and sustain competitive advantage of an organisation. According to Barney(1991) the concept or resource include knowledge, assets, human resource, information that an organisation controls hence being able to implement strategies effectively Strategic management suggest that organizations being in the formulation of strategy thus when effectively and effective implemented would lead to firm success another theory that can be applicable in the is the knowledge based view theory which is in most cases Is seen as a continuation of the major intention.

Sacco societies Regulatory Authority has crafted strategies with the aim of increasing market share, improving the delivery of regulating deposit taking SACCOS to its clients. However, the implementation of the strategy has not been very successful. The lack of proper implementation of strategy not only leads to failure of strategy but also demotivated the employee who never looked forward to introduction of new strategies, its therefore necessary to find out what went wrong with strategy implementation and possible solution.

### **1.1.1 Concept of Strategy**

Strategic management involves the process of management in which a manager come up with a strategic vision, coming up with the firm's objectives, crafting the approaches in which a strategy can be accomplished, as well as administering the strategy. Other scholars have defined strategic management as clarifying organization objectives, formulating rules as well as statics in order to attain these goals as well as using the objectives in allocating resources in order to execute the rules and plans.

Strategic management deals in incorporating organization, marketing finance/ accounting/productions/operations research and development. Thompson and Strickland (2003) define strategic management as the process of management in which the managers uses the strategic skills to formulate a strategic vision. He added that the reason behind strategic management is simply to develop as well as creating new and diverse opportunities for the future. Johnson and Schales(2002) noted that strategic management entails strategic choice, strategic analysis, as well as strategy accomplishment.

Strategic analysis tries to create an understanding of the organization's strategic position in terms of its outside atmosphere, internal resources as well as competencies.

Based on the findings by Ansoff and McDonnell (1990) strategic management is known as an organized approach of developing strategic change which consists of arranging of the organization by means of the strategy plus potential preparation, real-time strategic reaction via issue management as well as systematic management of conflict that emanate as result of strategic accomplishment.

Strategy is important to any organization because it creates a competitive advantage. Bracker (1980) stated that the word strategy comes from a Greek word *strategos* meaning to plan the destructions of other enemies. Many authors have defined strategy in different ways. Mintzberg (1998) illustrated the various diverse descriptions plus viewpoints on strategy echoed in both educational research as well as in practice. He scrutinized the strategic procedure as well as accomplished that it was much extra fluid and changeable than people. Since of this he couldn't point to one procedure that could be known as strategic planning.

According to Ansoff and McDonnell (1990) strategic management is concerned with establishing objectives and goals of the organisation while maintaining a set of relationships between the organisation and the environment which enables it to pursue its objectives consistent with the organisational capabilities and continue to be responsible to the environmental demand. Strategy is therefore critical in giving the organisation a sense of direction so that the organisation can achieve its organisational goals and attain a

competitive advantage. Chandler (1962) recognized the importance of coordinating the various aspects of management under one all-encompassing strategy.

### **1.1.2 Strategy Implementation**

Aosa (1992) he asserts that once strategies have been developed they need to be implemented as they have no value unless they are effectively translated into actions. For strategy to be of success to the organisations, developed strategic plan should be put into actions through implementation. Pearle and Robinson (2002) argue that for successful implementation of strategy, it has to be by classification of quantifiable, jointly resolute yearly objectives, expansion of particular useful strategies as well as statement of short policies to guide conclusion.

Mintzberg, Quinn and Ghoshal(1992) refers to strategy as that plan which blends the companies short term and long term goals into one major policy. Mintzberg defines strategy from 5Ps approach namely planning, playing, patterning, positioning as well as putting things into perspective. By planning the essence of strategy is to specify an intended goal and what to do in order to attain the goal, play in this case is the specific way of defeating competition. Patterning a strategy emerges as a series of different actions overtime. To position a strategy is to locate a company to its specific surroundings and putting a strategy into perspective aims at giving the organization the right identity.

Johnson and Scholes (2004) view strategy as a unifying pattern of decisions to help define the purpose of the organisation and creation of competitive advantage over others hence helping organisation to adapt to the external environment. Thompson and

Strickland (1998) argue that in order for the process of implementing a strategy to succeed. There must be a good leadership. Proper resource allocation as well as teamwork. Bryson (1995) notes that the major aim of implementing a strategy is to move from formulating a strategy into managing the process of implementing a strategy. To implement a strategy on the other hand is to put a strategy that has been formulated into actions and it's meant to ensure that change is taking place. Implementing a strategy is seen as the critical factor in the management of strategies although there is a very little research that has been written on it (Awino, 2001).

Implementation is an action or a facet of the strategic management procedure through which approach is interpreted into accomplishment as well as involves change, strategy realization is seen as part of strategy management process not much research has been written on it (Awino, 2001). Implementation is an action or a facet of the strategic management procedure through which approach is interpreted into accomplishment as well as involves change, strategy realization is scrutiny as an essential part of strategic management procedure not much research has been written on it (Awino, 2001). Aosa (1992) study of companies which were about 80 showed that various implementation took a longer period than expected unidentified problems during implementation, as well as completing activities distracted attention from implementing the strategic decision in dealing with challenges in an appropriate way organization will be in a position to implement their strategic plans successful. Persons who will implement the strategic plan should be involved in.

