CHANGE MANAGEMENT PRACTICES AT POSTA SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LIMITED.

BY

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NOVEMBER, 2013
DECLARATION

I declare that this project is my original work and has never been submitted for a degree in any other university or college for examination/academic purposes.

Signature:………………………………….. Date:…………………………………

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The research project has been submitted for examination with my approval as University Supervisor.

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DEDICATION

I dedicate this project to my loving wife and to our lovely children. Your support, love, patience, encouragement, sacrifices and prayers have transformed my dreams to the success of this degree. May God keep and bless you abundantly.
ACKNOWLEDGEMENTS

This far the lord has brought me, it has been a challenging project but I thank God for his mercies. In addition, I would also like to thank the individuals who have contributed to the successful completion of this project.

I thank my wife and my children for the encouragement and patience to see me through this period.

I would also like to appreciate the respondents for making the time to give feedback on the interview which went a long way in ensuring that the project was insightful on completion.

Last but not least, I would like to extend my utmost gratitude to my Supervisor Mr. Eliud Mududa for his patience, support, knowledge, encouragement and contributions that made the completion of this research a reality.
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<tr>
<td>ADKAR</td>
<td>Awareness, Desire, Knowledge, Ability and Reinforcement</td>
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<td>CCK</td>
<td>Communication Commission of Kenya</td>
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<td>FOSA</td>
<td>Front Office Service Activities</td>
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<td>ICT</td>
<td>Information and Communication Technology</td>
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<td>KCCT</td>
<td>Kenya College of Communications Technology</td>
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<td>PCK</td>
<td>Postal Corporation of Kenya</td>
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<td>SACCO</td>
<td>Savings and Credit Co-operative Society</td>
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ABSTRACT

Strategic change has become a constant phenomenon which must be attended to and managed properly if an organization is to survive. Changes in technology, the marketplace, information systems, the global economy, social values, workforce demographics and the political environment have a significant effect on the processes, products and services produced. In an ever-changing global economy, organizations must find ways for operating by developing new competences as the old advantage and competences gained is quickly eroded owing to environmental changes. Change revolves around the process of the subjectization of substance, the appropriation of a universal signifier by a particular content, which takes place through the displacement of some momentary central connotation of a signifier by a formerly peripheral predicate, a subordinated moment of its totality, which installs itself as the new totalizing principle. The study was guided by two objectives: determination of the change management practices by SACCOs in Kenya and determination of the challenges involved in such practices. The researcher applied a case study design. The study made use of primary and secondary data. Primary data was collected through face to face interview with the researcher while secondary data was collected through review of the contents of various relevant publications and reports at POSTA SACCO including the Strategic Plan, Financial Statements and other relevant materials. The data obtained from the interview guide was analyzed using content analysis. The study concluded that key drivers of change in the SACCO involved the introduction of the Sacco Societies Regulations Authority (SASRA), advancements in information technology and competition. Posta SACCO faced several challenges in its change management program. This study recommends that in order to ensure successful change management, Posta SACCO needs to evaluate its strengths and see how they can leverage on them and minimize internal weakness. The study further recommends that Posta SACCO engages in continuous staff training and system upgrade to improve their information management because if information is well managed, audit trail becomes easy thus staff can follow a transaction to reply to customer issues promptly.
CHAPTER ONE: INTRODUCTION

1.1 Background of the Study

Change management is the process tools and techniques to manage the people side of business change to achieve the required business outcomes also to realize that business change effectively within the social infrastructure of the workplace (Jeff, 2007). However to Nickols (2006) the overall process of change and change management remain pretty much the same. Thus it’s this fundamental similarity of the change processes across organizations, industries, structures in different countries, continents i.e. globally makes change management a task, a process, and an area of professional practice (Peteraf and Bergen, 2003).

This study was based on by the resource-based theory. This theory was chosen because of its argument on the importance of resources in the implementation of change in the organizations. In order for any organization to implement a strategy, it has to commit adequate resources to that strategy if the strategy is to be successful. The amount of resources committed in terms of human capital and monetary resources have a great impact of the success rate of the strategy. As such, resource availability is important in the execution of strategies in organizations. SaccoS are not any different.

The SACCO sector in general has undergone tremendous changes following the introduction of an overall body governing their operations under the Ministry of Co-operative and Marketing Development. The changes introduced have meant that in order for the SACCOs to survive and abide by the laid down operations, they had to develop some strategic management practices to guide their strategy implementation.
1.1.1 Change Management Practices

In an ever-changing global economy, Johnson and Scholes (2003) notes that organizations must find ways for operating by developing new competences as the old advantage and competences gained is quickly eroded owing to environmental changes. Because of the fact that changes are a necessity in private as well as public sector, every organization must change with the environment otherwise, it would become irrelevant. Rose and Lawton (1999) observes that changes in the service institutions arise out of the need for efficiency, economy, effectives, performance evaluation ethics and market concerns. Rising demand for services and expectations of quality of those services have placed extreme pressure on managers and their organisations, depicting change as a continuous episode in the life of corporations.

