INFLUENCE OF GARBAGE CAN MODEL ON PERFORMANCE OF SAVINGS AND CREDIT COOPERATIVE SOCIETIES IN NYAMIRA COUNTY, KENYA

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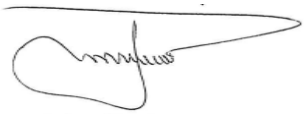
A RESEARCH PROJECT PRESENTED TO THE SCHOOL OF BUSINESS AND ECONOMICS IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF THE MASTER DEGREE IN BUSINESS ADMINISTRATION AT MOUNT KENYA UNIVERSITY

MAY 2025

DECLARATION

Declaration by the Student

This project is my original work and has not been presented for a degree in any other University or for any other award

Signature  **Date.30/05/2025.**

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DEDICATION

I wish to dedicate this work to my lovely Parents, my late Dad, Joseph Ombasa Mabeta (Posthumously) and my Mum, Elizabeth Nyarangi Ombasa.

ACKNOWLEDGEMENT

This study has been a long journey and I feel indebted to those who participated in their own ways to make it a success. I thank the almighty God for the special grace and protection over the entire period of my work. Special appreciation to my Research Supervisor, Dr. Evans Nyamboga Mandere for his dedication, sincere guidance, suggestions, criticisms, understanding and invaluable support as I was doing this study. I appreciate the support I received from my family and friends during this proposal period. I appreciate my late Dad, Joseph Ombasa Mabeta (Posthumously), my Mum, Elizabeth Nyarangi Ombasa, my Kids; Alex, Andrew and Angel with their Mum Everline Orora and my brothers, Vincent Onditi, Eric Ombasa and Kevin together with my Sisters Caroline Bitengo and Winfrida Mokeira for their support while developing this project.

ABSTRACT

Strategic decision-making was considered a fundamental managerial activity in all establishments, whether small or large, profit or not-for-profit, private or public, as it offered an opportunity to realign or reposition an organization to better fit its environment. With globalization and the rapid advancement of businesses across the globe, managers needed to leverage and utilize all available resources to protect their organizations against potential risks. Garbage Can decision-making was a decision-making model that suggested decisions were made in an unstructured and haphazard way, where problems, solutions, decision makers, and opportunities came together randomly, like items thrown into a garbage can. In this model, decision-making was seen as a process in which problems and solutions were matched as they arose, with decision makers randomly selecting from the available options. The study aimed to assess the influence of business problems on the performance of Savings and Credit Cooperative Societies in Nyamira County, Kenya, to determine the influence of business solutions on the performance of Savings and Credit Cooperative Societies in Nyamira County, Kenya, to establish the influence of business decision makers on the performance of Savings and Credit Cooperative Societies in Nyamira County, Kenya, and to evaluate the influence of business choice opportunities on the performance of Savings and Credit Cooperative Societies in Nyamira County, Kenya. The study was guided by four theories; normative decision-making theory, contingency theory, bounded rationality theory and utility theory. Theoretical propositions, arguments, and relevance in the study will be presented. The study used a descriptive and qualitative research design. The target population consisted of 973 staff members working within 19 Savings and Credit Cooperative Societies (SACCOs registered under the SACCO Societies Regulatory Authority (SASRA) in Nyamira County. The study employed a purposeful sampling approach. The final sample comprised seven strategic managers from each of the 19 SACCOs with sample of 133. Data for the study was obtained through questionnaires that included both open-ended and close-ended questions. The collected data was analysed using both descriptive and inferential statistical methods, aided by the Statistical Package for Social Sciences (SPSS). Descriptive statistics, such as mean, standard deviation, and percentages, were applied to interpret the data. Regression and correlation analyses served as the inferential statistics. The results were displayed using tables. The regression results show that Business Problems ($\beta = 0.510$, $t = 6.701$, $p < .05$), Business Solutions ($\beta = 0.074$, $t = 1.968$, $p < .05$), and Business Decision Makers ($\beta = 0.493$, $t = 4.018$, $p < .05$) have statistically significant positive effects on SACCO performance. However, Business Choice Opportunities ($\beta = 0.023$, $t = 0.36$, $p > .05$) do not show a significant impact at the 5% level. These findings highlight the importance of strategic decision-making in SACCO management. The regression model was statistically significant in explaining these performance variations. It is concluded that these four independent variables play a critical role in influencing SACCO performance. To improve performance, focus should be on enhancing business solutions and decision-making processes, while also exploring additional factors that may contribute to performance variability.

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LIST OF ABBREVIATIONS AND ACRONYMS

CSA	Co-operative Societies Act
DM	Direct Message
FOSA	Front Office Service Activity
GCM	Global Climate Models or General Circulation Models
IT	Information Technology
NDM	Network Design & Management, Natural Disaster Management,
OECD	Organisation for Economic Co-operation and Development
SACCO	Savings and Credit Cooperative Societies and Credit Cooperative" societies
SASRA	Sacco Societies Regulatory Authority
US	United States

CHAPTER ONE

INTRODUCTION

1.0 Introduction

Chapter one presents the background to the study, problem statement, objectives, significance, limitations, delimitation, and operational definition of key terms.

1.1 Background to the Study

The financial services industry represents approximately 20% of the global economy, highlighting its crucial role in driving economic growth (Nooraie, 2018). Financial performance refers to a firm's ability to effectively utilize its assets to generate revenue through its core operations. It also serves as a broad indicator of a firm's overall financial health over a specific period and can be used to compare performance across firms within the same industry or across industries collectively (Rteimeh, 2021).

Strategic decision-making is a critical managerial function across organizations—whether small or large, profit or non-profit, private or public. It allows institutions to realign and reposition themselves for better adaptability. In the face of globalization and rapid business evolution, managers are expected to strategically harness available resources to safeguard their organizations against emerging threats (Pretorius, 2016). Effective strategic decisions align internal operations with external environments, enabling firms to overcome challenges and avoid losses that could potentially lead to collapse.

Strategic decisions are inherently long-term, complex, and risky. They require considerable organizational resources and a thorough understanding of the firm's environment. Decision-making is so integral that no managerial function can be executed without it (Putri, 2020). The quality and communication of these decisions directly influence an organization's structure, governance, and overall direction (Nooraie, 2018).

One influential approach in decision theory is the Garbage Can Model, developed by Cohen, March, and Olsen in 1972. This model suggests that decision-making often unfolds in an unstructured, chaotic manner, with problems, solutions, decision-makers, and opportunities converging randomly—much like items tossed into a garbage can (Okora, 2020; Carmona, 2019; Elbanna, 2019). Instead of following a rational path, decisions are made opportunistically, with choices driven more by timing and availability than by logic.

The model identifies four independent streams—problems, solutions, decision-makers, and choice opportunities—that intersect only when circumstances allow. This randomness may seem disorderly, but in uncertain or fast-changing environments, the model can foster adaptability (Zerfass, 2019). However, it is not universally effective and may result in suboptimal decisions if applied without caution. As Mrega (2019) notes, problems are often addressed in the context of available choices, rather than through systematic resolution, reinforcing the model's depiction of organizational messiness.

The "Garbage Can" metaphor captures this chaotic mix, with streams only connecting when a choice opportunity—akin to a garbage can—arises (Nahum & Carmeli, 2020). The mix within each "can" is influenced by labels, timing, and the movement of problems, solutions, and decision-makers.Evidence of the model's practical applications is mixed. Oreopoulus (2020) found in the U.S. that when applied as a multidimensional framework, the model improved decision-making competence. It assumes that organizations operate in a state of anarchy, where rules are ambiguous and processes unclear, and decision-makers are often disconnected from both problems and solutions.

Some studies support its usefulness. In the UK, Chevalier (2016) reported that utilizing a single input of the Garbage Can Model increased the probability of sound decisions by up to 4%. In Peru, Putri (2017) found that hierarchical modeling based on the Garbage Can approach

enhanced accuracy and consistency in corporate decision-making. Chu et al. (2017) demonstrated its effectiveness in managing complex IT projects, especially during simulations.

However, other findings challenge its reliability. Katz (2016), in South Korea, revealed that its success depends heavily on managerial competence, including technical, human, and conceptual skills. Similarly, Rana, Arfan, and Majid (2019) observed a weak relationship between the model's effectiveness and organizational performance in Pakistan. Mahoney et al. (2021), in South Africa's cement industry, found minimal benefits, with simulation results diverging from theoretical expectations (Steyn & Puth, 2021).

The financial services sector is a cornerstone of the global economy, contributing approximately 20% of its total value (Nooraie, 2018). Its role extends far beyond transactional exchanges—driving investment, influencing fiscal policy, and shaping economic development across nations. Within this domain, financial performance serves as a barometer of organizational health. It reflects how effectively a firm deploys its assets to generate income, and offers comparative insights across industries and sectors (Rteimeh, 2021).

Strategic decision-making stands at the heart of organizational leadership, whether in small enterprises or large institutions, public or private, profit-driven or mission-based. In today's globalized and rapidly evolving business landscape, the ability of managers to make timely and well-informed decisions is not only beneficial—it's essential (Pretorius, 2016). Strategic choices enable firms to adapt operations in response to shifting external conditions, safeguard resources, and seize emerging opportunities. Missteps in this domain, however, can carry substantial risks—including financial loss and organizational failure.

These decisions tend to be long-term, resource-intensive, and complex—often lacking clear structure and laden with uncertainty. Yet, no managerial function can fully operate without

engaging in decision-making, as it directly influences an organization's structure, direction, and administrative systems (Putri, 2020). Whether the outcome is beneficial or detrimental depends largely on the process employed and the clarity of communication surrounding strategic choices (Nooraie, 2018).

One unconventional but influential model for understanding organizational decision-making is the Garbage Can Model, introduced by Cohen, March, and Olsen in 1972. Unlike traditional rational models, this framework depicts decisions as products of unpredictable intersections among four distinct streams: problems, solutions, participants, and decision opportunities (Okora, 2020; Carmona, 2019). The metaphor of a "garbage can" suggests that these streams do not follow a linear path but instead collide in a disorderly mix, shaped by timing and availability rather than logic (Elbanna, 2019).

This partial detachment of problems from choices implies that problem-solving is often incidental. Decisions emerge when a suitable combination of problems and solutions converge with decision-makers at the right moment (Mrega, 2019). The model’s strength lies in its flexibility—particularly useful in volatile or ambiguous environments—but it may also yield inconsistent or inefficient outcomes if applied indiscriminately (Zerfass, 2019).

In organizations characterized by ambiguity and fluidity, the Garbage Can Model captures the informal nature of decision-making. It assumes that individuals often lack full understanding of organizational goals or procedures, and that preferences shift frequently. Decision-makers operate in a loosely coupled system where predefined solutions may exist before problems surface—a phenomenon referred to as “organizational garbage” (Nahum & Carmeli, 2020; Elbanna, 2017). In this context, decision opportunities function like garbage cans, collecting a chaotic assortment of inputs without clear order or purpose (Othman & Zainuddin, 2019).

Empirical investigations reveal both strengths and limitations of this model. In the U.S., Oreopoulus (2020) found that the Garbage Can framework enhanced managerial competence when approached as a multidimensional tool. In the UK, Chevalier (2016) reported that even a single input from the model raised decision accuracy by 4%. In Peru, Putri (2017) demonstrated its predictive power for corporate performance, citing improvements in accuracy and consistency within 100 firms listed on the Lima Stock Exchange.

Chu et al. (2017) also praised the model's utility in complex IT projects, where its adaptability helped streamline decision-making under dynamic conditions. However, contrasting findings emerged in South Korea, where Katz (2016) noted the model's ineffectiveness unless paired with highly skilled managers capable of integrating technical, interpersonal, and conceptual competencies.

Further scrutiny came from Pakistan, where Rana, Arfan, and Majid (2019) observed weak correlations between the model, managerial decision styles, and organizational outcomes. Similarly, Mahoney et al. (2021) studied South African cement firms and reported minimal decision-making improvements, highlighting inconsistencies between theoretical expectations and simulated outcomes (Steyn & Puth, 2021).

1.1.1 Garbage Can Model of Organizational Decision-Making

The Garbage Can Model, introduced by Michael D. Cohen in 1972, offers a compelling framework for understanding decision-making in environments marked by uncertainty and fluidity—often referred to as "organized anarchy" (Cohen, 1972). Such environments are typified by ambiguous goals, unclear technologies, and fluctuating participation from decision-makers (Murphy, 2019).

Rather than following linear or logical processes, the Garbage Can Model suggests that organizations make decisions by mixing various inputs—problems, solutions, and

participants—into metaphorical “garbage cans” or decision-making opportunities (Rteimeh, 2021; Elbanna, 2018). These elements flow independently, only occasionally intersecting when an appropriate choice opportunity arises (Talley, 2020).

Although seemingly chaotic, the Garbage Can Model provides insight into how decisions are shaped in dynamic and ambiguous contexts. It emphasizes that decisions are frequently driven by timing, availability, and random alignment, rather than strategic reasoning (Sandhu, 2019). This model has become foundational in modern organizational theory and new institutionalism, though it still lacks the extensive critical evaluation it warrants (Steyn & Puth, 2021).

Critically, while the model may enhance flexibility and responsiveness in turbulent environments, it is not universally effective. Organizations must carefully assess its suitability for specific decision scenarios to avoid suboptimal outcomes (Elbanna, 2020).

1.1.2 Performance in Savings and Credit Cooperative Societies

Performance within Savings and Credit Cooperative Societies (SACCOs) is a reflection of how well these institutions align strategic decisions with operational effectiveness to meet member needs and contribute to economic development (Salem, 2018). In today’s competitive financial landscape, sustained performance is crucial for institutional growth, innovation, and long-term value creation.

Strategic decision-making serves as a cornerstone of SACCO performance, influencing outcomes across financial management, internal processes, customer satisfaction, and stakeholder engagement (Corina et al., 2019). Assessing performance typically involves both qualitative and quantitative approaches—measuring efficiency, profitability, social impact, and future readiness.

A widely adopted evaluation tool is the Balanced Scorecard**,** which offers an integrated framework that captures performance across four key dimensions: financial outcomes,

customer relations, internal operations, and organizational learning and development (Saral, 2019). This approach enables leadership to monitor diverse success factors in a single, coherent report.

Guest et al. (2019, 2021) emphasize that performance measurement should prioritize strategic outcomes over procedural activities. They advocate for a stakeholder-inclusive methodology, recognizing the interests of members, employees, regulators, and communities when defining what success looks like (Guest et al., 2017). Kaplan and Norton (2021) further argue that traditional financial metrics alone are insufficient for capturing the dynamic journey of modern SACCOs. With growing emphasis on digitization, sustainability, and service innovation, SACCOs must invest in strategic capacities that build future value—such as technology integration, member empowerment, and workforce development.