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### **1.1.3 Challenges of Strategy Implementation**

Implementation of strategies does not happen without obstructions and in most cases it is not easy to foresee all the obstruction that will arise during implementation. Most researcher identified some impeters of strategy implementation to be poor communication, unawareness or misunderstanding of strategy, lack of adjusting, organizational system, resources and capabilities, competing activities uncontrollable environmental factors and poor management

Pearce and Robinson(2011) has argued that to effectively control and direct the use of firms resources elements such as organization structure, information Technology, leadership style, budgeting reward and control systems are essential in strategy implementation. Shah (1996) argued that factors affecting strategy implementation may include effective leadership, motivation or rewards and incentives as well as employee commitment. When organisations fail to adder these factors strategy implementation failures will be inevitable

### **1.1.4Sacco Societies in Kenya**

Alila and Abado (1990) noted that Kenyan Sacco's were the main source of cooperative credit and loans that acts as a stepping stone for economic development. The authors continues to note that the idea of cooperatives started in 1908 in Kenya and membership

was only limited to the white colonialists. The pioneer SACCO was at Lumbwa in Kipkellion area. The 1953 Swinnert on plan made a fertile ground for the rise of Sacco's in Kenya In that it improved and encouraged Africans to engage in farming of different cash crops. This made it easier for Sacco's to grow progress and ensure economic development.

Hathaway (2003) observe that the major intention of Sacco's is to bring the scarce resources together, remove the idea of middlemen as well as pushing for a common agenda for the farmers which is economic progress. SACCOS today play a critical role in the Kenyan economy. This is because they encourage small savers to save, give loans to the farmers as well as train farmers on how to improve on their produce, thereby fighting poverty at the grassroots. Hence by focusing on achieving desired outcomes through strengthening of the economy. This sector has controlled a lot of savings and due to its rapid the government of Kenya committed itself to establish SACCO legislation and implementation of international finance performance standards to supervise Sacco's in Kenya when the societies act 2008 and the Sacco societies (deposit taking business) regulations 2010 was enacted into law (KUSCO, 2014).

The Act consists of both depositing Sacco's and non-depositing SACCOS. Depositing Sacco's are both given license and controlled by SASRA and the non-depositing Sacco's are supervised by commissioner for Cooperatives(KUSCCO).This is the body of Sacco in terms of the formation of these Sacco's and agree on the common issues such as the type of economic activities, its location among others.

### **1.1.5 The Sacco Society Regulatory Authority**

SASRA is a state institution that derives its powers from the SACCOS societies ACT (490B).it came in place in 2009.There are two types of SACCOS in Kenya. Depositing Sacco's and non-depositing SACCOS. The mandate of SASRA as an authority is to give license to emerging Sacco's to start taking deposits from its members, also regulating as well as supervising the activities of these SACCOS, holding, managing as well as applying the general fund of SASRA.According to the provision of the law, charge levies from the Sacco's in line with the Act and perform any other function conferred to it by the ACT.

SASRA mainly deals with deposit taking Sacco. For Sacco to be licensed by SASRA, they are some requirements. Sacco's have to provide a minimum care capital of Kshs 10 Million as shown in their financial or through submission of bank statements. The directors and senior management are subjected to a fit and proper test vetting their professional suitability, a detailed four year business plan and feasibility study. As of 2017 the number of Sacco licensed by SASRA are 164 of them while the restricted licences for period ending 30<sup>th</sup> June 2017 are about 7.

### **1.2 Research Problem**

The success of failure of strategy implementation revolve around the nature of strategy itself, the organisational structure, communication of the strategy to the staff as well as support from top management (Mintzenberg&Quins 1991). Formulation of strategy is seen as hard work for any leadership team for a strategy to work effectively is very difficult (Hrebiniak, 2006). According to Deloitte and Touché (2003), effective



implementation of strategy is when organisation resources and actions are tied to strategic priorities and when key success factors are identified and performance measures and reporting are aligned.

SASRA experience a wide range of problems while dealing with deposit-taking Sacco's. The Sacco's mainly deal with traditional products which are not needed in today's market and do not serve their needs effectively, leadership and governance, proper and timely supervision of Sacco's due to lack of resources and staff to be deployed to the various Sacco's in order to conduct proper supervision for the licensed Sacco's. All this leads to challenges in strategy implementation.

According to Floyd and Wooldridge (1992), it has been simple for us to choose the direction we wish to take; the hardest area is getting the firm to its modern main concern. Ansoff and McDonnell (1990) in the study noted that it exist an ordinary there is trend by firms to plan as well as challenged to employ transformation without employing the inside ability to hold the same, hence most organization tend to reject change on strategy implementation. Burnes (2004) in his studies on civilization, authority politics as well a strand form established that when organization atmosphere is shifting quickly, circumstances will occur.

Various studies have been conducted out on strategy implantation in Kenya and across the world in various organization sectors and in industries. Onyango(2012),Machuki (2005),Aosa(1992),Ochanda(2006),Obonyo(2012),Koske 2003) andAosa(1992) carried out an investigation on formulation and implementation of strategy in large manufacturing private industries in Kenya. Koeses (2003) study mainly focused on

strategy implementation and the challenges faced at Telkom Kenya Limited (TKL). He discovered that TKL formulated strategies but challenges arose when it came to implementation, due to government control, lack of funds, poor leadership style as well as limited IT capacity.