Organizational change is a socially constructed reality with negotiated meaning as outcomes of power relationships and struggles for supremacy (Grant, 2005). “Between the lines” a particular strategy is primarily about power and control, dominance and supremacy, whose access to resources will be enlarged or reduced, who can stay and who has to go. On the one hand, this struggle for supremacy, power and control is about personal interests. For example, senior managers are well aware of the fact that initiating a new strategic change initiative can, irrespective of the factual outcomes for the organization, increase their credibility (Staw and Epstein, 2000) and their market value outside the organization as well as their position and influence inside the organization:

Change revolves around the process of the subjectization of substance, the appropriation of a universal signifier by a particular content, which takes place through the displacement of some momentary central connotation of a signifier by a formerly
Peripheral predicate, a subordinated moment of its totality, which installs itself as the new totalizing principle. As to democracy, change is precisely embodied in the violent and explosive egalitarian uprising of those in society who are “surnumerary”, who have no established place in the social edifice, the “part of no-part”, unsettling the established order by claiming to be the (new) center of the empty principle of universality: The field of organisational change is one ripe for a critical setting of competing views. One of the main differences in these broad competing views is the one which separates the theoreticians from the practitioners (Butcher and Atkinson, 2001).

1.1.2 Challenges in Change Management

Organizations face different challenges in the management of change process. Eisenstat (1993) noted that most companies attempting to change in their organizations stumble over these common organizational hurdles: competence, coordination, and commitment. These hurdles can be translated into the following implementation problems: Coordination of implementation activities not being effective enough, capabilities of employees being insufficient, training and instruction given to lower level employees not being inadequate, and leadership and direction provided by departmental manager not being inadequate.

These challenges affect change management and implementation in organizations to varying degrees (Butcher and Atkinson, 2001). For example resistance among staff may sabotage the process of implementing change as they fear the future which is unknown. As such, organizations need to make proper arrangements on how to deal with different challenges as and when they occur (Eisenstat, 1993).
1.1.3 SACCOS in Kenya

The Co-operative movement in Kenya dates back to 1931 when the first ordinance to regularize the operations of the cooperatives in the country was enacted. The following decade witnessed increased intervention in the sector with the eventual enactment of the Co-operative Ordinance Act of 1945, the predecessor of the current Co-operative Societies Act, Cap 490 of the laws of Kenya as amended in 1997, (Ngugi and Kabubo, 1998). According to statistical abstracts by the Kenya bureau of statistics (www.knbs.or.ke.) as at April 2012, the Kenyan Sacco sub-sector had witnessed rapid growth in the recent years at the rate of about 25% per annum and boasted of a savings mobilization of KShs.180 billion and an asset base of KShs.200 billion. The savings mobilized represent 31% of the national savings. SACCOs have therefore played a key role in mobilization of financial resources and will be a major player in realization of the national Vision 2030 (www.sasra.go.ke). The Sacco sub-sector occupies a strategic position in the socio-economic development of our country. According to Saccostar (2012), Cooperative values and principles have withstood the test of time and offer the best model for fighting poverty and inequality in society. Cooperatives are therefore the best vehicle for driving socio-economic development in our country.

Kenya has one of the most vibrant and dynamic Sacco sectors in Africa (Rhyne, 2002). They range from agricultural and livestock co-operative societies in the rural areas to the savings and loan co-operatives in the urban centers. The SACCOs in Kenya are classified into four main categories being Teacher based, Ministry based, Church based as well as Farmers based Co-operative Societies. According to the Sacco Societies Regulatory Authority (SASRA) statistics the total Sacco Sub-sector was worth 210
billion shillings in the year 2011 (www.sasra.go.ke). The Kenya Sacco sub-sector comprises both deposit taking and non-deposit taking SACCOS. There were 5,544 registered SACCOS in Kenya as at December 31st 2011. Out of the 3,983 active SACCOS in Kenya 218 or 6% operate FOSAs that is they are deposit taking facilities similar to those offered by Commercial Banks.

Due to the rapid growth of the micro finance institutions in Kenya, the government has focused attention to the legislation of micro-finance and non-banking financial institutions in the country. To achieve this, there is the Sacco Societies Act 2008 through which the Sacco Societies Regulatory Authority, a semi-autonomous government agency under the Ministry of Cooperative, Development and Marketing was established in 2009. The authority was charged with the responsibility of regulating, licensing and supervision of deposit taking SACCO Societies in the country (Ngaira, 2009). SASRA has immensely contributed to the national co-operative sector flagship projects and support initiatives by developing and implementing relevant programs and activities in cooperative governance, safety and security of members’ deposits, business process automation in the Sacco sub-sector, research and development in the SACCO sub-sector, as well as carrying out education and training programs for regulated SACCOs (Ngaira, 2009). By benchmarking SACCOs with the best run credit union worldwide through implementation of internationally recognized prudential standards, SASRA seeks to build a top notch SACCO sub-sector able to meet ever changing member demands through prudential regulation.
1.1.4 POSTA SACCO

Telepost Sacco Ltd. (formerly Posta Sacco) was founded in 1969 as a welfare organization for staff of the Kenya Posts and Telecommunications, and draws its members from the Telecommunication industry, this being Telkom (K), Postal Corporation of Kenya (PCK), Multimedia University (KCCT), Telepost Investment, Communication Commission of Kenya (CCK), Telepost Sacco staff, Safaricom and Former employees of the Telecommunication Industry (www.telepostsacco.co.ke/ accessed on 14th May 2013).