1.1.3 Savings and Credit Cooperative Societies in Kenya

SACCOs represent a vital segment of Kenya's financial ecosystem, contributing significantly to both formal and informal economic activities. Cooperative societies in Kenya are generally classified into two broad categories: non-financial cooperatives (e.g., marketing, housing, transport, and investment cooperatives) and financial cooperatives, which include SACCOs.

SACCOs are typically formed by groups of individuals united by a common interest or occupation. Their primary function is to mobilize savings and offer affordable credit facilities to members. Contributions are made regularly—usually monthly—and members may borrow amounts up to two or three times their savings, provided others can guarantee the loan. Many SACCOs operate across both rural and urban areas, actively attracting deposits to strengthen their financial base.

Over 50% of the Kenyan population benefits directly from SACCOs, particularly in the microenterprise and personal development sectors. The Cooperative Societies Act provides the legal foundation for SACCO formation and regulation. In 2009, the Sacco Societies Regulatory

Authority (SASRA**)** was established under the Sacco Societies Act to oversee licensing and supervision of SACCOs with FOSA units.

Historically, SACCOs gained momentum in the 1990s, when commercial banks imposed high minimum balance requirements that excluded low- and middle-income earners. SACCOs stepped in to provide affordable banking alternatives, accelerating financial inclusion and sector growth (Sacco Supervision Annual Report, 2021).

In response to modern demands, SACCOs have embraced digital transformation—adopting tools such as mobile banking, pay bill systems, and internet platforms. These innovations have improved efficiency, reduced operational costs, and enhanced customer experience.

1.1.4 Savings and Credit Cooperative Societies in Nyamira County, Kenya

In Nyamira County, SACCOs form a critical part of the regional economy, with activities spanning agriculture, marketing, transport, and housing. As of the latest records, there are 104 registered cooperatives—74 of which are actively operating—with a combined membership of approximately 225,000. Notably, around 75% of these members are actively engaged, contributing to a capital base of approximately Kshs 0.7 billion.

Many SACCOs in Nyamira County serve agribusiness stakeholders, particularly those engaged in coffee and pyrethrum production. These cooperatives own substantial assets in key towns, offering significant potential for further development and returns on investment.

Despite growing demand for loans, SACCOs often face liquidity challenges due to shortfalls in member contributions. To address this, there's a pressing need to establish **revolving loan** funds at competitive interest rates to meet borrower demands—offering a cost-effective alternative to traditional commercial banks.

SACCOs in the region continue to play a transformative role in financial inclusion, rural development, and member empowerment. Strategic investment, efficient fund mobilization, and modernization of services remain key to enhancing their performance and sustainability.

1.2 Statement of the Problem

Savings and Credit Cooperative Societies (SACCOs) form a fundamental pillar of Kenya's financial architecture, driving financial inclusion and socio-economic development across urban and rural communities. Their mandate centers on improving member welfare through access to affordable credit, savings mobilization, and wealth creation, collectively supporting national economic growth.

According to the SASRA Supervisory Report (2020), by December 2016, the SACCO sub-sector had amassed total assets worth Kshs. 393.5 billion, member deposits amounting to Kshs. 272.5 billion, and loan disbursements reaching Kshs. 288.9 billion. The advent of Front Office Services Activities (FOSA) significantly expanded SACCOs' financial intermediation, enabling quasi-banking operations. However, this operational upgrade also introduced heightened exposure to financial and institutional risks, necessitating regulatory intervention through the Sacco Societies Act (2008), which outlines minimum capital thresholds for deposit-taking SACCOs.

Richardson (2020) asserts that asset growth, loan portfolios, and institutional capital are core indicators of financial performance in cooperative financial institutions. Yet, performance inconsistencies persist—particularly in counties like Nyamira, where member expectations, resource limitations, and competitive pressures challenge SACCOs' strategic agility and operational responsiveness.

Amid these complexities, the Garbage Can Model, developed by Cohen, March, and Olsen, presents a promising framework for exploring decision-making under uncertainty. This model posits that decisions often emerge from the random convergence of problems, solutions,

participants, and choice opportunities—especially in settings characterized by ambiguity and shifting priorities.

Empirical evidence paints a varied picture. Oreopoulus (2019) reported that the model enhances decision-making competence when applied as a multidimensional framework. Chevalier (2021) noted a 4% improvement in decision accuracy among UK firms employing the model. In Peru, Putri (2019) observed gains in consistency and precision through hierarchical modeling in 100 companies listed on the Lima Stock Exchange. Similarly, Chu et al. (2020) highlighted its effectiveness in navigating complex IT project rollouts in China.

Conversely, Katz (2016) found that its success in South Korea hinged on managerial expertise—particularly technical, human, and conceptual skills. Rana, Arfan, and Majid (2020) indicated weak links between the model, managerial styles, and organizational performance, noting the moderating role of emotional intelligence. Mahoney et al. (2020) revealed limited impact in South African manufacturing firms, where simulation results failed to reflect theoretical expectations.

These contrasting findings reveal an unresolved gap: the applicability of the Garbage Can Model in guiding strategic decision-making and enhancing performance in SACCO environments, particularly within Nyamira County. This study therefore seeks to examine the influence of the Garbage Can Model on decision-making dynamics and performance outcomes among SACCOs operating in this region.

1.3 Purpose of the Study

The study analysed influence of Garbage Can model on Performance of Savings and Credit Cooperative Societies in Nyamira County

1.4 Objectives of the Study

The study was guided by the following specific objectives;

i. To assess influence of business problems on performance of Savings and Credit Cooperative Societies in Nyamira County
ii. To determine influence of business solutions on performance of Savings and Credit Cooperative Societies in Nyamira County
iii. To establish influence of business decision makers on performance of Savings and Credit Cooperative Societies in Nyamira County
iv. To evaluate influence of business choice opportunities on performance of Savings and Credit Cooperative Societies in Nyamira County

1.5 Research Questions

This study was aimed to respond to the following research questions;

i. What is the influence of business problems on performance of Savings and Credit Cooperative Societies in Nyamira County?
ii. What is the contribution of business solutions on performance of Savings and Credit Cooperative Societies in Nyamira County?
iii. What is the influence of business decision makers on performance of Savings and Credit Cooperative Societies in Nyamira County?
iv. What is the contribution of business choice opportunities on performance of Savings and Credit Cooperative Societies in Nyamira County?

1.6 Significance of the Study

This study offers meaningful insights into the practical application of the Garbage Can Model within Savings and Credit Cooperative Societies (SACCOs), particularly in enhancing strategic decision-making and overall organizational performance. For SACCO management teams, the findings will serve as a guide for integrating the model to improve decision clarity, resource alignment, and responsiveness to member needs.

From a customer standpoint, better-informed decision-making can strengthen confidence in SACCO services, leading to enhanced satisfaction, member retention, and expanded financial inclusion. Improved trust may ultimately translate into increased service uptake and deeper community engagement.

At the policy level, the findings will inform the development of strategic frameworks and training programs aimed at building managerial capacity and refining regulatory oversight. Institutions such as the Ministry of Cooperatives and the Sacco Societies Regulatory Authority (SASRA) may utilize the results to improve governance, professional development initiatives, and performance benchmarks for SACCOs.

Microfinance practitioners will benefit from the study's demonstration of how adaptive decision-making frameworks like the Garbage Can Model can support change management and promote organizational agility. Furthermore, the research contributes to the broader field of strategic management by expanding scholarly knowledge on how decision-making styles impact cooperative performance.

Academic stakeholders—especially students and future researchers—may find the study valuable as a foundation for investigating the relationship between strategic decision-making models and organizational effectiveness. The findings can act as a reference point for comparative studies, cross-sector analysis, and policy review.

1.7 Scope of the Study

The study was conducted within Nyamira County, Kenya, targeting Savings and Credit Cooperative Societies (SACCOs) regulated by SASRA. The main objective was to assess how the Garbage Can Model influences decision-making and performance within these institutions.

The research focused specifically on 19 registered SACCOs, employing purposeful sampling to select seven strategic managers from each, yielding a total sample of 133 participants. These individuals occupied decision-making roles relevant to strategic planning and operational performance.

Both primary and secondary data were collected and analyzed using descriptive and inferential statistical techniques. Measures of central tendency—including means, frequencies, and standard deviations—were used to describe variables, while further inferential methods supported the development of meaningful conclusions.

The study was undertaken between June and November 2024, allowing sufficient time for comprehensive data collection, validation, and interpretation.

1.8 Limitations and Delimitations of the Study

1.8.1 Limitations of the Study

Several limitations may affect the interpretation and generalization of findings:The study was geographically limited to SACCOs in Nyamira County and may not reflect conditions or practices in other regions of Kenya or comparable international settings.Data collection relied primarily on self-reported responses, which may introduce bias. Respondents might have overstated compliance with the Garbage Can Model or understated challenges due to social desirability or fear of judgment.The study focused exclusively on the Garbage Can Model, thereby excluding other decision-making frameworks that could also influence SACCO performance.External factors such as shifts in policy, economic disruptions, or global trends

were not controlled for, although they may have had significant impacts on SACCO performance during the study period.

1.8.2 Delimitations of the Study

This study intentionally narrowed its scope to examine the application of the Garbage Can Model in SACCOs located in Nyamira County. It adopted a descriptive design to explore the relationship between decision-making and performance, relying on data collected from registered SACCOs under SASRA's oversight. The analysis was confined to four core elements of the Garbage Can Model:

These boundaries were set to ensure a focused and manageable investigation into the model's influence on SACCO performance while providing actionable insights for stakeholders.

1.9 Assumptions of the Study

The study was guided by the following foundational assumptions:

1. The Garbage Can Model is a valid and applicable framework for enhancing decision-making and improving organizational performance within Savings and Credit Cooperative Societies (SACCOs).
2. Participants involved in the study—particularly SACCO decision-makers—provided accurate, honest, and thoughtful responses to survey and interview questions.
3. The tools and indicators used to assess SACCO performance were both reliable and valid, effectively capturing financial, operational, and member-oriented dimensions of performance.

1.10 Operational Definition of Key Terms

Organizational Performance: Refers to the degree to which an organization meets its strategic goals and objectives. It encompasses both financial metrics—such as profitability,

asset growth, and return on investment—and non-financial indicators, including member satisfaction, employee engagement, service efficiency, and community impact.

Business Problems: Denotes issues that arise within or around the organization, drawing attention from decision-makers. These problems can relate to internal challenges (e.g. staffing, resource allocation) or external factors (e.g. economic shifts, media scrutiny). Importantly, problems do not have to be objectively critical; their perceived importance by decision-makers is what gives them strategic relevance.

Business Solutions: Refers to proposed actions or interventions—whether individual or collective—that aim to address organizational challenges. Examples include programs, policies, procedures, or strategic ideas. Not all solutions are linked to specific problems; some are generated preemptively and may be matched to emerging challenges by decision-makers.

Business Decision-Makers: Individuals responsible for making strategic and operational choices within an organization. Their availability, priorities, and preferences may vary, and they often enter or exit the decision-making process based on their roles and time commitments.

Business Choice Opportunities: Moments or contexts where organizations are expected—or required—to make decisions. These opportunities often arise in structured settings such as meetings, reviews, or policy deliberations, and serve as convergence points for problems, solutions, and participants.

CHAPTER TWO
LITERATURE REVIEW

2.0 Introduction

This chapter presents a critical review of literature related to the study's objectives. It is structured into three core components: the theoretical review, the empirical literature, and the conceptual framework. The theoretical review explores relevant decision-making theories and models that underpin the study, highlighting their propositions, applications, and linkage to the research variables. The empirical literature synthesizes findings from previous scholarly studies that inform and support the current investigation. Finally, the conceptual framework outlines the relationship between the independent and dependent variables, forming the structural foundation for analysis.

2.1 Theoretical Review

The study is anchored on four key theoretical perspectives that inform its analytical approach: **Normative Decision-Making Theory**, **Contingency Theory**, **Bounded Rationality Theory**, and **Utility Theory**. These frameworks provide critical insights into organizational decision-making, strategic adaptability, and performance evaluation within Savings and Credit Cooperative Societies.

2.1.1 Normative Decision-Making Theory

Developed in 1973 by Victor Vroom, Arthur Jago, and Phillip Yetton, the Normative Decision-Making Theory provides a structured approach for identifying optimal decisions within managerial contexts. The theory assumes that an ideal decision-maker operates with full rationality and precision, carefully evaluating alternatives through logically derived steps (Borca & Baesu, 2018).

Each strategy reflects varying levels of employee involvement, ranging from no participation to full collaborative input. The selection of the appropriate decision-making style is guided by factors such as task complexity, team expertise, conflict potential, and time constraints.

Zerfass (2019) argues that while decision-makers strive for rationality, they operate under time pressures, cognitive limitations, and incomplete information—necessitating the use of simplified assumptions. The theory is particularly relevant to this study as it aligns with a four-step decision framework: problem framing**,** information usage**,** judgment application**, and** post-decision evaluation**.**

Furthermore, Nahum & Carmeli (2020) note that the model offers a user-friendly methodology applicable across leadership levels. However, successful implementation depends on managerial awareness of employee readiness and the organizational context. Team dynamics and communication also play a pivotal role, though group participation may be constrained by structural or cultural barriers (Falkheimer, 2018).

2.1.2 Contingency Decision-Making Theory

First introduced by Fred E. Fiedler in the 1960s, the Contingency Theory challenges the notion of a universally optimal decision-making strategy. Instead, it posits that effective organizational decision-making is contingent upon specific situational variables—both internal and external (Ruler, 2018).

The theory emphasizes adaptability, stating that the most appropriate organizational structure, leadership style, or decision-making approach depends on environmental dynamics such as market conditions, technological trends, workforce capabilities, and stakeholder expectations (Murphy, 2019).

As noted by Klean (2019), the success of organizational planning and performance is influenced not only by external pressures but also by the interdependent subsystems within the

institution. This theory supports the current study's premise that SACCOs must tailor their decision-making approaches to align with fluctuating conditions and member demands.

Taylor & Taylor (2018) emphasize that flexibility in strategy design enables organizations to innovate and achieve goals within their financial and temporal constraints. As such, contingency-based approaches empower SACCOs to adopt diverse planning methods, structures, and processes suited to their unique operational environments (Nahum & Carmeli, 2020).

2.1.3 Bounded Rationality Theory

Bounded Rationality Theory, introduced by Herbert A. Simon in 1955, challenges the assumption that individuals make decisions in a fully rational and optimal manner. The theory posits that human decision-making is constrained by several factors—including incomplete information, limited cognitive capacity, and time restrictions—that prevent exhaustive evaluation of all alternatives (Murphy, 2019). Consequently, individuals and managers tend to make decisions that are "satisficing," meaning they settle for solutions that are good enough rather than the best possible.