Muthuiya (2004) looked and studied at strategy completion as well as its confrontations in a non-profit organization Kenya. Nyakiri (2012) studied challenges of strategy implementation at the University of Nairobi. His focus was to establish the implementation disputes and ways to deal with these challenges. He discovered that the challenges experienced at University of Nairobi were poor strategy leadership, insufficient communication, existing policies and procedures and the external environment. The measures showed that the university adopted five years strategic plan which include providing facility for university education participating in discovery. From previous studies there is no study focusing on SASRA or depositing Sacco that it's regulate. The aim of the study is to answer the question; what are the disputes of strategy achievement visage by Sacco Societies Regulatory Authority?

### **1.3 Research Objectives**

The objectives of this study were to determine the challenges of strategy implementation at Sacco Societies Regulatory Authority in Kenya.

### **1.4 Value Of The Study**

SASRA has contributed to the management and regulating deposit taking Sacco which in turn has led to provision of wealth, food security, employment generation and

contribution to significant poverty alleviation. This study wants to add more knowledge to the existing body of work on factors of strategy implementation faced by SASRA.

The study will be of great importance to the managers of Sacco Societies Regulatory bodies in Kenya in order to overcome the factors contributing to strategy implementation to its operations. This will also be helpful to other financial regulatory organization that faces implementation of strategy challenges. The study also is of importance to deposit taking Sacco's in enabling them to deal with challenges of strategy implantation to its operation and also other sectors.

The study would be useful in providing additional theoretical knowledge to existing and future financial institution on factors affecting implementation of strategy and give info to probable as well as existing scholars on tactical implementation in Kenya. These would increase awareness on competitive strategy accomplishment in the organization. This coupled with the RBV and knowledge based theory would provide additional knowledge as basis for superior performance for the financial industry.

## **CHAPTER TWO: LITERATURE REVIEW**

### **2.1 Introduction**

This chapter present theoretical, conceptual Resource based theory, and knowledge based theory it's followed by literature on strategy and strategic management, strategy implementation as well as factors influencing strategy implementation.

### **2.2 Theoretical Foundation**

There are several theories advanced for analysing industries and organisation as well as the competitors in an industry without a well-planned strategy organisation will not have the competitive edge. This research is anchored on two theories the resource Based Theory and the Knowledge Based Theory leading to competitive advantage and superior performance

#### **2.1.1Resource Based Theory**

Most researchers are increasingly focusing on the internal resources and capabilities that organizations have for developing strategies that leading to a firm having competitive advantage and superior performance, RBV is a model that sees resources as key to superior firm performance. Researcher of RBV argue that it much more feasible to exploit external opportunities using the internal existing resources, they are two types of resources that an organisation can poses namely the tangible and the intangible. The tangible are physical items as Land, Buildings capital and Machinery these physical resources can be used to bring about competitive advantage for firms in the short run and in the long run, the intangible resource are resources that have no physical presence but can still be owned by the organisation they include trademark and Branding most

strategic management researchers have developed and build on the RBV model that focuses on internal resources possessed by a firm as a value to an organization in order to generate and gain competitive advantage and hence superior performance

RBV theory views organizations resources and capabilities that can be exploited to gain competitive advantage and higher Superior Performance (Grant 2002). Firms can control its own resources and those resources cannot easily be moved across organizations. As such the organizations having such resources may enjoy competitive advantage over their rivals for long period if such differences persist. Hence organization should utilize its internal resources and capabilities in various ways from competitors industry in order to have advantage to achieve competitive advantage and superior performance

Many scholars have contributed to RBV, Grant (2002) argued that those factors that create advantage by exploiting opportunities pursued and neutralizing weakness and threats. Other researchers have argued that possession of resources that are superior does not guarantee the superior performance what really matter is how the resources are utilized and integrated (Johnson et al, 2002). Organisation could have the same resources but the performance is different this could be due to the level of utilization of resources most utilize the resource capabilities in order to obtain superior performance more than their competitors, (Pearce and Robinson, 2010). They argued that internal resources possessed by organisation could be key to successful strategies that give a firm competitive advantage and superior performance.

Proponents of RBV have argued that organisation should have argued that organisation should choose strategies that enable them to exploit resources strength relative to

opportunities in the external environment (Prahalad and Hamel 1995). Most proponents have recognized that the intangible and tangible resources can be as a source of competitive advantage thus leading to superior performance.

### **2.2.2. Knowledge Based Theory**

It has been argued that knowledge based theory is an extension of RBV According to Grant(2002).This theory argues that an organization has to generate and apply different types of knowledge when KBV is under incorporation. This theory emphasizes the fact that the success of a company is as a result of its key internal attributes that have been nurtured and developed over a long time. This kind of knowledge acquisition through learning gives an organization a competing edge over other organizations (Moorman&Miner 2008).