Currently the membership is about 3000 members spread within this entities. However the current by-laws as amended in 2008 allows for an open bond system where any person (customer) is eligible for membership on subscription by paying the share capital, membership fee and monthly shares deposit contributions(www.telepostsacco.co.ke/ accessed on 14th May, 2013). In the year 2000, due to the SACCOs progressive nature, it was among the first to venture into the Front Office Services Activities (FOSA), which is conveniently located on the 5th floor of City Square Post Office, its modern setting, design and location gives its members an extra sense of comfort and security as they transact and interact with its staff who are ever ready to assist. With the ever changing technology and the needs of the market the SACCO constantly looks out for partnership with other entities to bring services closer to their members by use of ICT (www.telepostsacco.co.ke/ accessed on 14th May, 2013).
1.2 Research Problem

Strategic change has become a constant phenomenon which must be attended to and managed properly if an organization is to survive. Changes in technology, the marketplace, information systems, the global economy, social values, workforce demographics and the political environment have a significant effect on the processes, products and services produced (Simons, 1999). While organizational change is a constant experience, knowledge and awareness about many of the critical issues involved in the management of such change is often lacking in those responsible for its progress.

Several changes have occurred within the SACCO society in Kenya with the intention of safeguarding members’ contribution. The societies are now required at all times to maintain a core capital of Kshs. 10,000,000 although the authority may require more if the society’s losses result in capital deficiency or the society is exposed to risk. In addition, the chairman of the board is now required to serve for one term of three years with an option of an extra one, thereafter, he/she is supposed to relinquish office. These among other changes have faced several challenges in their implementation. This study will be assessing the challenges of change management in SACCOs with reference to the Posta SACCO.

Research undertaken by Paton and McCalman (1996) indicated that one-half to two-thirds of all major corporate change efforts fail and resistance is the little-recognised but critically important contributor to that failure. Similarly, Emery, (1992) and Tichy, (1983) found failure of the management and workers to be the major impediment to the use of change management practices in Australian banking industry. Kiptarus (2003)
carried out a study on strategy implementation and its challenges in the public corporation. The researcher did a case study on Telkom Kenya Limited. Telkom Kenya Limited like other public corporations operates in a complex environment, which is more unpredictable and less stable. The results showed the company’s objectives are more ambiguous and less distinguishable and fluctuated in their order of priority depending on the government’s ever changing political agenda. Kinuu (2012) studied the factors influencing Change Management Process at Tamoil Kenya Limited. The results showed that organizational change at Tamoil was characterized by a lack of clarity on the future state of the organization, an overemphasis on changes to structures and simultaneous introduction of relatively many change programs. Mbago (2004) carried out a study on assessment of factors affecting strategy implementation at Kenya Railways Corporation. The author assessed structure, leadership and culture as the factors affecting strategy implementation. The analysis revealed that the organization structure at the corporation, the leadership style, poor communication, weak change management and absence of team spirit contributed to strategy implementation challenges. To achieve the objectives the study sought to answer the question: What are the change management practices and challenges at Posta SACCO Limited?

1.3 Research Objective

The objectives of the study were:

i. To determine the change management practices at Posta SACCO Limited.

ii. To determine the challenges involved in such practices
1.4 Value of the Study

This study would be valuable to different stakeholders including: Future researchers and academicians would benefit from the findings of this strategy useful as it would act as a source of reference material for their future studies besides providing suggestion for areas requiring future research.

The findings of this study would also be valuable to the management of SACCOs which is the Ministry of Cooperatives in that it would bring to the fore the challenges of implementing the new regulations in SACCOs.

The study would also guide policy makers on the management of SACCOs in these turbulent times to ensure that the future of SACCOs is not put at stake. The SACCO industry is evolving and thus require regular review of policies to ensure SACCO stability.

This study would contribute to the theories on change management in organizations especially the 'Resource-Based View of the Firm. In particular, the study would determine the role of resources in strategic management. In order for any organization to implement a strategy, it requires resources. Through the findings of this study, it would be noted how resources play an important role in the execution of strategies. It would therefore inform other organizations on how to deal with challenges of change management as and when they occur during the process of change management.
CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

This chapter summarizes the information from other researchers who have carried out studies in the same field of change management practices. Materials have been drawn from several sources which are closely related to the theme and the objectives of the study which were: to determine the change management practices by SACCOs in Kenya and to determine the challenges involved in such practices.

2.2 Theoretical Perspectives of the Study

This study would be built on one theory which is the resource based theory of competitive advantage. Every organization needs to create and sustain competitive advantage if it is to outperform its competitors. Hence the reason as to why this study would focus on using resource based theory in this study, because in order to effectively implement change processes in any organization, resources need to be availed to support the process.