This theory is relevant to the current study as it reflects the realities of decision-making within SACCOs, where staff often operate under constraints that require pragmatic, rather than ideal, choices. It underscores the importance of understanding managerial limitations and adapting decision models—such as the Garbage Can Model—to accommodate real-world complexities.

2.1.4 Utility Theory

Utility Theory, as advanced by Wernerfelt (2018), provides a quantitative foundation for decision-making based on individual preferences and perceived value. The theory assumes that agents assign numerical weights (utilities) to possible outcomes, enabling them to choose among competing alternatives in a rational and structured manner.

Utility Theory aligns with the Garbage Can Model in that both address uncertainty and multiple potential outcomes. However, while Utility Theory aims for formal optimization based on probabilistic reasoning, the Garbage Can Model captures the often messy and spontaneous nature of decision-making in ambiguous organizational settings.

Together, these theories illustrate the spectrum of decision logic—from rational calculation to adaptive improvisation—and provide a balanced lens for assessing how SACCOs navigate performance-related choices under varying degrees of constraint and uncertainty

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Together, these theories illustrate the spectrum of decision logic—from rational calculation to adaptive improvisation—and provide a balanced lens for assessing how SACCOs navigate performance-related choices under varying degrees of constraint and uncertainty.

2.1.3 Bounded Rationality Theory

Bounded Rationality Theory, introduced by Herbert A. Simon in 1955, challenges the assumption that individuals make decisions in a fully rational and optimal manner. The theory posits that human decision-making is constrained by several factors—including incomplete information, limited cognitive capacity, and time restrictions—that prevent exhaustive evaluation of all alternatives (Murphy, 2019). Consequently, individuals and managers tend to make decisions that are "satisficing," meaning they settle for solutions that are good enough rather than the best possible.

This theory is relevant to the current study as it reflects the realities of decision-making within SACCOs, where staff often operate under constraints that require pragmatic, rather than ideal, choices. It underscores the importance of understanding managerial limitations and adapting decision models—such as the Garbage Can Model—to accommodate real-world complexities.

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2.2 Theoretical Framework

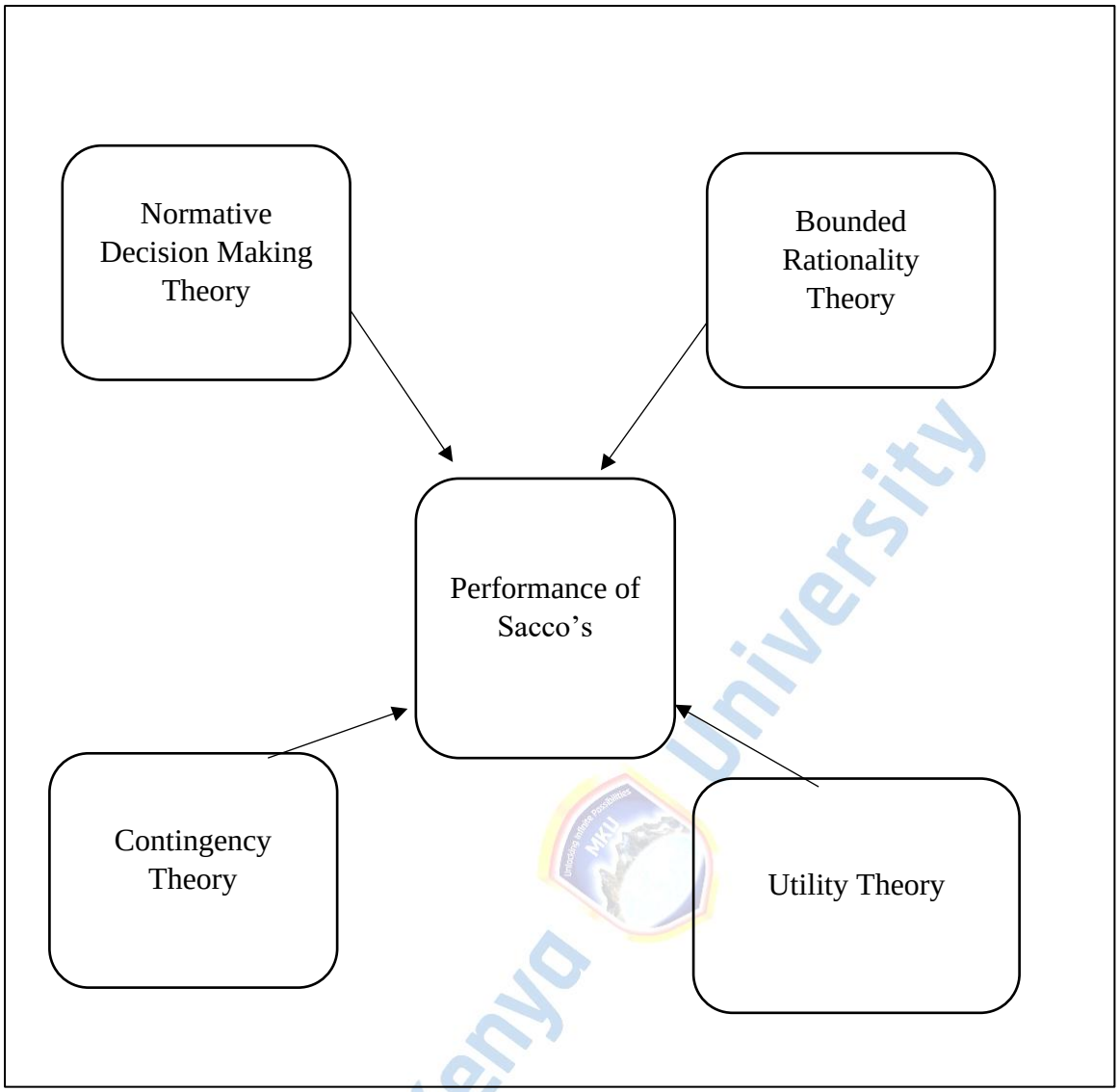

Figure 1: Theoretical Framework
Source: Researcher (2025)

2. 3 Empirical Review

2.3.1 Business Problems and Performance of Savings and Credit Cooperative Societies

The Garbage Can Model has emerged as a noteworthy theoretical framework for examining decision-making challenges within organizations, particularly in environments marked by ambiguity and shifting priorities. This model suggests that organizational decisions are rarely the product of a rational, linear process. Instead, they result from the convergence of four loosely coupled streams: problems, solutions, participants, and choice opportunities (Olsen, 2017). The intermingling of these elements is often influenced by chance, timing, and the presence or absence of key actors, making decisions unpredictable and context-sensitive.

Oreopoulus (2019), in a study conducted in the United States, found that organizations applying the Garbage Can Model demonstrated improved decision-making competence. The model was shown to enhance managerial understanding, problem framing, and the integration of fragmented information into coherent action. Similarly, Chevalier (2016), through an analysis of over 300 firms in the United Kingdom, discovered that using the model increased accurate decision-making probability by approximately 4%. This improvement stemmed from enhanced belief evaluation, values integration, and metacognitive control during the decision-making process.

Imane and Driss (2017), examining organizational reforms across the EU and OECD member states, concluded that strategic alignment between operational decisions and overarching objectives was essential for long-term performance. Their findings indicated that mastering strategic information allowed public institutions to transform business problems into development opportunities.

In Peru, Putri (2017) utilized hierarchical modeling to analyze the impact of the Garbage Can Model on 100 companies listed on the Lima Stock Exchange. The results revealed notable

improvements in decision consistency, risk awareness, and resistance to cognitive biases such as sunk cost fallacy and framing errors.

Contrasting perspectives were observed in Sebee's (2015) study of Irish manufacturing firms. The research found no significant correlation between the Garbage Can Model and improved cognitive competencies in decision-making. According to the study, despite the model's theoretical flexibility, it did not enhance decision quality in environments dominated by standard operational procedures or rigid evaluative criteria.

Collectively, these studies highlight that the effectiveness of the Garbage Can Model depends heavily on organizational context. While it offers adaptive advantages in unpredictable scenarios, its benefits may be limited where decisions require structured analysis and precision.

2.3.2 Business Solutions and Performance of Savings and Credit Cooperative Societies

Business solutions—defined as proposed actions or interventions to resolve emerging challenges—play a critical role in shaping the strategic direction and performance outcomes of SACCOs. Within the Garbage Can Model, solutions are not always developed in response to specific problems. Rather, they often exist prior to the emergence of problems and are matched opportunistically based on available decision points.

Mahoney et al. (2015), analyzing South African cement firms, found no statistically significant relationship between decision-making performance and application of the Garbage Can Model. However, the study emphasized that leadership mindset and organizational culture influenced how solutions were framed and adopted. Decisive and hierarchical decision styles fostered procedural stability but limited organizational learning and innovation capacity.

Katz (2016), in a study focusing on five major South Korean conglomerates, asserted that successful implementation of the Garbage Can Model requires leaders with strong technical, human, and conceptual skills. Without these competencies, the model could devolve into

inefficient and fragmented decision-making processes. Katz emphasized that decision-makers must possess analytical expertise, relational intelligence, and a deep understanding of organizational context to navigate the model effectively.

Child (2019) supported the applicability of the model in complex decision environments, especially where multiple problems and solutions arise simultaneously. He recommended that organizations adopting the model embrace flexibility, entertain a wide range of alternatives, and foster openness to unconventional ideas. Further insights were provided by Rana, Arfan, and Majid (2015) in their study of Pakistan's banking sector. Using a sample of 187 employees, they explored how emotional intelligence moderated the impact of the Garbage Can Model on organizational performance. The results indicated that rational and dependent decision-making styles positively correlated with performance, while avoidant styles had a detrimental effect. Emotional intelligence amplified the model's effectiveness by fostering balanced judgment and reducing reactionary decisions.

Brakey (2017), in a qualitative study involving senior women executives in global investment banks, highlighted the need for decision-making structures to reflect the value-generating stages of business processes. Her findings reinforced that clearly defined solution pathways, aligned with organizational goals, are crucial for avoiding role ambiguity and decision fatigue. Hoffman, Carter, and Cullen (2016), studying public institutions in Germany, found that approximately 70% of organizations had adopted the Garbage Can Model at some point. While effective in turbulent environments, they warned that indiscriminate use could result in suboptimal decisions. They advocated for long-term performance monitoring and situational adaptation when applying the model. In summary, while the Garbage Can Model offers strategic flexibility in dealing with complex and simultaneous solution streams, its influence on SACCO performance is contingent upon managerial competence, organizational culture, and the capacity to synthesize emerging information into actionable solutions

2.3.3 Business Decision-Makers and Performance of Savings and Credit Cooperative Societies

Decision-makers are instrumental in shaping the strategic and operational trajectory of Savings and Credit Cooperative Societies (SACCOs). Within the Garbage Can Model, they are conceptualized as dynamic actors who participate intermittently, influenced by factors such as availability, organizational priorities, and contextual pressures.

Al Shra'ah (2015) found that integrative and adaptive decision-making styles facilitated organizational learning, particularly in environments that demand technological innovation and cross-functional engagement. When staff are actively involved in decision processes, knowledge generation and transfer are amplified, promoting institutional agility and resilience. In France, Eisenfuhr (2019) reported that decentralized and rational decision structures—rooted in Garbage Can principles—improved decision speed and correlated positively with performance indicators like return on assets. Similarly, Dean and Sharman (2017) highlighted that the model reduced decision slack and promoted strategic flexibility, enabling organizations to adapt quickly to changing conditions.

Olsen (2018), through analysis of EU and OECD institutions, emphasized that many decision environments function as "structured anarchies"—where ambiguous goals, vague processes, and fluid roles dominate. Here, decision-makers often search for problems to solve or opportunities to act, underscoring the stochastic nature of organizational behavior. Zerfass (2019) extended this understanding through simulation modeling, illustrating that success hinges not just on systematic planning but also on contextual support, stakeholder buy-in, and adaptive capacity. March and Olsen (2016) further argued that decision dependencies are shaped by institutional norms and organizational design—not merely chronological order—making institutional alignment critical to model efficacy.

Hickson, Miller, and Wilson (2003), examining decision frameworks in German public organizations, concluded that performance improvement is most sustainable when strategic management is coupled with inclusive, well-supported decision-making structures. For SACCOs, this calls for cultivating participatory leadership and investing in systems that promote meaningful engagement at all organizational levels.

2.3.4 Business Choice Opportunities and Performance of Savings and Credit Cooperative Societies

In the Garbage Can Model, choice opportunities are episodes or contexts where decisions are possible—such as board meetings, project reviews, or spontaneous problem-solving sessions. These serve as convergence points where problems, solutions, and participants interact, often unpredictably.Olsen (2020) described this interaction as a dynamic assembly of independent streams, including decisions searching for problems and solutions awaiting relevance. Blush (2017) illustrated how entrepreneurs often draw from a repository of past experiences to address current issues, aligning with the model's improvisational nature.

Eisenfuhr (2019) noted that decision-makers should foster openness to multiple simultaneous options, particularly in volatile contexts. Huda (2020) highlighted that methods like brainstorming and multi-stakeholder committees exemplify Garbage Can logic by allowing diverse perspectives to shape outcomes. Carlson (2020), analyzing Sweden's public sector reforms, warned that applying private-sector tools without adaptation could misalign decision-making processes. He advocated for aligning flexible decision systems with performance monitoring frameworks to preserve their effectiveness.

Ubuntu (2019), in a South African context, observed that structural changes influenced by New Public Management have made decision processes more fluid but also more susceptible to institutional memory gaps. Nahum and Carmeli (2020), using queue-based simulations,

demonstrated how random matching of problems, participants, and solutions affects organizational efficiency and response quality.