Webster (2002) defines knowledge as a unique factor product that greatly influences the levels of production, improvement of a product, invention as well as innovation. Galpin on the other hand argues that apart from an organization enjoying market as well as technical capacities, these are not enough to take a company to greater heights. Instead the possession of knowledge gives an organization an edge over other company's in terms of competition. A company that possesses good knowledge stands a high chance of excelling. This theory will be relevant in this study because it will sufficiently demonstrate how different activities are coordinated in SASRA in its quest to implement the adopted strategies.

Wang (2009) defines knowledge to be unique resource which is not only strategic but keeps on appreciating in value as it ensures higher returns to the owner of that

knowledge. According to Patton (2007) .a Company possessing sufficient knowledge and critical information, that company stands a high chance of outcompeting other companies. Ducker (1998), he argued that knowledge executives that know how to allocate capital to productive use. Other researchers argued that the knowledge management should separate information and knowledge hence trying to understand and elaborate the effects of coordination of various activities

### **2.2.3 Institutional Theory**

This mainly deals on in depth and more resistance of social Structure ,it considers the action in which organisation structures including ,regulations, culture of doing things and process, becomes formulated as the basic guide for social behaviour .This explain how these actions are developed , coordinated ,put in to action ,and deployed over space time; and how they fail into decline and disuse. Scott (2008), noted that institutional theory is a widely accepted theoretical posture that emphasizes rational myths, and legitimacy he also argued that in order for an organisation to survive they must conform to the rules belief systems prevailing in the environment because institutional isomorphism, both structural and procedural, will earn they organisation legitimacy.

### **2.3 Factors Affecting Strategy Implementation**

Strategy implementation is the process by which strategies and polices are put into action through program budgets and procedures. (Wheelen and Hunger 2008) Strategy implementation is neither to plan the strategy nor how to decide to Operationalise the strategy. (Eccles, 1993) According to chandler (1962), he said that administrative activities for strategy implementation to be successful are that they must be allocation or

reallocation of resources funds and equipment. Personnel Annsoff and McDonnell (1990) have defined implementation as a process that established a desired organisation behavior in accordance with the strategy content.

Organisation should consider human resource as a factor affecting strategy implementation in making strategies will mainly involve two part phases one being the first consideration will be of human resource requires the organisation to consider communication needs that top management communicates the strategy so that the employees charged with the implementation of the strategy will have a well advanced understanding of the strategy they are implementing (Olson,Slater,andHult,2005).The second consideration is that the top management needs to be in touch with the outcomes of a formulated new strategy on the employees needs theyshould consider outcomes and questions what level of charge will the strategy bring about. They should also put into consideration on how the organisation will quickly provide ways of dealing with the change.. In getting the answers of these questions the top management will get to know if time is required in order for the employees to gain more through experience, it will also answer if training of the employee is necessary or to get new employees (Peng and Littleton 2001).

The other critical element of strategy implementation is Control and Monitoring. It mainly include analysing to see if implementations on the right path. It also includes coming up with ideas to get strategy that have been derailed back on course. Those ideas involve making new the schedule, formulating the action plans, developing new t strategy or formulating new objectives.



Irwin (1995) noted that strategy implementation is an organisation affair which involveorganizing budgeting and motivating culture building supervising and leading to make the strategy work. Pearce & Robinson (2003).And Lynda (2000).add that implementation includes aspects of who will be responsible for the implementation. There are ten steps checklist, no proven parts and few concrete guidelines for strategy implementation (Thompson and Strickland, 2007). Strategy implementation is the least chartered, most open ended part of strategic management.

Strategy implementation often involves day to day decisions in resource allocation: there is an overriding need to align the organisations internal process with strategy Thompson and Strickland (2007) view that Strategy implementation has to be customer tailored to the organisation taking into account the organizations setting. Aosa (1992) classified the elements into broad categories, structure and process and noted that structure incorporates leadership, culture, resources and other administrative procedure. Top level managers must take early and aggressive action to institutionalize the strategy within the organization; the top management team must demonstrate visible ownership of the organization strategy.

Structure in organizations refers to the formal framework by which tasks are organized and coordinated (Robbins and Coulter, 2002). According to Pearce and Robinson (1991) structure refers to the basic way the firms different activities are organized to achieve efficiency and effective operation of strategies is critical for effective implementation process. Strategy implementation involves consideration of who will be responsible for strategy implementation. One of the tools of strategy implementation is the muckiness's 7's model. This model was applied research in business by (Peter Waterman, 1982). It

describes the seven factors critical to effective strategy execution which are structure, shared values strategy system staff skills.

Institution of strategy stands out as key aspect as far as strategy implementation is concerned. According to Pearce and Robinson (1991) four fundamental elements must be managed they include leadership culture and rewards it is important to directly link companies daily activities and work efforts so as To have an effective implementation Thompson and Strickland (1998) argued that strategy implementation should be done in the organisational structure from corporate level to frontline small workforce.

## **2.4 Organisational Implementation Challenges**

There are various factors that bring about the challenges in strategy implementation; the entire process start from strategy formulation to strategy implementation, for effective strategy implementation the organization should be able to allocate resources in line with the strategy (David, 2011). Such resources are both internally and externally to the organization, the internal factors include organization structure, organization leadership company resources, and culture rewards and staff motivation. External factors include economic political technology ecological and at times globalization and finally government regulation.