2.2.1 Resource-Based Theory of Competitive Advantage

The 'Resource-Based View of the Firm' has emerged as one of the dominant perspectives used in strategic management (Mills, Platts and Bourne, 2003). It addresses the fundamental research question of strategic management: Why it is that some firms persistently outperform others? Resource-Based Theory provides a considered overview of this theory, including the latest developments, from one of the key thinkers in its development.
In broad terms it offers an alternative to Michael Porter's approach, focusing more on the competences and capabilities of the firm, rather than it’s positioning in its chosen markets (Peteraf and Bergen, 2003). The resource-based view stipulates that in strategic management the fundamental sources and drivers to firms’ competitive advantage and superior performance are mainly associated with the attributes of their resources and capabilities which are valuable and costly-to-copy (Mills, Platts and Bourne, 2003; Peteraf and Bergen, 2003). Building on the assumptions that strategic resources are heterogeneously distributed across firms and that these differences are stable overtime, Barney (1991) examines the link between firm resources and sustained competitive advantage. Four empirical indicators of the potential of firm resources to generate sustained competitive advantage can be value, rareness, inimitability, and non-substitutability.

Furthermore, a firm is said to have a sustained competitive advantage when it is implementing a value creating strategy not simultaneously being implemented by any current or potential competitors and when these other firms are unable to duplicate the benefits of this strategy (Barney, 1991). Barney (1991) further argued that to have the potential to generate competitive advantage, a firm resource must have four attributes: it must be valuable, in the sense that it exploits opportunities and/or neutralizes threats in a firm’s environment; it must be rare among a firm’s current and potential competition; it must be imperfectly imitable; and there cannot be strategically equivalent substitutes for this resource.
2.3 Concept of Change

According to Mckinsey (2006) change is the only constant in today’s life of individuals and organizations. Institutions embark on change processes with various aims; either to catch up with rivals, turn around a crisis situation, complete a merger, enhance performance, for diversification or cost cutting. It has been argued that firms that do not engage in change process at some time or other risk extinction or perform below expected standards. One of the central topics of discussions in management and organization theory in recent years has been change in business landscapes (Bettis & Hitt, 1995 and Parks & Kidder, 1994). These changes have been assumed to be forcing organizations to adopt new practices in order to remain competitive.

According to Nadler (2004), today’s business environment produces change in the workplace more suddenly and frequently than ever before. Mergers, acquisitions, new technology, restructuring and downsizing are all factors that contribute to a growing climate of uncertainty. Jobs, health, even marriages can be placed at risk, jeopardizing productivity and profitability. People have deep attachments to their organization, work group, and way of working. The ability to adapt to changing work conditions is key for individual and organizational survival. Change has become part and parcel of all organizations and individuals. The realities of yesterday are proving wrong today and change is coming in social, political and economic spheres of life. This change is disorienting people and they do not have a lot of influence as to whether the change occurs or not. Many organizations behave like individuals, sometimes they follow a certain logic or system and sometimes they react irrationally.
2.4 Models of Change

Models can reveal why change occurs (the driving forces of change); how change will occur (the stages, scale, timing, and process characteristics); and what will occur (the content of change, outcomes, and ways to measure it). Furthermore, each model helps us to understand different aspects of change as follows:

2.4.1 Three-Step Model of Change

The Group Dynamic School originates with the classic work of Kurt Lewin (1890–1947) and sees organizational change as a group- rather than an individual process. The main rationale being that people in organizations tend to work in groups rather than only as individuals; in his work on group dynamics Kurt Lewin is concerned with two basic questions: Firstly, what is it within the characteristics of groups that make them behave or respond as they do, to the forces that affect them? Secondly, in what way is it possible to alter these forces so that behavior is reaffirmed in a desirable form (Burnes, 2004a, p. 982). Hendry (1996, p. 624) arguing for the significance of the three-step model and its contribution to organizational change says that one can “scratch any account of creating and managing change and the idea that change is a three-stage process which necessarily begins with a process of unfreezing will not be far from the surface”. The model consists of phases within the change process, each presenting its own challenges and objective for the organization (Lewin, 1997; Jacobsen, 2006, p. 268; Burnes, 2004a). Three processes are described as being: unfreezing, moving (changing) and refreezing:

Unfreezing involves breaking open the shell of complacency and self-righteousness which it is sometimes necessary to bring about an emotional stir up (Lewin, 1997). The
first phase of organizational change involves breaking up the above mentioned equilibrium. This has to be done because new behavior cannot be implemented before old behavior is unlearned. The influential Schein (1999) argues for a three stage process within unfreezing involving ways to accept change interventions. First is creating a disconfirmation with the status quo, so that one feels that nonparticipation in changing a system would result in its failure and ultimately personal loss. Secondly, a generation of survival anxiety that represents an acceptance of data showing current systems as inadequate; this involves not letting typical defensive feelings hinder admittance of an unsatisfactory status. Thirdly, Schein argues for creating psychological safety, without which “disconfirming information will be denied or in other ways defended against, no survival anxiety will be felt and consequently, no change will take place” (Schein, 1999, p. 61).