2.4 Conceptual Framework

Conceptual framework is diagrammatic presentation of the relationship between variables under examination. In this study its hypotheses that SACCO Performance is influenced by Garbage Model parameters as variables of the study. The parameters are business problems, business solution, business decision makers and Business decision choices and opportunities as shown in Conceptual framework in Figure 2

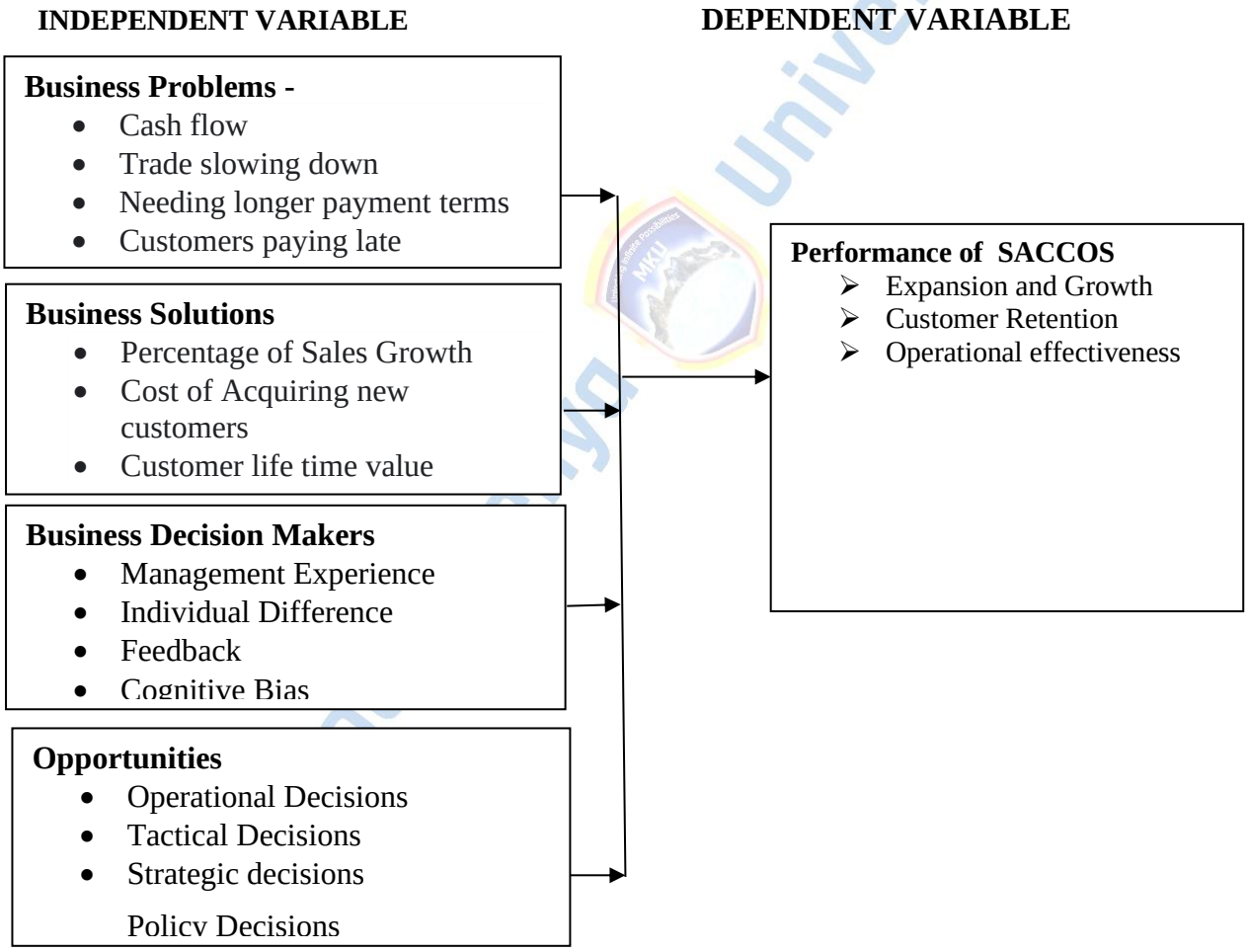

Figure 2: Conceptual Framework
Source: Researcher (2025)

2.4.1 Summary of Variables

Business Problems refer to the challenges organizations face that require strategic attention and resolution. According to Crecine (2019), assigning ownership of a problem is crucial, as the responsible party typically drives its resolution while others remain peripherally involved. In this study, business problems are examined through indicators such as how well organizational needs are understood, the extent of formalized communication within the SACCO, and the institution's capacity to deploy effective problem-solving strategies.

Business Solutions are conceptualized in the Garbage Can Model as pre-existing answers in search of relevant questions. Rather than viewing organizational actors solely as problem-solvers, the model suggests they also function as promoters of solutions—be it through new products, innovative services, or revised procedures (Browning et al., 2020). These solutions are evaluated based on the organization's knowledge of strategic direction and the integration of future-focused planning.

Business Decision Makers represent individuals who influence organizational outcomes through their level of involvement, competence, and leadership. The model distinguishes between participants (the individuals) and participation (their degree of engagement). Aspects such as management commitment, initiative, training, user involvement, and perceived competence are essential in evaluating the effectiveness of decision-makers within SACCOs.

Business Choice Opportunities denote the occasions within an organization where decisions are expected to occur. These can include board meetings, reviews, or informal strategic interventions. Olsen (2020) describes these moments as instances where independent streams of problems, solutions, and participants collide. In the context of SACCOs, choice opportunities are assessed based on the perceived significance of the decision-making process and its strategic relevance to institutional goals.

2.5 Recap of Literature Review

The Garbage Can model, attempts to explain some organizational decision-making anomalies- in particular, decision making by "organized anarchies" where preferences are not clear, technology is not clear, or participation is fluid. Problems, solutions, and decision makers move from one choice to another depending on the mix of recognized problems, the choices available, the mix of solutions available for problems, and outside influences on the decision makers. In short, problems are uncoupled from choices giving an image of "rummaging around" inside a Garbage Can. Problems are addressed based on a solution choice, but choices are made based on shifting combinations of problems, solutions, and decision makers. In this sense, decision-making appears "pathological" instead of rational. This has been shown to have a significant influence on the performance of organizations more so banking sectors (Prosci, 2019). However, the studies conducted have obtained mixed and contradictory results on the relationship that exists (Zongo, et al., 2020; Bwisa, et al., 2018). While some scholars found a positive significant relationship, others established a minimal to the negative relationship. There has been continued debate among researchers regarding the different change models and how they affect performance. It is against this research gap that this study seeks to ascertain the influence of the Garbage Model on the performance of Savings and Credit Cooperative Societies in Nyamira County.

CHAPTER THREE

RESEARCH DESIGN AND METHODODLOGY

3.0 Introduction

This chapter focused on the description of research methodology, research design, location of the study, target population, sampling techniques and sample size. Research instruments, pilot study, validity and reliability of the instrument, data collection procedure and data analysis method were also focused.

3.1 Research Design

This study employed a descriptive research design to systematically examine the relationship between decision-making frameworks and organizational performance. Descriptive research enables researchers not only to collect factual data but also to generate insights that can lead to the development of meaningful principles and solutions to existing problems (Orodho, 2019). In addition, a qualitative component was integrated to analyze secondary data, enriching the interpretation of findings with contextual depth. As noted by Sekaran and Bougie (2020), both descriptive and qualitative designs are particularly effective in addressing research questions that seek to explain "why," "how," "what," and "when." Guided by this dual-method approach, the study explored the influence of the Garbage Can Model on the performance of Savings and Credit Cooperative Societies in Nyamira County.

3.2 Target Population

The target population encompasses the complete set of individuals to whom the research findings are intended to apply. According to Kothari (2019), the population must include all respondents within the defined area of interest, while Mugenda and Mugenda (2013) describe it as the group from which generalizations will be drawn. For this study, the population included staff members from 19 Savings and Credit Cooperative Societies (SACCOs) officially registered under the Sacco Societies Regulatory Authority (SASRA) in Nyamira County.

As reported by the Nyamira County Cooperative Commissioner's Office (2024), the 19 SACCOs collectively employed 973 individuals across three functional tiers. The strategic level comprised 133 senior executives tasked with policy formulation and high-level decision-making. The supervision level consisted of 280 mid-level managers responsible for implementation and operational oversight, while the operational level included 560 staff members engaged in daily SACCO transactions and customer service. These groupings, outlined in Table 1, provided a diverse and comprehensive foundation for understanding decision-making dynamics within SACCOs. The individual staff member served as the unit of analysis, ensuring a representative view across hierarchical levels within the cooperative framework.

Table 1: Target Population

Levels	Target
Strategic Level	133
Tactical Level	280
Operational Level	560
Total	973

Source: Nyamira **C**ounty Cooperative Commissioner Office Data (2024)

3.3 Sample and Sampling Procedure

To ensure that the study captured relevant insights, a purposive sampling technique was adopted. This non-probability method involves selecting participants based on their direct relevance to the research objective rather than through random allocation. It was particularly appropriate given the need to engage stakeholders deeply involved in organizational decision-making and change implementation.

Senior managers were intentionally selected due to their pivotal roles in formulating and executing strategic initiatives. Their professional positions provided them with firsthand experience and institutional insight into performance drivers. The sample included functional

leaders such as chief executive officers, finance and operations managers, human resource and marketing heads, IT specialists, and strategic development officers. This diversity allowed the study to capture the full spectrum of decision-making perspectives.

As shown in Table 2, the final sample consisted of 133 senior managers, with seven key roles represented from each of the 19 SACCOs. This focused approach enhanced the credibility and relevance of the findings by engaging individuals actively shaping the governance and performance of SACCOs.

Table 2: Sample Population

	Sampled Senior Manager
Finance and Accounts	19
Credit and Loans	19
Member Services	19
Human Resource and Administration	19
Marketing and Business Development	19
Risk and Compliance	19
IT and Innovation	19
Total	133

Source: Nyamira **C**ounty Cooperative Commissioner Office Data (2024)

3.4 Data Collection

Data were collected using a structured questionnaire divided into three main sections. The first section captured demographic data using nominal scales. The second and third sections

assessed organizational stress and staff performance, employing a five-point Likert scale to measure attitudes and perceptions.

To facilitate smooth administration, two research assistants were recruited and trained on the study's overarching goals and specific objectives. Their preparation ensured consistency and accuracy during fieldwork. In compliance with ethical standards, the researcher obtained approval from the institution and secured a research permit from the National Commission for Science, Technology, and Innovation (NACOSTI). These authorization letters were presented to SACCO human resource departments, formally initiating the data collection process.

3.5 Validity and Reliability Testing

3.5.1 Pilot Study

To enhance the accuracy and dependability of the data collection instruments, a pilot study was conducted with a sample of ten individuals from one SACCO in Kisii County. The pilot represented an initial phase of the research protocol, designed to assess the clarity, structure, and relevance of the questionnaire prior to full-scale administration. Mugenda and Mugenda (2019) recommend pilot testing with 10–20% of the sample population to identify inconsistencies and support instrument refinement. This pilot allowed the researcher to evaluate question ambiguity, gauge the average completion time, and determine how responses would be scored. Participants offered critical feedback regarding language clarity, instructional flow, question relevance, and questionnaire format. Based on their insights, necessary adjustments were made to improve the efficiency and precision of the final tool.

3.5.2 Validity Test

Validity refers to the extent to which the research instrument measures what it is intended to measure. As defined by Orodho (2019), content validity entails evaluating whether the research instrument adequately captures all relevant dimensions of the study’s objectives. To ensure

validity, the questionnaire underwent expert review by subject matter professionals who assessed whether the instrument aligned with the study's theoretical constructs and covered essential thematic areas. Their input confirmed that the items were appropriate, comprehensible, and capable of generating meaningful data for analysis.

3.5.3 Reliability Test

Reliability reflects the consistency of the instrument in producing stable results across multiple instances. Mugenda and Mugenda (2019) explain reliability as the degree to which repeated administration of the instrument yields similar outcomes from the same respondents. This study employed the test-retest approach to assess internal consistency. Reliability was further quantified using Cronbach's Alpha coefficient, which provides an index ranging from 0 to 1. As stipulated by Sekaran and Bougie (2019), a coefficient of 0.7 or higher indicates satisfactory reliability. The results confirmed that the instrument met the acceptable threshold, demonstrating consistent measurement of key variables.

3.6 Data Collection Procedures

Prior to initiating fieldwork, the researcher obtained a transmittal letter from Mount Kenya University, which was submitted to the National Commission for Science, Technology, and Innovation (NACOSTI) to secure a research permit. Upon receiving approval, formal introductions and meeting arrangements were made with SACCO management and targeted respondents. To maximize participation and accommodate respondents' schedules, the drop-and-pick method was employed. This allowed respondents sufficient time to complete the questionnaire thoughtfully and independently. Follow-ups through phone calls and email reminders ensured timely returns of completed questionnaires. The process continued until a high response rate exceeding 75% was achieved, strengthening the reliability and generalizability of the collected data.

3.7 Data Analysis and Presentation

Following the data collection phase, completed questionnaires were coded and entered into the Statistical Package for the Social Sciences (SPSS) version 24. Data cleaning was conducted to ensure integrity and accuracy. Descriptive statistics—including means, standard deviations, frequencies, and percentages—were used to summarize respondent demographics and patterns. Inferential statistics were employed to assess relationships between variables. Correlation analysis was conducted to examine associations between organizational stress and staff performance. Additionally, multiple regression analysis was performed to establish the predictive relationship between independent variables and SACCO performance, using the model:

$$\mathbf{Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \mu}$$

Where: Y = SACCO performance X_1 = Business Problems X_2 = Business Solutions X_3 = Business Decision Makers X_4 = Business Choice Opportunities β_0 = Intercept, representing SACCO performance when all predictors are zero β_1–β_4 = Coefficients representing the impact of each variable when others are held constant μ = Error term capturing unmeasured factors influencing performance

3.8 Ethical Considerations of the Study

Ethical conduct is foundational to responsible research practice. As outlined by Mugenda and Mugenda (2019), ethics encompass both written and unwritten principles guiding appropriate behavior and interactions. This study adhered to ethical standards that promote scholarly integrity, respect for participants, and fairness in data collection. An introductory letter was obtained from Mount Kenya University to formally initiate the research. Permission to conduct fieldwork was granted by NACOSTI, ensuring compliance with national research regulations.

Participants were briefed on the purpose of the study, their voluntary involvement, and expectations regarding confidentiality. Clear assurances were provided to uphold privacy and protect personal data throughout the research process. Informed consent was obtained, and participants were empowered to withdraw at any stage without consequence. These measures ensured that the study was conducted with transparency, dignity, and accountability.

CHAPTER FOUR
RESEARCH FINDINGS AND DISCUSSIONS

4.0 Introduction

This chapter provides a discussion of the study findings with reference to the effect of adoption of marketing orientation on the success of marketing strategies of microfinance institutions in Kenya. The chapter is divided into two main sections the first section covers; the response rate, final reliability scores, demographic information of respondents and SACCOs Characteristics.