Organizational structure it includes activities or functions such as task allocation and supervisor and coordination. Nobel (1999). Argued that different function require to be diffused and committed to speak in the same language. The structures facilitate or constrain how the process and relationships work hence affecting strategy implementation process (Johnson & Scholes, 2002). Chandler (1962) notes or said that

structures and strategy have to be interrelated for the success Of the firm employee in an organisation need to feel motivated since in most cases they may feel threatened with change of what is not known and mostly the concern with loss of job or status (Thompson and Strickland,2007).

Leadership has an important role in implementation of strategy and may pose a challenge if not well managed. All departments from the top management to the business management level. The chief executive officer together with the key managers must have skills, personalities, education and experience to execute the strategy (Pearce and Robinson, 2001). Top manager plays a major and critical role in the implementation of strategy having a top management team that is with superior managerial skill will pose little to no challenge when it comes to strategy implementation. According to Byars and Duane [1996], the resistant to implementation arises from lack of communication the strategy, lack of planning, flawed vision, lack of understanding, flawed vision and unclear goals.

Organisational culture refers to the set of assumption that members of an organisation share in common (Pearce and Robinson, 2002). Robins and Coulter (2002) argued that culture as system of shared meaning and beliefs held by an organisational members that determines in large degree on how it does its things and process. Aosa (1992) argued that lack of compatibility of strategy and culture can lead resistance to change and frustrate strategy implementation effort. An organisation should create an environment where it is flexible enough to allow change in terms of strategy to implement. Failure to this it will pose a challenge.

The economic factor within an organisation operates and does its business could have impact on strategy implementation on national standards and also the international standards. Organization must consider factors such as interest rate, inflation rates, unemployment rate, gross national product as economic factors that affect strategy implementation (Pearce and Robinson, 2007) Political elements are defined as the legal and regulatory within which an organization an organization operates in political constraints are placed on firms through fair trade decisions anti-trust laws, pricing policies and other action aimed at protecting the employee. (Pearce and Robinson, 2007) Technology and Globalization are a result of rapid change in technology. Companies need to adopt the change in technology to maintain a competitive edge (Porter, 1925) contends that technology is one of the drives of change hence being a key consideration in strategy implementation process.

According to Okumus(2003), argued that the resistant to the implementation of strategies included poor coordination as well as lack of support from other top leadership in the organisation and resistance from lower levels, Freedman(2003),said that out a number of implementation barriers such as isolation ,no involvement shareholder commitment, drift strategy . Failure to have a better know how on the progress, brings about fatigue, impatience and not appreciating the success of a strategy. Sterling(2003) noted that other factors why strategies don't work is due ever changing market the lack of top management support lack of communication, lack of focus, insufficient recourses, timeliness and distinctiveness, and a bad strategy poorly conceived business model. The best formulated strategies may fail to produce superior performance for the firm if they are not successfully implemented as Noble (1999b) argued. White paper strategy

implementation of Chinese corporation in 2006 is was established that s implementation of strategy has become one the biggest challenge which all corporations are facing at the moment, the survey showed that 83percent of corporation experienced or failed to implement their strategy smoothly ,and only 17 percent felt that they had implemented the strategies smoothly

Implementation of strategy is critical in that it brings the various elements of strategy implementation with success of strategy the lack of implementing of strategyeffectively may to the organisation not performing. A well implemented strategy not reduce resistant level, it can also rescue an inappropriate strategy (Hunger &Wheelen, 2005).Aosa(1992) argued that once strategy have been formulated they should be implemented, since they have no valve unless they effectively translated in action.

Musyoka (2011) noted, availability of resources in any form whether in form of finance or human, building and equipment are elements that determine successfulimplementation. Limitation of any of these resources poses as a block to implementation efforts. The environment in which authorities work in pose challenges to their implementation of strategies efforts. The ever changing technological environment indicates that organization have to keep abreast with ever changing technological environment, as use of technology in particular computers makes the job easier and faster. Lack of acquiring computers slows down the implementation actions. The political-legal environment poses challenges to implementation as new laws and policies have to be taken into consideration by local government institution

Raps (2004) observed that an implementation effort is a no boundaries set of activities that do not concentrate on implications of only one components, such as the organisational structure. The author observed that when implementing a new strategy it is dangerous to ignore the other components because strategy implementation requires an integrative point of view. One needs to consider not only the organizational structure, but the soft facts as well-the cultural aspects and human resources

## **2.5Research Gap**

Formulating a strategy represents just the beginning, implementing it is where the challenge is implementation of a strategy is in most cases changing the way activities are carried out in the organization. The idea of implementing a strategy usually disrupts the existing status quo. This apathy during the process of implementing a company's strategies can be ascribed to several explanations such as high chances of failure in implementing strategies. Emerging complex issues during the process of implementing a strategy. Less emphasis in the process of implementing a strategy unlike during the stage of formulating a strategy as well as difficulties in conducting research by managers at the middle of a company Alexander(1985). Miller (2002) surprises many by arguing that organizations do not adhere to full implementation of about 70% of their entire strategies.