Moving (change) is the second phase of change process and Lewin (1997) refers to it as the notion of change-realization, the establishment of new strategies and structure. Lewin understanding of moving is best described as relating to the equation for the quasi-stationary equilibrium. It is the understanding that the equilibrium is only moved if the restraining forces are re-moved. The moving of the equilibrium is hindered because of the ramifications of the restraining forces, therefore emphasizing the importance of the first step in creating and implementing change. However, there is an essential recognition that without considerable reinforcement the change (the move) will be short lived, calling for the last phase in the three-step model (Lewin, 1997).
Refreezing is the final phase in the change process and it entails institutionalizing the changes made. Securing that moving the equilibrium does not go wrong requires employees to demonstrate commitment to the new structures or processes. This presents the problem that new behavior must be concurrent with personal behavior of the change-participants (Schein, 1999). The new behavior must be identified as the “only way to do things” so as not to set off a new round of disconfirmation, which in turn can result in “unlearning” or as stated by Weick and Quinn: “refreezing that embeds the new behavior and forestalls relapse is most likely to occur when the behavior fits both the personality of the target and the relational expectations of the target’s social network (the group)” (1999, p. 372).

2.4.2 ADKAR Model of Change Management

The ADKAR model was first published by Prosci in 1998 after research with more than 300 companies undergoing major change projects. In 2006, Prosci released the first complete text on the ADKAR model in Jeff (2007). This model is intended to be a coaching tool to help employees through the change process. The first step in managing any type of organizational change understands how to manage change with a single individual. Prosci’s model of individual change is called ADKAR - an acronym for Awareness, Desire, Knowledge, Ability and Reinforcement. In essence, to make a change successfully an individual needs awareness of the need for change, desire to participate and support the change, knowledge on how to change, ability to implement required skills and behaviors and reinforcement to sustain the change.
ADKAR describes successful change at the individual level. When an organization undertakes an initiative, that change only happens when the employees who have to do their jobs differently have the Awareness, Desire, Knowledge, Ability and Reinforcement to make the change happen (Westwood and Linstead, 2001). ADKAR is a goal-oriented change management model that allows change management teams to focus their activities on specific business results. The model was initially used as a tool for determining if change management activities like communications and training were having the desired results during organizational change.

The model has its origins in aligning traditional change management activities to a given result or goal. For example, Awareness of the business reasons for change is a goal of early communications related to a business change (Tichy, 1983). Desire to engage and participate in the change is the goal of sponsorship and resistance management. Knowledge about how to change is the goal of training and coaching. By identifying the required outcomes or goals of change management, ADKAR becomes a useful framework for change management teams in the planning and execution of their work. The goals or outcomes defined by ADKAR are sequential and cumulative. An individual must obtain each element in sequence in order for a change to be implemented and sustained.

The power of the ADKAR model is that it creates focus on the first element that is the root cause of failure. When approaching change using this model, one can immediately identify where the process is breaking down and which elements are being overlooked. This avoids generic conversations about the change that rarely produce actionable steps. This results-oriented approach helps focus energy on the area that will produce the
highest probability for success (Rosabeth, 1999). ADKAR help organizations plan effectively for a new change or diagnose why a current change is failing. In some cases, corrective action can be taken and the change successfully implemented. These corrective action will keep varying from time to time because the circumstances will keep on varying.

### 2.5 Change Management Practices

Change management can be defined as a strategic program that is meant to redirect the organization into the future. It can be seen as the use of systematic methods to ensure that a planned organizational change can be guided in the planned direction, conducted in a cost effective manner and completed within the targeted time frame and with desired results (Davis and Star, 1993). Burnes (2004) defines change management as a structured and systematic approach to achieving a sustainable change in human behavior within an organization.

According to Burke and Bill (1996) change management refers to a transformation or turning around of an organization to a different direction, thus fundamentally modifying the way we do things. In practical terms, this requires a total overhaul of the structure, the organization design, decision-making and accountability. Change Management is a set of ideas, strategies and skills that can be applied to engage change effectively. The application of change can be done by planning for change, implementing change and supporting continuous improvement following change. Organizational change occurs when a company makes a transition from its current state to some desired future state.
Managing change is the process of planning and implementing change in organizations in such a way to minimize employee resistance and cost to the organization while also maximizing the effectiveness of the change effort. According to Davis & Holland (2002), change management is the use of systematic methods to ensure that an organization change can be guided in the planned direction, conducted in a cost effective manner and completed within the targeted time frame and with desired results. Major areas of Organizational change occur in the strategy, technology, structure and the people. Strategic changes may occur when a firm decides to shift its resources to enter a new line of business or when it wants to make improvements in productivity in order to reduce costs. Technological changes could be implemented to determine who in the organizations will be threatened by the change. To be successful, a technology change must be incorporated into the firm’s overall systems and management structure must be created to support it. Structural changes can also occur due to strategic changes.