4.1 Reliability of Research Instruments

In order to establish the final reliability of the questionnaire items, a reliability test was carried out using SPSS Version 24. In order to establish the final reliability of the questionnaire items, a reliability test was carried out. The Cronbach Alpha Coefficient was used to measure the reliability of the questionnaire and to establish the internal consistency. The Cronbach Alpha Coefficient was used to measure the reliability of the questionnaire and to establish the internal consistency. This coefficient, α was obtained by conducting reliability analysis. The findings were presented in Tables 3

4.1.2 Reliability Test Results

The findings are provided in Table 3

Table 3 Final Average Reliability

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.850	.811	36

Source: Researcher (2025)

The Cronbach Alpha coefficient in this research was .850 which means that the questionnaire items had a high reliability and internal consistency. Cronbach Alpha is the average of all possible split half coefficients resulting from different ways of splitting the scale items in the instrument of measurement the coefficient should vary from 0 to 1 and a value of 0.6 or less generally indicates unsatisfactory internal consistency reliability (Malhotra, 2014).

4.2 Response Rate

The sample population was drawn from staffs who are chief executive officer, operations manager, marketing manager, human resources manager, IT manager, Finance manager and

strategic manager from each of the SACCOs. Therefore the study sought to collect data from a total of 133 staffs. The sample population was drawn from staffs who are chief executive officer, operations manager, marketing manager, human resources manager, IT manager, Finance manager and strategic manager from each of the SACCOs. The response rate is presented in Figure 3

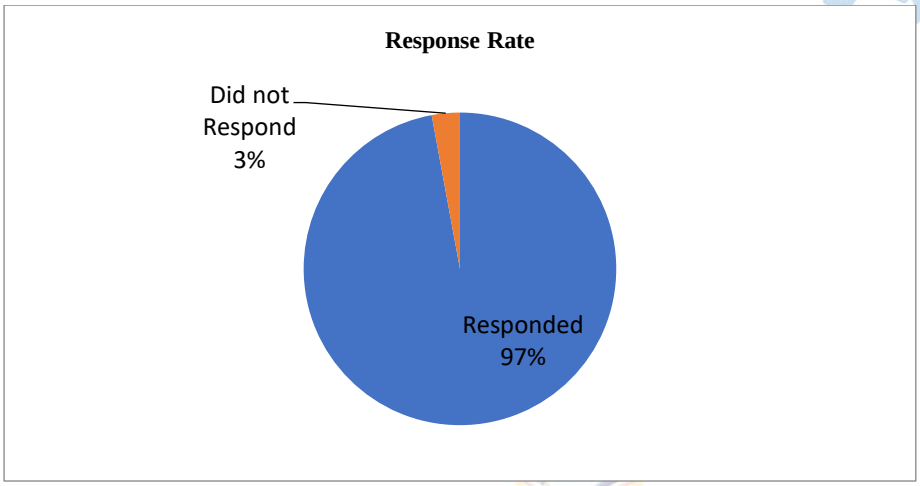

Figure 3: Response Rate
Source: Researcher (2025)

A total of 133 questionnaires were distributed out of which 130 questionnaires were successfully completed. The response rate was 97% which according to Mugenda (2010) is acceptable. He says that a response rate of above 70.0% is considered adequate for data analysis and reporting. The response rate in this case therefore was a good indicator of quality data collection process.

4.3. Respondents Background Information

This section discusses the background information of the respondents in the study. The background included the number of years the respondents had worked in the SACCO and the

positions they held within the SACCO. This information was crucial for the research as it provided insight into the characteristics and experience levels of the respondents.

4.3.2 Position held in SACCOs

The study aimed to ascertain the positions held by respondents within the Savings and Credit Cooperative Societies (SACCOs). This assessment was essential to determine whether the respondents possessed the requisite qualifications to provide reliable and valid information. The positions held by the respondents were critical in ensuring the authenticity and credibility of the data collected. The findings, as presented in Table 4, are detailed below.

Table 4 Position held in the Sacco

Position	**f**	**%**
Chief Executive Officer	13	10
Operations Manager	26	20
Marketing Manager	20	15
Human Resources Manager	20	15
Strategic Manager	26	20

IT Manager	13	10
Finance Manager	13	10
Total	**130**	**100**

Source: Researcher (2025)

The study findings established that distribution of respondents across various managerial positions indicates a comprehensive representation of key functional areas within the SACCOs. This diversity in roles ensures that the perspectives gathered encompass a wide range of operational, strategic, and administrative insights. The inclusion of a substantial number of Operations Managers (20%) and Strategic Managers (20%) highlights the focus on operational efficiency and strategic planning. The presence of Chief Executive Officers (10%) and Finance Managers (10%) further ensures that high-level managerial insights are considered, providing a holistic view of the SACCOs' performance and strategic direction. The varied representation suggests that the data collected is likely to reflect a broad perspective on the factors influencing SACCO performance. Each managerial role brings unique insights into different aspects of the organization's operations, from human resource management to marketing strategies and IT infrastructure. The fact that the study had wide variety of respondents implies that the findings of the study are informed by a wide range of experiences and expertise. This comprehensive understanding is crucial for identifying the multifaceted challenges and opportunities within the SACCOs, leading to more informed and effective decision-making. The fact that respondents hold senior management positions enhances the reliability of the data collected. These individuals are likely to have a deep understanding of their respective domains and are better positioned to provide accurate and insightful information regarding the SACCOs' operations and performance.

4.3.3 Experience of work

The study sought to establish the level of experience of the respondents. This was necessary because there was need to establish whether the respondents had good understanding of operations of SACCOs in the study area. The findings are presented in Table 5

Table 5 Experience of Work

Category	**f**	**%**
Below 5 Years	37	28.6
11-15 Years	57	43.7
Over 15 Years	18	13.6
Total	**130**	**100**

Source: Researcher (2025)

The study sought to determine the level of experience of the respondents to establish whether they had a good understanding of the operations of SACCOs in the study area. The findings, presented in Table 5 are as follows: The distribution of respondents across different experience levels indicates a mix of relatively new and seasoned professionals within SACCOs. This variety ensures that the insights gathered encompass both fresh perspectives and seasoned expertise. The largest group, those with 11-15 years of experience (43.7%), suggests a substantial number of respondents with a solid understanding of SACCO operations. The majority of respondents (43.7%) had 11-15 years of experience, indicating that a large portion of the participants had significant exposure to the inner workings of SACCOs. This level of experience is likely to provide valuable insights into the long-term operations, challenges, and best practices within the SACCOs. A smaller group of respondents (13.6%) had over 15 years of experience. While this indicates a relatively limited presence of very long-term experienced individuals, it also highlights the potential for leadership and mentoring roles within this group

to pass on their extensive knowledge to newer employees. The mix of different experience levels among respondents ensures a balanced perspective on the operations of SACCOs. Newer employees (below 5 years) bring fresh ideas and modern approaches, while those with 11-15 years of experience contribute stability and a deep understanding of the organization's processes. This balance is crucial for fostering innovation while maintaining effective operational continuity. The presence of relatively fewer respondents with over 15 years of experience underscores the importance of knowledge transfer within SACCOs. To sustain performance and operational excellence, it is imperative to implement structured training programs where experienced staff mentors less experienced colleagues. This approach will help in bridging the knowledge gap and ensuring the continuity of institutional knowledge.

4.4 Business Problems and Performance of Savings and Credit Cooperative Societies

This section pertains to statements formulated to assess influence of business problems on performance of Savings and Credit Cooperative Societies. . The data was analysed using the 5 Likert Scale. Where 1 Strongly Disagree 2 Disagree 3 Neutral 4 Agree 5 Strongly Agree. The findings are presented in Tables 6

Table 6: Business Problems and Performance of Savings and Credit Cooperative Societies

Business Problems	1 –SD		2-D		3-N		4-A		SA	
	F	**%**	F	**%**	F	**%**	F	**%**	F	**%**
Business strategy help to improve SACCO performance	78	59.9	42	32.0	4	2.6	5	3.7	2	1.9
Business Needs help to improve SACCO performance	22	8.2	12	4.5	5	1.9	54	41.6	57	43.9

Communication in the entire Organization help to improve SACCO performance	18	6.7	8	3.0	45	19.6	108	40.6	69	25.9
SACCO goals, missions, vision of Sacco help to improve SACCO performance	30	23.4	18	14.0	22	8.2	118	43.9	112	41.6

Source: Researcher (2025)

On Management Understanding Business Strategy the majority (59.9%) agree and a significant number (32%) strongly agree that management understanding of business strategy is essential for improving SACCO performance. This indicates that a clear and well-understood strategy by the management is a key driver of success. Only a small minority disagreed, which suggests a broad consensus on the importance of strategic understanding. The ability to align daily operations with long-term strategic goals helps in creating a cohesive direction for the organization.

Regarding management understanding business needs a large portion (43.9%) neither agreed nor disagreed about the importance of management understanding business needs in improving SACCO performance. This neutrality highlights a potential gap in awareness or communication regarding the specific needs of the business. Despite this, a significant minority (8.2% agree, 4.5% strongly agree) sees the benefit of this understanding, indicating room for improvement. The study also found that significant majority (40.5%) agree that management understanding organizational needs helps improve SACCO performance. However, a notable minority (19.0%) disagrees, highlighting mixed perceptions. Understanding organizational

needs is crucial for effective resource management and operational efficiency. Regarding whether there is Formalized Communication in the Organization A majority (40.6%) strongly disagrees with the notion that formalized communication improves performance, with another significant portion (25.9%) disagreeing. This indicates a strong belief that formalized communication might be ineffective or lacking within these organizations.

Regarding management Understanding SACCO Goals, Missions, and Vision The majority (43.9%) neither agreed nor disagreed, while a significant minority (41.6%) strongly disagreed that management understanding of SACCO goals, missions, and vision helps improve performance. This suggests ambiguity or a lack of emphasis on the alignment with these elements.

4.5 **Business Solutions and Performance of Savings and Credit Cooperative Societies in Nyamira County**

This section pertains to statements formulated to assess influence business solutions on performance of Savings and Credit Cooperative Societies. . The data was analysed using the 5 Likert Scale. Where 1 Strongly Disagree 2 Disagree 3 Neutral 4 Agree 5 Strongly Agree. The findings are presented in Tables 7.

Table 7 Business Solutions and Performance of Savings and Credit Cooperative Societies in Nyamira County

Business Solutions	1 –SD		2-D		3-ND		4-A		5-SA	
	F	%	F	%	F	%	F	%	F	%
Business strategy to help improve SACCOs performance	12	9.2	6	4.6	24	18.5	45	34.6	43	33.1
Mapping problems to solution enhance bottom-line	0	0	12	9.2	35	26.9	32	24.6	51	39.2

SACCO formulate strategies to enhance customer retention	3	2.3	3	2.3	54	41.5	38	29.2	32	24.6
SACCO provides adequate to enhance customer satisfaction	12	9.2	12	9.2	0	0	39	30.0	67	54.5
SACCO constantly monitors customer loyalty	31	23.8	15	11.5	0	0	0	0	84	64.6

Source: Researcher (2025)

Concerning management understanding of business strategy the majority (34.6%) agreed and a significant number (33.1%) strongly agreed that management understanding of how to implement business strategy helps improve SACCO performance. Only a small minority (9.2% strongly disagreed, 4.6% disagreed) did not see this as a factor.

Therefore, Management's ability to implement business strategy is crucial for the success of SACCOs. This understanding ensures that strategic plans are effectively translated into actionable steps, aligning the organization's operations with its overall goals. It helps in setting clear objectives, allocating resources efficiently, and monitoring progress. A significant portion (39.2%) strongly agreed, and 24.6% agreed that management knowledge on mapping problems to solutions enhances the bottom line. No respondents strongly disagreed, indicating a general consensus on its importance.

The ability to identify and address problems efficiently is a critical skill for management in any organization. For SACCOs, this knowledge ensures that issues are quickly identified, solutions are promptly implemented, and disruptions are minimized. This capability is essential for maintaining operational stability and financial health. A notable majority (41.5% neither agreed nor disagreed) indicated a neutral stance on whether SACCOs formulate strategies that

emphasize departmental coordination. However, 29.2% agreed and 24.6% strongly agreed, showing some level of recognition of its importance.

Departmental coordination is vital for ensuring that various parts of the organization work together seamlessly. When strategies are in place to enhance inter-departmental coordination, it leads to efficient service delivery, streamlined processes, and improved customer retention. A significant majority (54.5%) strongly agreed that providing adequate resources to all departments supports interdepartmental programs and enhances customer satisfaction. Only a small minority (9.2% strongly disagreed, 9.2% disagreed) viewed it otherwise.

Adequate resource allocation is fundamental to the functioning of departments within an organization. Ensuring that all departments have the necessary resources enables them to support interdepartmental programs effectively, leading to higher levels of customer satisfaction. A substantial majority (64.6%) strongly agreed that constantly monitoring the variety of services offered by competitors enhances customer loyalty. A significant minority (23.8% strongly disagreed, 11.5% disagreed) did not see this as beneficial. Keeping an eye on competitor services helps SACCOs stay competitive by offering a greater variety of services that meet customer needs. This practice enables SACCOs to identify gaps in their offerings and make improvements that attract and retain customers. This detailed analysis highlights the importance of strategic understanding, problem-solving, departmental coordination, resource allocation, and competitive monitoring in enhancing SACCO performance in Nyamira County.

4.6 **Business Decision Makers and Performance of Savings and Credit Cooperative Societies in Nyamira County**

This section pertains to statements formulated to assess influence business decision makers on performance of Savings and Credit Cooperative Societies. . The data was analysed using the 5 Likert Scale. Where 1 Strongly Disagree 2 Disagree 3 Neutral 4 Agree 5 Strongly Agree. The findings are presented in Tables 8.

Table 8: Business Decision Makers and Performance Of Savings and Credit Cooperative Societies in Nyamira County

Business Decision Makers	1 –SD		2-D		3-ND		4-A		5-SA	
	F	%	F	%	F	%	F	%	F	%
Management fully implements all goals and objectives in the strategic plan	0	0	0	0	25	19.2	56	43.1	49	37.7
Management assign duties to implement strategies	40	30.8	21	16.2	27	20.8	11	8.5	31	23.8
Management rewards strategic implementation	68	52.3	21	16.2	1	8.0	2	1.5	38	29.2
Incentives and rewards in place can help sustain change	51	39.2	19	14.6	7	5.4	24	18.5	29	22.3
Recognition help improve SACCO Performance	64	49.2	28	21.5	12	9.2	21	16.2	5	3.8
Constant training helps implement strategies	50	38.4	40	30.7	30	23.0	5	3.8	5	3.8

Source: Researcher (2025)

The majority (43.1%) agreed, and a significant number (37.7%) strongly agreed that management fully implementing all goals and objectives in the strategic plan positively impacts SACCO performance. No respondents disagreed, highlighting a strong consensus on this point. Fully implementing strategic goals and objectives is crucial for the success of any organization. For SACCOs, this implementation ensures that the strategic direction set by the leadership is effectively translated into actionable steps, aligning the organization's operations with its long-

term vision. This process involves detailed planning, resource allocation, and consistent monitoring of progress.