Aaltonen&Ikavalko (2002) in another study concluded that about 40% of the goals that companies intended to achieve are never achieved. This is because there exists many challenges in implementing strategies to different organizations. The processes of narrowing on the gap that exists between formulating and implementing a strategy has for a long time remain a big challenge. A number of studies have been carried out on

different studies that organizations have adopted for a long time, but there is no study which has ever sought to investigate factors affecting strategy implementation in the Sacco's regulating Authority.

## **CHAPTER THREE: RESEARCH METHODOLOGY**

### **3.1 Introduction**

This chapter describes the methods used in carrying out this research. Among other things, it talks about the research design adopted in conducting the study, data collected methods employed, and data analysis techniques used in order to achieve the study objective

### **3.2 Research Design**

This Study was based on a case design. The design was based and has an understanding on objective of the study, as well as the challenges affecting strategy implementation at Sacco societies regulatory authority. A case study is an in-depth investigation of individuals, groups, institution or phenomenon (Mugenda, 1999)

A case study can be used mainly to answer the why and how. A case study is a very powerful form of qualitative analysis that drills down rather cast wide (Kothari, 1990)

### **3.3. Data collection**

The study emphasized on primary data. The primary data was collected using interview guide, a interview guide is a set of question an interviewer ask when interviewing the questions vary from very well scripted to some that are fairly scripted in order to gain as much information as possible. The respondent included (10) Managers were the head of departments and in case of absence of the head of department the senior staff in the department were interviewed namely the Human resource department Finance department the and the Supervision Department and auditing department



The interview guide had two sections, the background information and the main body which sought to ask about factors affecting strategy implementation at SASRA ,face to face interviews

### **3.4 Data Analysis**

The study is based on qualitative data, qualitative data analysis makes general statement on how categories or themes of data are related. The qualitative analysis was adopted in the study because the researcher was able to describe, interpret and also criticize the subject of the research since it is difficult to do so numerically. The qualitative analysis was done using content analysis. Content analysis is the systematic qualitative description of the composition of the objects or material of the study (Hsieh and Shannon, 2005)it involves observation and detailed description of objects, items or things that comprise the object of study. The themes that were used in the analysis were informed by the variable identified

## **CHAPTER FOUR: DATA ANALYSIS, INTERPRETATION AND DISCUSSION**

### **4.1 Introduction**

This study consists of findings, discussion and interpretation on the data gathered to address the study. The study findings were in line with objective of study: the challenges of strategic implementation at SASRA.

### **4.2 Basic Information**

The respondents that were majority were the chief executive officer, two managers in supervision department, human resource manager, finance manager and two managers in the auditing department. The respondents were eight thus responses level received to be 80%(eighty percent).

### **4.3 Challenges Of Strategy Implementation At Sasra**

The objective of the study was determining the challenges of implementation of strategies at Sacco Societies regulatory authority. In order to achieve this objective, in depth interviews were conducted with the senior managers who were involved in co-ordination and overseeing the implementation process, the study established that SASRA did have challenges when it came to the implementation of the strategy among them were the structure of the organization, leadership, culture, and employee wanting to maintain a status quo and maintaining the comfort ability and resource limitation.

Organizational structure was one of the challenges that the organization was enouncing when implementing the strategy, the lack of understanding on roles and responsibility posed as a stumbling block to the implementation. The study established that the different

function in the organization were not well diffused and committed to speak in a common language. it was also established that the structure of the organization was not flexible to allow training and instruction.

The study also established that leadership at Sacco societies regulatory authority played a role in the implementation of the strategy, the senior management that were interviewed noted that communication played a critical role and that the organization could improve on communication in the formulation stage in order for the employee involved in the implementation the strategy to feel as part and parcel of the formulation in order to make sure that resistant on implementation of strategy does not arise

Response also indicated that the involvement of senior management team in that the managerial participation and involvement as well commitment in most cases tend to influence implementation of strategies through influencing their thinking, the CEO of SASRA noted that top management is making a point of getting involved in the process of strategy implementation as well as giving as much support as needed to make sure that the implementation process becomes a smooth process.

Another challenge that arose was resources limitation on the financial and human resource, the finance manager noted that due to limitation of recourses the implementation process lending to implementation not starting at all and it taking a long period to beginning which lend to de-motivation of the employees lending to resistant for other future strategy implementation. Some of the senior managers also noted that some department are perceived to be more important than others and thus when allocating the resources for implementation those that are perceived to be more important than other

were allocated resources before the rest. The study showed in-order to mitigate the resource challenge then Sacco Societies Regulatory Authority then must maximize performance and come up with initiative with sufficient resource.

The board and directors played a role in the resistant implementation, the study established that since the board members and directors were not involved in the formulation of strategies, they would in most cases resist the implementation of strategy. The CEO has established mechanism whereby the board members and directors are involved and included in the formulation in order to allow implementation to run smoothly.