2.6 Challenges in Change Management Practices

Industrial progress finds one of its greatest handicaps in the frequent resistance of both management and workers to change of any sort (McNally, 1994). When the word resistance is mentioned, people tend to ascribe negative connotations to it. This is a misconception. There are many times when resistance is the most effective response available. Lengnick et al, (1988) also writes that resistance is a perfectly legitimate response of a worker. That resistance can play a useful role in an organizational change effort certainly stands juxtaposed to a traditional mindset that would view it as an obstacle that is normally encountered on the way to a successful change process (Burnes, 2004). Nevertheless, it is
a conclusion reached by a variety of authors who suggest that there are a number of advantages of resistance. Burnes (2004) argues that when managed carefully, these advantages can in fact be utilized by the organisation to greatly assist change. First of all, resistance points out that it is a fallacy to consider change itself to be inherently good. Change can only be evaluated by its consequences, and these cannot be known with any certainty until the change effort has been completed and sufficient time has passed.

To this end, resistance plays a crucial role in influencing the organisation toward greater stability. While pressure from external and internal environments continues to encourage change, resistance is a factor that can balance these demands against the need for constancy and stability. Human systems remaining in a steady state encourage processes and specializations to stabilize, consolidate, and improve which allows the organisation a level of predictability and control. Thus, the system is able to gain a certain momentum or rhythm that is also critical for organizational survival (Collins, 2001). While these maintenance needs are widely recognized, the emphasis in the literature certainly remains on the requirements of change and dynamism. The challenge therefore is to find the right balance between change and stability; avoiding the dysfunctionality of too much change while ensuring stability does not become stagnation.

A company’s culture can be a major strength when it is consistent with the strategy and thus can be a powerful driving force in implementation. However, a culture can also prevent a company from meeting competitive threats or adapting to changing economic and social environments that a new strategy is designed to overcome. According to Johnson and Scholes, (2002), social processes can also create rigidities if an organization needs to change their strategy. Resistance to change may be legitimized by the cultural
norms. Managing the strategy-culture relationship therefore requires sensitivity to the interaction between changes necessary to implement strategy and compatibility or fit between those change and the organizational culture (Pearce and Robinson, 2003). Johnson and Scholes (2002) stated that resource management and development must support an organization’s strategies.

Tools and workflows can be complex to implement, especially for large enterprises. While some companies report great success, initiatives have also been known to fail mainly owing to poor planning, a mismatch between software tools and company needs, roadblocks to collaboration between departments, and a lack of workforce buy-in and adoption (Johnson and Scholes, 2002). Previously these tools were generally limited to contact management: monitoring and recording interactions and communications with customers. Software solutions then expanded to embrace deal tracking and the management of accounts, territories, opportunities, and at the managerial level—the sales pipeline itself. The circumstances in which banking supervision and associated activities take place can be summarized in two fundamental facts that reflect the complexity of the system: the banks and investment entities, under the principles of the free movement of capital ruling and the supervisors possess even greater individual prerogatives and can exercise a certain degree of discretion in their supervisory activities (Dawson, 1996).
CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

This section identified the procedures and techniques that were used in the collection, processing and analysis of data. Specifically the following subsections were included; research design, target population, sampling design, data collection instruments, data collection procedures and finally data analysis.

3.2 Research Design

The researcher applied a case study design. Yin (1994) said that to refer to a work as a case study might mean that its method is qualitative, small-N; and that the research is ethnographic, clinical, participant-observation, or otherwise “in the field” (Yin 1994); This was been chosen upon because the unit of analysis in this study will be based only on POSTA SACCO.

According to Yin (2003) a case study design should be considered when: the focus of the study is to answer “how” and “why” questions; you cannot manipulate the behavior of those involved in the study; you want to cover contextual conditions because you believe they are relevant to the phenomenon under study; or the boundaries are not clear between the phenomenon and context.

3.3 Data Collection

The study made use of primary and secondary data. Primary data was collected through face to face interview with the researcher while secondary data was collected through review of the contents of various relevant publications and reports at POSTA SACCO including the Strategic Plan, Financial Statements and other relevant materials. An
interview guide was used to collect data on the strategic change management program at POSTA SACCO. The respondents comprised of four senior managers who shall comprise of General Manager, Deputy General Manager, Finance Manager and Loans and Administration Manager. These managers were chosen upon because of their key role in strategy formulation and implementation at the SACCO. The other staff in the SACCO works under them and as such they were better suited to provide the data required to complete this study.

The interview guide was modeled on known challenges of change management concepts deemed applicable in managing strategic change program in such organizations was utilized (Dawson, 1996). The researcher believed that this made it possible to obtain data required to meet the objective of the study.

3.4 Data Analysis

The data obtained from the interview guide was analyzed using content analysis. Nachmias and Nachmias (1996) define content analysis as any technique used to make inferences through systematic and objective identification of specified characteristics of messages. Kothari (2004) explains content analysis as the analysis of the contents of documentary and verbal material, and describes it as a qualititative analysis concerning the general import of message of the existing documents and measure pervasiveness.