A notable percentage (30.8% strongly disagreed, 16.2% disagreed) felt that management does not always assign duties that match employees' abilities to implement strategies. However, a minority (23.8% strongly agreed) saw this as a positive factor. Assigning duties that match employees' abilities is critical for the effective implementation of strategies. When tasks are aligned with employees' skills and competencies, it enhances their productivity and the quality of their work. This alignment also ensures that employees are not overwhelmed or underutilized, fostering a more balanced and efficient work environment.

A majority (52.3%) strongly disagreed that management rewards initiatives towards strategic implementation, while 29.2% strongly agreed, indicating polarized views on this issue. Rewarding initiatives towards strategic implementation is essential for motivating employees and fostering a culture of innovation and proactive problem-solving. Recognition and rewards can incentivize employees to contribute actively to the organization's strategic goals, driving engagement and commitment.

A significant percentage (39.2% strongly disagreed) believe that current incentives and rewards are insufficient to sustain change. However, a notable minority (22.3% strongly agreed) felt they were effective. Effective incentives and rewards are crucial for sustaining organizational change. They act as motivators, encouraging employees to embrace and support new initiatives. Without adequate incentives, employees may resist change, preferring to stick with familiar routines. A significant majority (49.2% strongly disagreed) believe individual efforts are not adequately recognized, while a small minority (3.8% strongly agreed) felt otherwise. Recognizing individual efforts is vital for employee motivation and performance. When employees' contributions are acknowledged, it boosts their self-esteem, fosters a sense of

belonging, and motivates them to continue performing well. A significant portion (38.4% strongly disagreed) believes that there is insufficient training for staff to implement strategies effectively, with a notable minority (3.8% strongly agreed).Continuous training is essential for equipping staff with the skills needed to implement strategies effectively. It ensures that employees are up-to-date with the latest knowledge and techniques, enabling them to perform their roles competently and confidently. These insights provide a comprehensive understanding of how business decision-makers influence the performance of SACCOs in Nyamira County.

4.7 **Business Choice Opportunities and Performance of Savings and Credit Cooperative Societies in Nyamira County**

This section pertains to statements formulated to assess influence business choice opportunities on performance of Savings and Credit Cooperative Societies. . The data was analysed using the 5 Likert Scale. Where 1 Strongly Disagree 2 Disagree 3 Neutral 4 Agree 5 Strongly Agree. The findings are presented in Tables 9.

Table 9 Business Choice Opportunities and Performance of Savings and Credit Cooperative Societies in Nyamira County

Business Choice Opportunities	1 –SD		2-D		3-ND		4-A		5-SA	
	F	%	F	%	F	%	F	%	F	%
There is a high hope and trust of the current Strategic process implemented by SACCO	51	39.2	4	3.1	6	4.6	9	6.9	6	4.6
There is a high hope and trust of Future Strategic process implemented by SACCO	28	21.5	8	6.2	41	31.5	9	6.9	44	33.8

Management has high awareness of priorities in making strategies	9	6.9	0	0	15	11.5	12	9.2	94	72.3
Management have strategic processes as need arises	28	21.5	8	6.2	41	31.5	9	6.9	44	33.8
There is high expectations on strategic plan	9	6.9	0	0	15	11.5	12	9.2	94	72.3

Total=130

Source: Researcher (2025)

The majority (39.2%) strongly disagreed with the statement that there is high hope and trust in the current strategic process implemented by SACCOs, while a minority (4.6%) strongly agreed. This indicates a general lack of confidence in the current strategies among stakeholders. Trust in the strategic process is essential for organizational success. It reflects stakeholders' confidence in the management's ability to devise and execute effective plans. The lack of trust highlighted by the majority suggests dissatisfaction with the current strategies, potentially due to perceived inefficiencies or past failures in achieving desired outcomes.

A significant portion (33.8%) strongly agreed, and 31.5% neither agreed nor disagreed that there is high hope and trust in the future strategic process implemented by SACCOs. This indicates a cautiously optimistic outlook towards future strategies. The mixed responses suggest that while some stakeholders are hopeful about future strategies, a substantial portion remains uncertain. This cautious optimism could be due to recent changes or proposed plans that stakeholders believe have the potential to improve the organization's performance, but which have not yet proven their effectiveness. The vast majority (72.3%) strongly agreed that management has a high awareness of priorities in making strategies, indicating a strong recognition of this capability.

High awareness of strategic priorities among management is crucial for effective decision-making and resource allocation. This awareness ensures that the organization's efforts are focused on the most critical areas, enhancing the likelihood of achieving strategic goals. It reflects a well-informed leadership that understands the key drivers of organizational success. A notable portion (33.8%) strongly agreed, and 31.5% neither agreed nor disagreed that management is ready to undertake improvements in strategic processes as needed. This indicates a willingness to adapt and improve among some stakeholders, albeit with some uncertainty.

Readiness to improve strategic processes is a critical aspect of organizational agility and continuous improvement. It signifies management's commitment to staying responsive to changing conditions and ensuring that strategies remain relevant and effective. This adaptability is essential for long-term success in a dynamic environment. A large majority (72.3%) strongly agreed that there are high expectations for the decisions made on the strategic plan, indicating strong confidence in the strategic direction.

High expectations for strategic plan decisions reflect stakeholders' belief that the strategies will deliver positive outcomes. This confidence is crucial for gaining support and commitment from employees, members, and other stakeholders. It suggests that the strategic decisions align well with the organization's goals and the stakeholders' aspirations. These insights highlight the importance of trust, strategic awareness, readiness for improvement, and managing stakeholder expectations in the success of SACCOs in Nyamira County.

4.8 Performance of Savings and Credit Cooperative Societies

This section pertains to statements formulated to assess influence business choice opportunities on performance of Savings and Credit Cooperative Societies. The data was analysed using the 5 Likert Scale. Where 1 Strongly Disagree 2 Disagree 3 Neutral 4 Agree 5 Strongly Agree. The findings are presented in Tables 10

Table 10 Performance of Savings and Credit Cooperative Societies

	1 –SD		2-D		3-ND		4-A		5-SA	
	F	%	F	%	F	%	F	%	F	%
Sacco Customer Base improved	3	2.3	3	2.3	54	41.5	38	29.2	32	24.6
Sacco has opened more branches for Societies	36	27.7	47	36.2	0	0	20	15.4	27	20.8
Sacco has differentiated products	6	4.6	0	0	9	8.9	70	53.8	45	34.6
Sacco has diversified products	31	23.8	0	0	0	0	15	11.5	84	64.6
Sacco has value addition to products	12	9.2	6	4.6	24	18.5	45	34.6	43	33.1
Sacco has adopted technology	0	0	0	0	47	36.1	32	24.6	51	39.2

Source: Researcher (2025)

A significant portion of respondents (41.5%) neither agreed nor disagreed that SACCOs have a larger customer base compared to other Microfinance Banks (MFBs), while a notable minority (24.6%) strongly agreed. This mixed response suggests variability in perceptions regarding the customer base size of SACCOs.

The size of a customer base is an important indicator of a SACCO's market reach and penetration. A large customer base implies broader acceptance and trust in the SACCO's services. However, the substantial neutrality indicates that many respondents are either unaware or uncertain about the comparative size of their customer base relative to SACCO. A majority (36.2%) disagreed that SACCOs have more branches compared to others, while 27.7% strongly disagreed. This indicates a perception that SACCOs may lack extensive

physical presence. The number of branches is a critical factor in accessibility and convenience for members. A lower branch count could limit the reach of SACCO services, particularly in rural or underserved areas. This perception may affect members' ease of access and their overall satisfaction with SACCO services. A significant majority (53.8% agreed, 34.6% strongly agreed) believe that SACCOs offer differentiated or tailor-made products and services to meet customer needs.

Offering customized products and services is vital for meeting diverse member needs and staying competitive. This differentiation can attract a broader customer base, enhancing member satisfaction and loyalty. It indicates that SACCOs are responsive to market demands and are able to provide value-added services that set them apart from competitors. Tailor-made products can lead to higher customer satisfaction and retention rates. They demonstrate the SACCOs' commitment to understanding and addressing unique member needs, fostering a strong member relationship. However, the lack of disagreement suggests that there may still be room for improvement in how these products are communicated and perceived by potential members. A substantial majority (64.6% strongly agreed) that SACCOs have diversified their products and services, with no respondents disagreeing. Diversification is crucial for reducing risks and meeting the varied needs of members. It allows SACCOs to offer a range of financial products, from loans and savings accounts to insurance and investment options. This broadens the appeal of SACCOs to different member segments, enhancing their value proposition.

A diversified product portfolio can attract more members, increase member retention, and improve financial stability. It also indicates the SACCOs' ability to innovate and adapt to changing market needs. However, it is essential to ensure that these diversified products are effectively managed and communicated to maximize their impact. The majority (34.6% agreed, 33.1% strongly agreed) believe SACCOs offer unique and value-adding products and services to their customers. Offering unique and value-adding products is vital for differentiation in a

competitive market. These products provide members with tangible benefits that go beyond basic financial services, enhancing their overall experience and satisfaction.

Significant portion (39.2% strongly agreed, 36.1% agreed) that technology used by SACCOs has enabled them to offer speedy services and safeguard information. The use of technology in financial services is crucial for efficiency, accuracy, and security. Implementing advanced technological solutions helps SACCOs provide faster, more reliable services while ensuring the security of member information. This enhances trust and convenience for members. Technological advancements can lead to significant improvements in service delivery, member satisfaction, and operational efficiency. They also ensure compliance with regulatory standards for data protection and security. However, it is essential to maintain and update these technologies to keep pace with evolving threats and member expectations.

4.9 Regression Analysis

Multiple regression modeling was conducted to demonstrate the relationship between organizational stress and employee performance. This statistical method allows for the examination of how multiple independent variables collectively influence a dependent variable. In this context, the independent variables could include various factors of Garbage Model, while the dependent variable represents SACCO Performance.

The multiple regression models took the following form

$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \mu$

Where Y = SACCO performance

X_1= Business Problems, X_2 = Business Solution, X_3 = Business Decision Makers, X_4 = Business Choices Opportunities

β_0= Y intercept, value of SACCO performance when all X's zero.

β_1, β_2, β_3, β_4, slope coefficient per unit increase in each X while holding the others constant.

μ = other factors that may affect SACCO performance

4.9.1 Model Summary

The model summary provides insights into the extent to which the independent variables explain the variance in the dependent variable. This variation is measured by R^2 (R Square), which can range between 0 and 100%. R^2, also known as the coefficient of determination, indicates the proportion of the variance in the dependent variable that can be attributed to changes in the independent variables (Mugenda & Mugenda, 2019).

A higher R^2 value suggests that a greater proportion of the variability in the dependent variable is explained by the model, indicating a better fit. Conversely, a lower R^2 value implies that the independent variables explain less of the variability, suggesting a need to explore additional factors that may influence the dependent variable. The findings are presented in Tables 11

Table 11 Model Summary

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.819a	.670	.653	3.19854

a. Predictors: (Constant), X1= Business Problems, X2 = Business Solution, X3 = Business Decision Makers, X4 = Business Choices Opportunities

Source: Researcher (2025)

The findings presented in Table 11 indicate an R^2 value of 0.670, signifying that 67.0% of the total variance in the success of SACCO performance can be attributed to changes in the four

independent variables: Business Problems (X1), Business Solutions (X2), Business Decision Makers (X3), and Business Choice Opportunities (X45).R^2 is a statistical measure that explains the proportion of variance in the dependent variable that is predictable from the independent variables. An R^2 value of 0% indicates that the model explains none of the variability of the dependent variable. Conversely, an R^2 value of 100% signifies that the model explains all of the variability of the dependent variable. In general, a higher R^2 value signifies a better fit of the model to the data. The R^2 value of 0.670 in this study suggests that the model used accounts for 67% of the variation in SACCO performance, implying a reasonably strong fit. This indicates that the four independent variables (Business Problems, Business Solutions, Business Decision Makers, and Business Choice Opportunities) are significant predictors of SACCO performance. However, 33% of the variation in SACCO performance remains unexplained by these variables, indicating that other factors not included in the model also influence performance. This residual variability suggests the need to identify and incorporate additional variables that could further enhance the predictive power of the model. By addressing these unexplained variances, future research can enhance our understanding of the full spectrum of factors that drive SACCO performance, leading to more effective strategies and improved organizational outcome

4.9.2 Model Analysis of Variance

The Model Analysis of Variance (ANOVA) section serves to evaluate the overall significance of the regression model. This statistical test determines whether the independent variables, when considered together, significantly predict the dependent variable. Essentially, it helps to assess whether the relationships identified by the regression model are statistically meaningful. If the p-value from the ANOVA table is less than the chosen significance level (usually 0.05),

the null hypothesis is rejected, indicating that the model explains a significant portion of the variance in the dependent variable.

By examining the ANOVA results, researchers were able to determine the effectiveness of the regression model in capturing the influence of the independent variables on the dependent variable. This step is crucial for validating the model's predictive capability and ensuring the robustness of the findings. The findings are presented in Tables 12

Table 12 ANOVA

ANOVAa

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	782.504	7	195.626	19.122	.000b
	Residual	1258.371	123	10.231		
	Total	2040.875	130			

a. Dependent Variable: Performance of SACCO

b. Predictors: (Constant), Business Solution, X3 = Business Decision Makers, X4 = Business Choices Opportunities

Source: Researcher (2025)

In this study, an alpha level of 0.05 was used as the threshold for determining the significance of the relationship between the dependent and independent variables. The p-value was employed to assess whether the model, as a whole, had statistically significant predictive capability. The ANOVA analysis results, as shown in Table 12, indicated that the overall p-value was 0.000, which is less than the 0.05 threshold. This suggests that the regression model was statistically significant at predicting the performance of SACCOS at a 95% confidence level. The regression analysis results in the ANOVA output table demonstrated that the overall regression model was significant in explaining the variations in the performance of SACCOS. This indicates that, while the model had a significant predictive capability, there might be other factors not included in the model that could also influence the performance of SACCOS

4.9.3 Model Coefficients

By analyzing the coefficients (β\beta) and their statistical significance, the researcher was able understand the individual effects of the independent variables on SACCO Performance. This approach provided insights into which factors of Garbage model are most influential and helps in improving SACCO performance. The findings are presented in Tables 13.