The research also found out they were skills gap on the part of the employees on some critical issues such as credit skills, IT skills, and Supervision. This was due to past recruitment that did not consider employee skills, competencies, and abilities to perform more than one task. This challenge was more common at the regional office centers and at the head office where many people just possessed one or just a few skills as opposed to operation teams at the branch levels. This has been very disastrous to the bank since the bank has to employ more staff with the requisite skills and still cannot fire those with these skill gaps

#### **4.4 Discussion**

For effective strategy implementation skills and competencies of employee is key. The problem of implementation arises when managers fail in adequately anticipating the need of training in order to execute. The findings also revealed that employee in most cases demotivated and demoralized in achieving the grand strategies set by top management or

formulates since they did not link employees performance during implementation with the reward system in their organization. Nyakiri(2002) established that there was a high level of de-motivated employees due to unsound reward system while doing the study on challenges of strategy implementation at university of Nairobi. The respondents noted that the existing reward system were not the most efficient but were working on coming up with better reward systems.

Organizational structure deals with roles, responsibilities boundaries, relationships and procedures. From the research finding they exists a lack of understanding on the role of organization structure and design in the implementation of strategies, the structure was not flexible to accommodate training and instruction during implementation. There was a challenge with conflicting workload in terms of there was no identification on which duties that employees could handle at a particular time. Another challenge is that some duties and responsibilities were perceived to be gender based leading to conflicting roles. It was also noted that communication was a challenge in strategy implementation. Top-down communication slowed down communication and information.

Organisational culture normally influences what is acceptable and unacceptable in the organisation. The norm in which an organization, the study found out that culture is a major challenge to implementation. In most cases promoted negative attitude towards new strategies that the organisation was not used. It was noted that employee were under peer pressure particularly from the long serving employees do tend to do things the way they are used not considering the ever changing business environment. The research findings agree with Aosa (1992) noted that lack of compatibility of strategy and culture can lead to resistance to change and frustrate strategy implementation.

Organizational politics coupled with board members poses a big challenge. The Board is made up of different people from different background and vary in education, experience and profession and age. Board members and directors have a huge influence on the implementation process and may pose a challenge. The study did establish that the board characteristic and politics was a challenge. The study also found out that the SASRA board members are elected after every four years and its strategic plan is normal a five year plan hence a huge challenge in dealing with the new board and their varied view. The implementation process is interrupted by the new members. This is supported by Nyakiri(2012) in his findings noted that leadership style is critical in strategy implementation.

The study also noted that implementation took more time than allocated, was regarded as major implementation problem. Lack of planning contributed to the delays in implementation. It was also noted that delays of funds from deposit taking Sacco could delay the implementation. In addition, lack of contingency plans to unexpected happenings also causes delays. This same problem was reported by researchers such as Alexander (1985),Aosa(1992), and Al-Ghamdi(1998).

Another obstacle was that major problem surfaced was the changes in the environment factor such as political, economic that were not taken into account when formulating strategies and could hinder implementation. Also poor strategy as a result of dictating strategic priorities were not taking into account local context can cause unplanned problems to emerge. Strategy formulators not playing active role in the implementation can also contribute to the problem. This same problem was found b other researchers including Alexander (1985),Aosa(1992),Al-Ghamdi(1998) and Michael(2004).

Also another problem was insufficient financial resource to execute the strategy. Due to SASRA being parastatal financial resources are not always available to implement strategies. Fund raising targets and pledges from private sources changes with the general economic condition which affect the realization of target financial resources. The same problem was found by Michael (2004), Edna (2012), Aosa(1992) and Kalali etal(2011).

It was established that the board members and directors play a role in recruiting some of the employees and this is a great challenge when it comes to promotions, rewarding or even disciplining them because they influence the process and want their self-interests to be achieved. The respondents were quick to point out that the board members through their mischievous ways delay or fail the implementation process. With the leadership element some other departmental heads lack the exposure to influence the other employees in undertaking the implementation

#### **4.5 Measures for Overcoming Challenges**

The CEO of the organization indicated that the manager involved in strategy formulation and implementation showed great interest in communicating the new strategy in advance to the fellow employees. This is as he indicated led to overall support for strategic implementation. The responses further indicated that in order to improve employees' acceptance to change and new strategy, reward systems and reward management practices should be followed. Employee want to feel appreciated and thus when it comes to the implementation of strategy the resistance rate is minimal

The study also found out that in order to overcome resistance of strategy implementation the managers and the leadership of the organisation should clarify responsibility and

accountability, they cannot create coordination mechanisms or integrate strategic and short –term operating objectives if job responsibilities are not clear. Using a responsibility matrix or similar tool can help to find execution task and activities and the people responsible for them without this role clarification decisions and outcomes, making Strategy work is difficult.



## **CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS**

### **5.1 Introduction**

This section presents a summary of findings, conclusion and recommendations regarding and based on the objective of the study.

### **5.2 Summary of Findings**

The main objective of the study was to establish the challenges of strategy implementation faced by SASRA based on the findings, the challenges that are faced by SASRA are both internal and external challenges. Internal challenges included poor reward systems, inadequate financial resources, lack or poor communication top down communication, lack of understanding of the role of organization structure culture resistance to change and also the influence of the board members and politics of the organization.

The external challenges mainly included the political and economic factors that tend to influence the resources, government policies that influence implementation of strategies due to lack of compliance from some deposit taking sacco's it led to implementation of strategies either taking a longer period to be implemented or implementation process not taking place at all.