The researcher analyzed the information provided by the interviewees against known strategic change management program concepts and models to describe and determine how challenges of change management at POSTA SACCO were dealt with.
CHAPTER FOUR: 
DATA ANALYSIS, RESULTS AND DISCUSSION

4.1 Introduction

This chapter presents analysis and findings of the study as set out in the research objectives. The results are presented on the change management practices at Posta Savings and Credit Co-operative Society limited. The study targeted a total of four senior managers who comprised of General Manager, Deputy General Manager, Finance Manager and Loans and Administration Manager. All the four targeted respondents, responded by scheduling an interview with the researcher thus giving a 100% response rate.

This response rate was excellent and representative and conforms to Mugenda and Mugenda (2003) stipulation that a response rate of 50% is adequate for analysis and reporting; a rate of 60% is good and a response rate of 70% and over is excellent. This response rate was achieved due to extra efforts made via personal calls and visits to book appointments with the interviewees, and informing them of the importance of this research.

4.2 Drivers of Change

The interviewees were asked to indicate the main drivers of change management program at the Posta SACCO. From the interview results, the interviewees indicated that the changes in the SACCO were brought about by several factors. First, the interviewees indicated that the key driver of change in the SACCO was the introduction of the Sacco Societies Regulatory Authority (SASRA) which saw the implementation of the
new regulatory framework for deposit taking Sacco societies. The Sacco Societies Act and the Regulations required the Sacco societies’ that were already operating Front Office Service Activity (FOSA) as at the date of publication of the regulations which was June 2010 to apply for a license with SASRA. Posta SACCO applied for the license in order to be in line with the provisions of the Act. The interviewees indicated that application of the FOSA license was important as failure to do so meant that they were to cease FOSA operations.

The interviewees further noted that another key driver for change in their operations was the high competition brought about by commercial banks which targeted their members. The interviewees indicated that commercial banks had intensified their marketing strategies to attract their members. This drove some members to switch their loyalty from the SACCO to the banks as the banks seemed to offer better facilities.

The interviewees further indicated that another key driver for change in the organization involved the advancements in information technology and the need to keep pace with these advancements. The interviewees indicated that the operating environment under which the SACCO was operating required that the SACCO adopts an appropriate information management system that would enable it to manage its information. With Front Office operations, the SACCO needed a real time system that would update customers’ accounts online as opposed to when these were done offline. This posted a great challenge as it required finances which were not readily available.

The interviewees indicated that the changes included: provision that the Society shall at all times maintain a core capital of Kshs. 10,000,000 and that the Authority may require
more if the society’s losses result in capital deficiency or the society is exposed to risk. The provision also provided that the chairman of the board will serve for one term of three years with an option of an extra one term, thereafter, he/she will relinquish office to another person elected. The board members were required to sign an indemnity certificate so that incase the society is taken to court for misusing members money, they shall pay up to the tune of their indemnity. For loans that were procured from the commercial banks for lending to members with the approval of the borrowing powers as prescribed in the by-laws, the society had the advantage of increasing the interest rates so that they may cushion themselves from changes in interest rates for example if they borrow at 16%, they can show it at 21% so as to benefit. Previously, they were just required to borrow as per by-laws and repay as par the terms.

SASRA provisions also required that all Societies to undertake a review of their credit portfolio at least once every quarter and ensure that loan granting conforms to the approved credit policy. This was also meant to ensure that problem accounts were identified and classified in accordance with the classification criteria prescribed in the regulations. The provisions required a society to rotate its external auditors every three years unlike before when the auditor would be there for long periods. A Society was also required to submit to the authority by the 15th day of each month a return of the statement of income and expenditure and a statement of financial position showing results of its operations for the preceding month. The new regulations provided that a Society shall maintain an integrated information system between the back office and front office and finally, no SACCO is exempt from paying its annual premiums to the fund.
4.2.1 Effects of the Changes on SACCO Operations

The interviewees indicated that these changes had affected the operations of the SACCO to a great extent. The interviewees indicated that in order to comply with the provisions of SASRA, the SACCO needed to raise finances to meet the capital requirements of 10 million. This meant that the SACCO had to restructure its financing strategies together with its operations. In addition, upgrading the information system of the SACCO required a huge capital outlay which was not readily available forcing the SACCO to enter into some credit arrangement with the system developers to have them settle the payment in installments.

The interviewees indicated that the SACCO appointed the General Manager to spearhead the change management process at the SACCO. The Deputy General Manager was to oversee the implementation of the change programme to ensure compliance with the provision of SASRA and operational efficiency. This provided full time monitoring and evaluation so as to ensure that everything went as scheduled.

4.3 Change Management Practices

The interviewees were asked to indicate whether the SACCO anticipated changes in its operations. From the interview results, the interviewees indicated that the SACCO greatly anticipated changes as the operating environment had become very competitive and thus the need for regulation to streamline SACCO operations. The interviewees indicated that information management was a big challenge at the SACCO as the existing information management system did not allow for real time account management.
The interviewees also indicated that the SACCO had anticipated changes through strategic planning. The SACCO had developed a four year strategic plan which would be adjusted from time to time as the need to do so arose.