Table 13 Coefficients

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.202	5.067		1.224	.223
	Business Problems,	.510	.076	.664	6.701	.000
	Business Solution	.074	.038	.144	1.968	.251
	Business Decision Makers	.493	.064	.554	4.018	.003
	Business Choices Opportunities	.023	.071	.028	.316	.752

a. Dependent Variable: Performance of SACCO

b. Independent Variable X1= Business Problems, X2 = Business Solution, X3 = Business Decision Makers, X4 = Business Choices Opportunities

Source: Researcher (2025)
X1= Business Problems, X2 = Business Solution, X3 = Business Decision Makers, X4 = Business Choices Opportunities

The Beta coefficient represents the degree to which each independent variable impacts the dependent variable. It indicates how much the dependent variable is expected to increase (if the coefficient is positive) or decrease (if the coefficient is negative) when the independent variable increases by one unit. According to the findings presented in Table 13:A one-unit increase in the influence of Business Problems is associated with an Beta = 0.510; t = 6.701 p < .05probability of an increase in the performance of SACCOs. An increase or decrease in the influence of Business Solutions by one unit will result in a corresponding increase or decrease in the performance of SACCOs (Beta = .074; t = 1.968, p < .05). This indicates that Business Solutions have a strong and statistically significant positive impact on SACCO performance. A unit change in the effect of Business Decision Makers leads to a change in performance of SACCOs by Beta = 0.493; t = 4.018, p < .05)suggesting a statistically significant positive effect on performance. For Business Choice Opportunities, the study found that a one-unit change results in a change in SACCO performance by (Beta = 0.023; t = 0.36, p > .05). This relationship is not statistically significant at the 5% level, implying that Business Choice Opportunities have a less clear impact on SACCO performance. Effective business solutions drive organizational success by addressing key challenges and optimizing operations.

The positive and significant Beta coefficient for Business Decision Makers underscores the importance of strategic leadership in enhancing performance. Competent decision-makers can steer SACCOs towards achieving their goals by making informed and effective decisions. The non-significant Beta values for Business Choice Opportunities and marketing intelligence suggest that these factors may not independently influence SACCO performance or their impact may be context-dependent, requiring further investigation. To enhance SACCO

performance, it is advisable to focus on strengthening business solutions and ensuring that decision-makers are well-equipped with the necessary skills and knowledge. Additionally, further research should explore the specific conditions under which Business Choice Opportunities and marketing intelligence could potentially impact performance. This approach will help in developing a more comprehensive strategy for improving SACCO operations and achieving sustainable growth.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter presents a summary of the major findings based on the research objectives. The chapter further presents the conclusions and recommendations made by the study based on the findings. The study finally suggested the areas for further research based on the existing research gaps and limitations of the current study

5.1 Summary of Findings

5.1.1 Influence of Business Problems on Performance of Savings and Credit Cooperative Societies

On Management Understanding Business Strategy the majority (59.9%) agree and a significant number (32%) strongly agree that management understanding of business strategy is essential for improving SACCO performance. This indicates that a clear and well-understood strategy by the management is a key driver of success. Only a small minority disagreed, which suggests a broad consensus on the importance of strategic understanding. The ability to align daily

operations with long-term strategic goals helps in creating a cohesive direction for the organization.

Regarding management understanding business needs a large portion (43.9%) neither agreed nor disagreed about the importance of management understanding business needs in improving SACCO performance. This neutrality highlights a potential gap in awareness or communication regarding the specific needs of the business. Despite this, a significant minority (8.2% agree, 4.5% strongly agree) sees the benefit of this understanding, indicating room for improvement. The study also found that significant majority (40.5%) agree that management understanding organizational needs helps improve SACCO performance. However, a notable minority (19.0%) disagrees, highlighting mixed perceptions. Understanding organizational needs is crucial for effective resource management and operational efficiency.

Regarding whether there is Formalized Communication in the Organization A majority (40.6%) strongly disagrees with the notion that formalized communication improves performance, with another significant portion (25.9%) disagreeing. This indicates a strong belief that formalized communication might be ineffective or lacking within these organizations. Regarding management Understanding SACCO Goals, Missions, and Vision The majority (43.9%) neither agreed nor disagreed, while a significant minority (41.6%) strongly disagreed that management understanding of SACCO goals, missions, and vision helps improve performance. This suggests ambiguity or a lack of emphasis on the alignment with these elements.

5.1.2 Effect of Business Solutions on Performance of Savings and Credit Cooperative Societies in Nyamira County.

Concerning management understanding of business strategy the majority (34.6%) agreed and a significant number (33.1%) strongly agreed that management understanding of how to

implement business strategy helps improve SACCO performance. Only a small minority (9.2% strongly disagreed, 4.6% disagreed) did not see this as a factor. Therefore Management's ability to implement business strategy is crucial for the success of SACCOs. This understanding ensures that strategic plans are effectively translated into actionable steps, aligning the organization's operations with its overall goals. It helps in setting clear objectives, allocating resources efficiently, and monitoring progress. A significant portion (39.2%) strongly agreed, and 24.6% agreed that management knowledge on mapping problems to solutions enhances the bottom line. No respondents strongly disagreed, indicating a general consensus on its importance.

The ability to identify and address problems efficiently is a critical skill for management in any organization. For SACCOs, this knowledge ensures that issues are quickly identified, solutions are promptly implemented, and disruptions are minimized. This capability is essential for maintaining operational stability and financial health. A notable majority (41.5% neither agreed nor disagreed) indicated a neutral stance on whether SACCOs formulate strategies that emphasize departmental coordination. However, 29.2% agreed and 24.6% strongly agreed, showing some level of recognition of its importance.

Departmental coordination is vital for ensuring that various parts of the organization work together seamlessly. When strategies are in place to enhance inter-departmental coordination, it leads to efficient service delivery, streamlined processes, and improved customer retention. A significant majority (54.5%) strongly agreed that providing adequate resources to all departments supports interdepartmental programs and enhances customer satisfaction. Only a small minority (9.2% strongly disagreed, 9.2% disagreed) viewed it otherwise.

Adequate resource allocation is fundamental to the functioning of departments within an organization. Ensuring that all departments have the necessary resources enables them to

support interdepartmental programs effectively, leading to higher levels of customer satisfaction. A substantial majority (64.6%) strongly agreed that constantly monitoring the variety of services offered by competitors enhances customer loyalty. A significant minority (23.8% strongly disagreed, 11.5% disagreed) did not see this as beneficial.

Keeping an eye on competitor services helps SACCOs stay competitive by offering a greater variety of services that meet customer needs. This practice enables SACCOs to identify gaps in their offerings and make improvements that attract and retain customers. This detailed analysis highlights the importance of strategic understanding, problem-solving, departmental coordination, resource allocation, and competitive monitoring in enhancing SACCO performance in Nyamira County.

5.1.3 Effect of Influence of Business Decision Makers on Performance of Savings and Credit Cooperative Societies in Nyamira County.

On whether Management Fully Implements Strategic Plan Goals and Objectives, the majority (43.1%) agreed, and a significant number (37.7%) strongly agreed that management fully implementing all goals and objectives in the strategic plan positively impacts SACCO performance. No respondents disagreed, highlighting a strong consensus on this point. Fully implementing strategic goals and objectives is crucial for the success of any organization. For SACCOs, this implementation ensures that the strategic direction set by the leadership is effectively translated into actionable steps, aligning the organization's operations with its long-term vision. This process involves detailed planning, resource allocation, and consistent monitoring of progress. Regarding whether management assigns duties commensurate with ability, a notable percentage (30.8% strongly disagreed, 16.2% disagreed) felt that management does not always assign duties that match employees' abilities to implement strategies. However, a minority (23.8% strongly agreed) saw this as a positive factor.

Assigning duties that match employees' abilities is critical for the effective implementation of strategies. When tasks are aligned with employees' skills and competencies, it enhances their productivity and the quality of their work. This alignment also ensures that employees are not overwhelmed or underutilized, fostering a more balanced and efficient work environment. A majority (52.3%) strongly disagreed that management rewards initiatives towards strategic implementation, while 29.2% strongly agreed, indicating polarized views on this issue.

Rewarding initiatives towards strategic implementation is essential for motivating employees and fostering a culture of innovation and proactive problem-solving. Recognition and rewards can incentivize employees to contribute actively to the organization's strategic goals, driving engagement and commitment. Regarding incentives and rewards in place can help sustain change, a significant percentage (39.2% strongly disagreed) believe that current incentives and rewards are insufficient to sustain change. However, a notable minority (22.3% strongly agreed) felt they were effective. Effective incentives and rewards are crucial for sustaining organizational change. They act as motivators, encouraging employees to embrace and support new initiatives.

Without adequate incentives, employees may resist change, preferring to stick with familiar routines. A significant majority (49.2% strongly disagreed) believe individual efforts are not adequately recognized, while a small minority (3.8% strongly agreed) felt otherwise. Recognizing individual efforts is vital for employee motivation and performance. When employees' contributions are acknowledged, it boosts their self-esteem, fosters a sense of belonging, and motivates them to continue performing well. A significant portion (38.4% strongly disagreed) believes that there is insufficient training for staff to implement strategies effectively, with a notable minority (3.8% strongly agreed). Continuous training is essential for equipping staff with the skills needed to implement strategies effectively. It ensures that employees are up-to-date with the latest knowledge and techniques, enabling them to perform

their roles competently and confidently. These insights provide a comprehensive understanding of how business decision-makers influence the performance of SACCOs in Nyamira County.

5.1.4 Influence of Business Choice Opportunities on Performance of Savings and Credit Cooperative Societies in Nyamira County

The majority (39.2%) strongly disagreed with the statement that there is high hope and trust in the current strategic process implemented by SACCOs, while a minority (4.6%) strongly agreed. This indicates a general lack of confidence in the current strategies among stakeholders.

Trust in the strategic process is essential for organizational success. It reflects stakeholders' confidence in the management's ability to devise and execute effective plans. The lack of trust highlighted by the majority suggests dissatisfaction with the current strategies, potentially due to perceived inefficiencies or past failures in achieving desired outcomes.

A significant portion (33.8%) strongly agreed, and 31.5% neither agreed nor disagreed that there is high hope and trust in the future strategic process implemented by SACCOs. This indicates a cautiously optimistic outlook towards future strategies. The mixed responses suggest that while some stakeholders are hopeful about future strategies, a substantial portion remains uncertain. This cautious optimism could be due to recent changes or proposed plans that stakeholders believe have the potential to improve the organization's performance, but which have not yet proven their effectiveness. The vast majority (72.3%) strongly agreed that management has a high awareness of priorities in making strategies, indicating a strong recognition of this capability.

High awareness of strategic priorities among management is crucial for effective decision-making and resource allocation. This awareness ensures that the organization's efforts are focused on the most critical areas, enhancing the likelihood of achieving strategic goals. It

reflects a well-informed leadership that understands the key drivers of organizational success.A notable portion (33.8%) strongly agreed, and 31.5% neither agreed nor disagreed that management is ready to undertake improvements in strategic processes as needed. This indicates a willingness to adapt and improve among some stakeholders, albeit with some uncertainty.

Readiness to improve strategic processes is a critical aspect of organizational agility and continuous improvement. It signifies management's commitment to staying responsive to changing conditions and ensuring that strategies remain relevant and effective. This adaptability is essential for long-term success in a dynamic environment. A large majority (72.3%) strongly agreed that there are high expectations for the decisions made on the strategic plan, indicating strong confidence in the strategic direction.

High expectations for strategic plan decisions reflect stakeholders' belief that the strategies will deliver positive outcomes. This confidence is crucial for gaining support and commitment from employees, members, and other stakeholders. It suggests that the strategic decisions align well with the organization's goals and the stakeholders' aspirations. These insights highlight the importance of trust, strategic awareness, readiness for improvement, and managing stakeholder expectations in the success of SACCOs in Nyamira County.

5.2 Conclusions

5.2.1 Influence of Business Problems on Performance of Savings and Credit Cooperative Societies

From the findings the study concluded that management comprehends the business strategy, it ensures that all efforts are aligned towards common goals, leading to enhanced performance. This understanding facilitates better decision-making, resource allocation, and process

optimization. It also fosters a shared vision among employees, boosting morale and engagement. The neutral stance taken by many respondents suggests that there might be a disconnect between management's perceived and actual understanding of business needs. This can hinder responsiveness and adaptability, affecting the organization's ability to meet challenges and seize opportunities. Recognizing organizational needs allows for better planning and resource allocation. This understanding supports targeted interventions that address specific challenges, fostering a responsive and proactive management approach. Disagreements, however, may point to inconsistencies in how needs are communicated or perceived across different levels of management. Poor formalized communication can lead to misunderstandings, reduced efficiency, and a lack of coordinated efforts. It suggests that existing communication channels may not be sufficient or effectively utilized, leading to operational inefficiencies and decreased employee morale. Lack of clarity or emphasis on understanding organizational goals, missions, and visions can impede the strategic alignment necessary for achieving desired outcomes. It can lead to confusion, fragmented efforts, and ultimately, suboptimal performance.

5.2.2 Effect of Business Solutions on Performance of Savings and Credit Cooperative Societies in Nyamira County.

From the findings the study concluded management has a strong grasp of business strategy, it drives coherence and coordination across all levels of the organization. This strategic alignment enhances decision-making processes, leading to improved efficiency and performance. Additionally, it fosters a culture of strategic thinking among employees, which can contribute to long-term success and stability of the SACCOs. Effective problem-solving enhances organizational resilience, allowing SACCOs to adapt to challenges and maintain their performance. It fosters a proactive approach to management, where potential issues are

anticipated and addressed before they escalate. This can lead to higher levels of customer satisfaction, employee engagement, and overall organizational performance.

Enhanced coordination among departments improves communication, reduces redundancies, and ensures that all teams are working towards common goals. This can lead to a more cohesive organizational culture, where collaboration is encouraged and rewarded. Improved coordination can also result in faster and more effective service delivery, which is crucial for customer satisfaction and retention. When departments are well-resourced, they can perform their functions more efficiently, leading to smoother operations and better service delivery. Adequate resources also empower departments to innovate and improve their processes, contributing to the overall performance and competitiveness of the SACCOs. Monitoring competitors allows SACCOs to adapt to market trends and customer preferences, ensuring they remain relevant and competitive. This proactive approach can lead to increased customer loyalty, as customers appreciate the variety and quality of services offered. It also fosters a culture of continuous improvement within the organization.

5.2.3 To Evaluate Influence of Business Choice Opportunities on Performance of Savings and Credit Cooperative Societies in Nyamira County

From the findings the study concluded management is committed to fully implementing the strategic plan, it leads to improved organizational alignment and coherence. This alignment helps in achieving targeted outcomes, enhancing operational efficiency, and fostering a culture of accountability. Furthermore, it ensures that every member of the organization understands their role in achieving the collective goals, thereby increasing engagement and performance. Misalignment in assigning duties can lead to decreased efficiency and effectiveness. Employees may struggle to meet expectations if tasks exceed their capabilities, resulting in stress and lower morale. Conversely, underutilizing employees' skills can lead to

disengagement and a lack of motivation. Both scenarios negatively impact overall organizational performance.