### **5.3 Conclusion**

Based on the objective of the study, strategic implementation might not be successful if it is misunderstood or if the affected parties resist its implementation, or they were not part included in the formulation of strategy. There is no best way of dealing with challenges of strategy implementation. It has even been seen that challenges of strategy

implementation causing organisation to close down its business therefore the top management should provide proper leadership and provide real time solutions. From the findings, it was established planning be taken to account on implementation issues to avoid resistance.

The top management should identify inform involved and incentives they should ensure this is done simultaneously by use of more sophisticated problem identification delineation and role clarification should be developed for better information and communication systems and feedback mechanism also there. The study also concluded that the strong influence of managerial actions in allocation of resources had a great influence on implementation of strategic plans as this was more effective.

Further results on the influence of reward management to promote employee participation in strategy implementation are found to be relatively strong as it was more through tangible rewards by management. Results further leads to conclusion can be made on economic challenges which hinder strategy implementation in SASRA.

#### **5.4 Recommendation of the Study**

This study indicates that SASRA has well documented strategies though it faces its implementation challenges. For SASRA to implement their documented strategies, it is recommended that; the management should provide a supportive structure to provide employees with the needed training and instruction during the implementation process, managers should also promote motivation of employees by linking employee performance during implementation phase with the overall reward in the organization.

They should come up with financial plans and policies that will enable them disburse the funds in the various departments thus enabling strategy implementation, the management should develop a good information system. Employees need to be updated on implementation tasks, managers should align its own organization structure to what strategy is calling for in order to enhance effectiveness in communication and coordination during implementation. It is also a great importance for the top level management that is the CEO, board members and directors have to be involved during the implementation process since they are decision makers.

Another recommendation is make sure that the employees are reward, coming up with rewards systems that would motivate the employee towards implementation of strategy this will enable the organisation reduce resistance of change, rewarding the employees will also lead to the to the employees always looking forward to implementing strategies that the organisation will include, this will also lead to employees turn over reducing since they are appreciated for their work. Another recommendation is to scholars that challenges faced in the implementation of strategies plan by SASRA there need to be a relationship between strategic management plans and execution of performance management.

### **5.5 Limitations of the Study**

The study had some limitations that included that the main respondents were C.E.O or the departmental heads. The CEO is usually very busy. Some of the departmental managers interviewed did not have much experience in strategy implementation hence not providing in-depth information on the challenges of strategy implementation on the other

hand the CEO might provide biased information considering the respondent of the junior employees was left out hence leaving a gap on their views concerning challenges of implementation.

Mistrust by the target group also come up where some respondents felt like they would be victimized hence not willing to provide as much information due to pas experience. It took a lot of persuasion by assuring the respondents of absolute confidentiality to get them to participate in the study although some respondent still held up some information which impacted on the study.

### **5.6 Suggestions for Further Research**

Further research could be carried out on the relationship of strategic challenge on impact of performance in an organisation or the relation between ISO certification process and strategy implementation. A replica study can be done on a different company. The research was broad as it concentrated on the challenges that SASRA is facing in the implementation of change strategies and how these challenges are being managed. The researcher however suggested that further research is still required in this field as the environment is very dynamic and turbulent, there may be other underlying factors that force organizations to transform and are also of great importance to the subject matter. Such studies could unearth more information and still contribute to theory development and knowledge advancement.

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## APPENDICES

### APPENDIX I: INTERVIEW GUIDE

#### Section A: Participants details

##### PART A: General background information

1. Name (optional)-----
2. Position in the organisation-----
3. Period in position-----
4. Period in the firm-----

##### PART B: Strategy implementation challenges.

###### Human Resource

1. Does SASRA have documented Human resource strategies?
2. What is the organisation doing in implementing the strategies?
3. what is the organisation recruitment policy? How does the policy impact strategy implementation efforts in the organization?
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 organization have a documented reward policy? How does the policy (if any) support the implementation of strategies?



## Finance

1. Do you have any documented financial strategies?
2. What is the implementation action of this actions (if any)?
3. How is the general on overall mobilization of resources in terms of access to utilization of resources to enhance implementation of strategies?
4. What challenges does the organisation encounter when implementing strategies?

## Systems and programs

1. Is the senior management team in the forefront in providing leadership to enable effective program implementation?
2. How would you describe the way information is channeled to the staff towards enabling successful implementation? Is there communication problem?
3. What will you comment on the current structure in terms of its support for strategy implementation?
4. What will you comment on the overall organizational culture in terms of its support for strategy implementation?
5. Please give any other comment you may have regarding the subject of this research?

APPENDIX II: LETTER OF AUTHORITY



UNIVERSITY OF NAIROBI  
SCHOOL OF BUSINESS

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P.O. Box 30197  
Nairobi, Kenya

DATE 17/10/17.....

**TO WHOM IT MAY CONCERN**

The bearer of this letter Lilian Nyakabi MUKEN.....

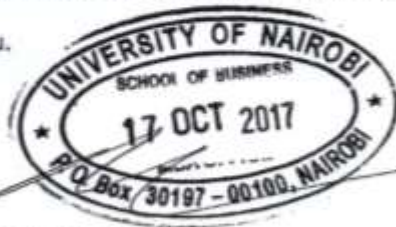
Registration No. D61.79194/2016.....

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**  
SENIOR ADMINISTRATIVE ASSISTANT  
SCHOOL OF BUSINESS