Lack of recognition and rewards can lead to a demotivated workforce, where employees feel their efforts are undervalued. This demotivation can result in decreased initiative, lower productivity, and reduced innovation. On the other hand, when employees are rewarded for their contributions, it boosts morale, encourages creativity, and enhances overall performance. Insufficient incentives can hinder the implementation of change initiatives, leading to stagnation and resistance. On the contrary, well-designed incentive programs can drive engagement, promote adaptability, and support continuous improvement, ensuring that changes are embedded into the organizational culture.

5.2.3 Analysis of Business Choice Opportunities and their influence on Performance of SACCOs in Nyamira County

From the findings the study concluded lack of trust in the strategic process can lead to disengagement among employees and other stakeholders, reducing their commitment to organizational goals. It can also hinder the implementation of new initiatives, as individuals may be less willing to support changes they do not believe in. Ultimately, this can result in stagnation and underperformance, as the organization struggles to achieve its objectives. Hope and trust in future strategies can drive forward-looking actions and investments, fostering a culture of innovation and growth. However, the underlying uncertainty indicates that SACCOs need to be careful in managing expectations and ensuring that future strategies are well-founded and effectively communicated.

When management is highly aware of strategic priorities, it leads to more coherent and aligned actions across the organization. This alignment helps in maximizing resource utilization and achieving desired outcomes. Moreover, it fosters a proactive approach to identifying and addressing potential challenges, thereby enhancing organizational resilience. High

expectations can drive higher levels of engagement and effort among stakeholders, as they are motivated to contribute to the success of the strategic initiatives. It can also attract investment and support from external partners who see potential in the organization's strategic direction. However, it also places pressure on management to deliver on these expectations, necessitating careful planning and execution.

5.3 Recommendations

From the conclusions of the study, the researcher suggests the following as recommendations

5.3.1 Influence of Business Problems on Performance of Savings and Credit Cooperative Societies

SACCOs should invest in training programs to deepen management's understanding of business strategy. Regular strategy sessions and workshops could help reinforce the significance of strategic alignment and its impact on performance. SACCOs should prioritize clear communication of business needs through regular feedback mechanisms and open dialogue between management and employees. Workshops and needs assessment surveys can bridge this gap, ensuring alignment and enhancing performance.

Implementing regular internal assessments and fostering an inclusive environment where feedback is encouraged can enhance understanding of organizational needs. Leadership training focused on empathy and active listening can also bridge gaps in perception. SACCOs need to establish clear, efficient, and formalized communication channels. Regular updates, team meetings, and the use of communication platforms can ensure that information flows seamlessly across the organization. Training in effective communication techniques for both managers and employees can also improve this aspect. To mitigate this, SACCOs should regularly review and communicate their goals, missions, and vision to ensure that everyone is

aligned. This can be achieved through orientation programs for new employees, periodic refresher sessions, and visible reminders like posters and internal newsletters.

5.3.2 Effect of business solutions on performance of Savings and Credit Cooperative Societies in Nyamira County

To harness the benefits of effective problem-solving, SACCOs should implement regular training sessions on problem-solving techniques and decision-making frameworks. Encouraging a culture of continuous improvement and feedback can also help in refining these skills across the organization. To harness the benefits of effective problem-solving, SACCOs should implement regular training sessions on problem-solving techniques and decision-making frameworks. Encouraging a culture of continuous improvement and feedback can also help in refining these skills across the organization.

SACCOs should develop and implement strategies that promote inter-departmental coordination. This can be achieved through regular cross-departmental meetings, collaborative projects, and the use of integrated management systems. Providing platforms for departments to communicate and collaborate effectively will ensure a unified approach to achieving organizational objectives.

SACCOs should conduct regular assessments of resource needs across departments and ensure that these needs are met promptly. Investing in the right tools, technologies, and training can enhance departmental efficiency and support interdepartmental initiatives, ultimately leading to improved customer satisfaction. SACCOs should establish systematic processes for monitoring competitor services and analysing market trends. Regular market research, customer feedback surveys, and competitive analysis can provide valuable insights that inform service development and improvement strategies.

5.2.3 To Evaluate Influence of Business Choice Opportunities on Performance of Savings and Credit Cooperative Societies in Nyamira County

To maintain and enhance this positive impact, SACCOs should establish robust mechanisms for tracking and reviewing the implementation of strategic goals. Regular progress reports, strategy review meetings, and performance assessments can ensure that the strategic plan remains a living document guiding the organization's efforts. SACCOs should conduct regular assessments of employees' skills and competencies to ensure that duties are appropriately assigned. Implementing a system for continuous professional development and providing opportunities for employees to up skill can also help in aligning tasks with abilities effectively. SACCOs should establish a structured reward and recognition program that acknowledges and incentivizes employee initiatives towards strategic goals. This program could include monetary rewards, public recognition, or career advancement opportunities, ensuring that employees feel valued and motivated to contribute.

SACCOs should review and enhance their incentive programs to ensure they are effective in motivating employees. This could involve gathering feedback from employees to understand their preferences and designing rewards that align with their motivations and the organization's strategic objectives. SACCOs should implement regular recognition programs to highlight and celebrate individual achievements. This can include employee of the month awards, public acknowledgments in meetings, and personalized thank-you notes from management. SACCOs should invest in on-going training and development programs for their staff. This can include workshops, online courses, and on-the-job training opportunities, ensuring that employees are well-equipped to meet the demands of their roles and support the organization's strategic objectives.

5.2.3 Analysis of Business Choice Opportunities and Influence on Performance of SACCOs in Nyamira County

To rebuild trust, SACCOs should engage in transparent communication with stakeholders about strategic plans and their progress. Involving employees and members in the planning process can foster a sense of ownership and confidence in the strategies being implemented. Regular updates and feedback mechanisms can also help in building and maintaining trust.

SACCOs should focus on developing clear, realistic, and achievable strategic plans for the future. By setting measurable goals and regularly communicating progress, they can build and sustain stakeholder confidence. Additionally, demonstrating quick wins can help in gradually building trust in the strategic process. To meet these high expectations, SACCOs should ensure that their strategic plans are well-founded, realistic, and supported by robust execution frameworks. Regular monitoring and reporting on progress can help in maintaining stakeholder confidence and adjusting strategies as needed to stay on track. To maintain and further enhance this awareness, SACCOs should invest in continuous professional development for their management teams. Regular strategic planning sessions, exposure to industry best practices, and engaging with external experts can help in keeping management well-informed and focused on strategic priorities. Management's readiness to undertake improvements can lead to sustained organizational growth and resilience. It ensures that the organization remains competitive by continuously refining its strategies in response to new opportunities and challenges. However, the mixed responses also highlight the need for clear communication and engagement to ensure that all stakeholders are on board with the improvement initiatives.

SACCOs should foster a culture of continuous improvement by encouraging feedback and regular reviews of strategic processes. Implementing structured improvement frameworks, such as Lean or Six Sigma, can provide a systematic approach to identifying and addressing areas for enhancement. Additionally, celebrating successful improvements can reinforce the value of adaptability and change.

5.4 Suggestions for Further Studies

Based on the established gaps, the research makes suggestions aim to expand the scope of research and deepen the understanding of strategic decision-making and its implications for SACCOs

i. **Comparative Analysis of Strategic Models**: Given that this study focused on the Garbage Can Model, future research could undertake a comparative analysis of different strategic decision-making models, such as the Rational Model, Incremental Model, and Political Model, and their impact on the performance of Savings and Credit Cooperative Societies (SACCOs) in Nyamira County. This would provide a broader understanding of how various strategic frameworks influence organizational outcomes and help in identifying the most effective model for SACCOs.

ii. **Longitudinal Study on Strategic Implementation**: To build on the findings of this study, a longitudinal research approach could be adopted to examine the long-term effects of strategic decisions on SACCO performance. This study could track the implementation of strategic plans over several years, assessing their sustained impact on financial performance, member satisfaction, and organizational growth. Such a study would offer deeper insights into the dynamics of strategy execution and the factors that contribute to the enduring success of SACCOs.

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APPENDICES

Appendix I: List of Savings and Credit Cooperative Societies in Nyamira County, Kenya

1. Ekerenyo SACCO
2. Magombo SACCO –
3. Kereka SACCO
4. Borabu SACCO
5. Unaitas SACCO –
6. west-mugirango SACCO
7. Kamugeno Teachers SACCO –.
8. Imarisha SACCO –
9. Irianya SACCO
10. Wanandege SACCO
11. Nyamache SACCO
12. Bosamaro SACCO
13. Hazina SACCO

14. Marani SACCO –
15. Sheria SACCO –
16. Masanye SACCO
17. Maisha Bora SACCO
18. Nyamaiya SACCO
19. BogichoraSACCO –

Apendix II**:** NACOSTI license, ERC, Introduction letter and the Turnitin


Research_Permit_NAC
OSTI-P-24-41805 (2).p


MKU ERC
PROTOCOL-PROPOSA


John Ombasa
PlagReports_8 July 20


John Masega
Ombasa-Introduction


PROJECT
PRE-EXAMINATION C

Appendix III: Introduction Letter

To Whom It May Concern

RE: Request for Permission to Conduct Academic Research

I am a postgraduate student at Mount Kenya University currently undertaking a study titled *"An Evaluation of the Garbage Can Model and Its Influence on the Performance of Savings and Credit Cooperative Societies in Nyamira County, Kenya."*

As part of my academic requirements, your organization has been identified as a key respondent in this research. I am kindly requesting permission to collect relevant data through questionnaires administered to selected members of your senior management team. The information gathered will be used solely for scholarly purposes and will be handled with strict confidentiality.

Upon completion of the study, findings and recommendations will be shared with your institution, should you find them useful for decision-making or future planning.

Thank you for your kind consideration.

Yours faithfully John Ombasa

Appendix III: Questionnaire

This questionnaire is designed to collect data on; Influence of Garbage Can Model on Performance of Savings and Credit Cooperative Societies in Nyamira County Kenya

Tick appropriately for choices in brackets and/or fill in the spaces provided.

SECTION A: GENERAL ASSESSMENT

1. Name of the Savings and Credit Cooperative Societies ……

2. Tick your functional position in the Savings and Credit Cooperative Societies ……

Chief Executive Officer [ ]

Operations Manager [ ]

Marketing Manager [ ]

Human Resources Manager [ ]

Strategic Manager [ ]

IT Manager [ ]

Finance Manager [ ]

3. How long have you worked in this Savings and Credit Cooperative Societies?

Below 5 years ( )
5-10 years ( )
11-15 years ( )
Over 15 years ( )

SECTION B: VARIABLES

Influence of Business Problems on performance of Savings and Credit Cooperative Societies in Nyamira County Kenya.

Kindly assess each statement based on your organization's context by selecting a rating from the following scale: 5 – Strongly Agree, 4 – Agree, 3 – Neutral, 2 – Disagree, 1 – Strongly Disagree

Business Problems	**5**	**4**	**3**	**2**	**1**
Management understanding business strategy help to improve SACCO performance					
Management understanding business Needs help to improve SACCO performance					
Management understanding Organizational needs help to improve SACCO performance					
Existence of formalized communication in the entire Organization help to improve SACCO performance					

Management understanding SACCO goals, missions, vision of Sacco help to improve SACCO performance					

As a problem solver explain the possible steps you deem okay for SACCOs in Kenya to follow

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Influence of Business Solutions on performance of Savings and Credit Cooperative Societies in Nyamira County Kenya.

Kindly assess each statement based on your organization's context by selecting a rating from the following scale: 5 – Strongly Agree, 4 – Agree, 3 – Neutral, 2 – Disagree, 1 – Strongly Disagree

Business Solutions	**5**	**4**	**3**	**2**	**1**
Management understandings how to implement business strategy to help improve SACCOs performance					
Management knowledge how to map all problems to solution enhance bottom-line					
SACCO formulate strategies that emphasize departmental coordination to ensure effective service					
SACCO provides adequate resources to all the departments to enable them to support					
SACCO constantly monitors the variety of services offered by competitors with aim of providing greater					

Discuss your individual solutions you can offer to Nyamira SACCOs to aid in performance --

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Contribution of Business Decision Makers on performance of Savings and Credit Cooperative Societies in Nyamira County Kenya

Kindly assess each statement based on your organization's context by selecting a rating from the following scale: 5 – Strongly Agree, 4 – Agree, 3 – Neutral, 2 – Disagree, 1 – Strongly Disagree

Business Decision Makers	**5**	**4**	**3**	**2**	**1**
Management fully implements all goals and objectives in the strategic plan					
Management assign duties that commensurate with ability to implement strategies					
Management rewards all users initiatives towards strategic implementation					
Incentives and rewards in place can help sustain change					
Recognition of individual efforts can help to improve SACCO Performance					
Constant training to equip staffs with best of skills to implement strategies					

Explain how you will influence managers to make better business decisions ----------

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Influence of Business Choice opportunities on performance of Savings and Credit Cooperative Societies in Nyamira County Kenya

Please indicate the extent to which you agree with each statement in the context of your organization using a scale of 5-1, rate, where; 5- Strongly Agree, 4-Agree, 3-Neutral, 2-Disagree, 1- Strongly Disagree.

Business Decisions	**5**	**4**	**3**	**2**	**1**
There is a high hope and trust of the current Strategic process implemented by SACCO					
There is a high hope and trust of Future Strategic process implemented by SACCO					
Management has high awareness of priorities in making strategies					
Management ready to undertake improvement of strategic processes as need arises					
There is high expectations of the decisions that have been made on strategic plan					

Explain in your view the necessary decisions you deem fit for Nyamira SACCOs ----------

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Performance of Savings and Credit Cooperative Societies

Kindly assess each statement based on your organization's context by selecting a rating from the following scale: 5 – Strongly Agree, 4 – Agree, 3 – Neutral, 2 – Disagree, 1 – Strongly Disagree

Performance	**5**	**4**	**3**	**2**	**1**
The Savings and Credit Cooperative Societies has a large customer base compared to other MFBs					
The Savings and Credit Cooperative Societies has more branches compared to other Savings and Credit Cooperative Societies					
The bank offers differentiated or tailor-made products and services to serve the needs of its target customers					
The Savings and Credit Cooperative Societies has diversified its products and services					
The bank offers unique and value-adding products and services to its customers					
The technology used in the bank has enabled the Savings and Credit Cooperative Societies to offer speedy services to safeguard information					
Interest earned from savings and loans has increased due to the digitization of services and products					

Explain any other expectations from the applicability of Garbage C Model ----------

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Appendix IV: Study Site (Nyamira County)