4.3.1 Use of Communication Strategy

The interviewees were asked as to whether the SACCO made use of communication strategy in its operations. From the interview results, the interviewees indicated that the SACCO made use of communication strategy to streamline its operations. First, the interviewees indicated that the SACCO clearly and elaborately communicated its strategic plan to all its members so as to smoothen up the implementation process. The interviewees indicated that the SACCO arranged for forums where the employees met either in departments or as a whole organization to deliberate on the key achievements, missed targets and what needed to be done to ensure smooth operations in the SACCO. The interviewees indicated that through communication, information was availed to members and customers on time and in a coordinated manner.

The interviewees were also asked to indicate the extent to which Posta SACCO had incorporated technology in its change management programme. From the results of the interview, the interviewees indicated that Posta SACCO had incorporated technology in its change management program. They did this by entering into agreement with system developers for continuous upgrade of their programme where that entered into negotiations with information system developers. The interviewees also indicated that the SACCO acquired the pre-requisite infrastructure for information technology including computers in readiness for computerization.
The interviewees further indicated that incorporation of technology in operations at the SACCO had greatly influenced the change implementation processes. The accuracy levels and the amount of work handled by staff had increased following incorporation of technology. This also reduced delays in disbursement of loans and updating of customer accounts.

4.3.2 Other Change Management Practices used by the SACCO

The interviewees were asked to indicate any other change management practices used at the SACCO. The findings of the interviews showed that the SACCO also used staff training and development strategy to equip its staff with pre-requisite skills. This enhanced the productivity level of staff which contributed positively to customer satisfaction.

The findings revealed that the SACCO also used a restructuring strategy where a number of staff members were retrenched so as to enable it has a lean workforce. This was aimed at reducing operational costs following the implementation of new information management system.

4.4 Challenges of Change Management

The interviewees were asked to indicate the challenges that the SACCO encountered in its change management strategy. The interviewees indicated that the SACCO faced several challenges. First the interviewees indicated that the SACCO was faced with resource inadequacy where the resources available were not enough to meet the high costs involved in implementing the change process. For example, the caliber of staff required for the smooth implementation of information management system were not
readily available. This meant that the SACCO had to hire better qualified staff at a higher remuneration. In addition, the new staff did not know much about the SACCO’s history which limited their ability to transform the SACCO. These findings show the important role that human capital plays in strategic change management.

The interviewees also indicated that the SACCO faced high resistance to change among the staff especially some management staffs that were afraid of the change programme. This resistance led to less contribution from some members in management on issues affecting the change programme.

Another challenge included information leakage of classified information to the Authority and competitors, especially among the managers who were resistant to the change programme. The managers peddled rumours about the intentions of the change programme where some even alleged that the management wanted to do away with the existing staff and bring in new staff.

The SACCO also faced a skills challenge where some of the existing staff were not competent enough to deliver on the required results. This forced the SACCO to set aside some resources to capacity built so as to equip the staff with the required skills in delivering on the SACCO’s plans. The SACCO organized several training seminars and formal trainings for staff. The staff that were not computer literate were given an opportunity to acquire the skills through the SACCO’s organization program where the SACCO paid half of the training costs.
Another challenge to the change management programme was the limited information technology levels in the organization. The SACCO did not have ICT capability to improve the delivery on its mandate. There was also friction among employees and managers as some felt that others were plotting to have them retrenched. This demotivated some staff thus producing below capacity.

The interviewees were asked to indicate whether the culture of the SACCO affected change management program implementation. From the results of the interviews, it was established that culture of the organization played a key role in the implementation of the change program. The interviewees indicated that through the SACCO culture, the SACCO was able to get the necessary financing both from commercial banks and members’ contribution to finance the system upgrade. The organization culture also promoted staff commitment to the strategies in change management.

The interviewees also indicated that the SACCO faced a human resource competence challenge, as the current staffs were not competent enough to oversee smooth implementation of the change program. Some employees in fact were more contented with the status quo and were thus not willing to adopt to the changes. These slowed down the rate of change management process at the SACCO. The SACCO had to engage in capacity building and restructuring process to deal with this challenge.

The interviewees indicated that the SACCO management were fully involved in the change management programme. They got involved through monitoring and evaluation of the progress of implementation and providing the necessary resources for smooth change management. The management also availed resources required for capacity
building and system upgrade. This ensured that the new staff and the staff who had been with the SACCO for long could access and acquire new skills required for smooth change management process. This promoted smooth change management by reducing the level of resistance among employees. Human capital can be a great challenge in strategic change management because it is through human actions that strategies are implemented.

These findings are consistent with the recommendations of Burnes (2004) when he argued that resistance can play a useful role in an organizational change effort. Resistance plays a crucial role in influencing the organisation toward greater stability. While pressure from external and internal environments continues to encourage change, resistance is a factor that can balance these demands against the need for constancy and stability.
CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter presented the summary of key data findings, conclusion drawn from the findings highlighted and recommendation made there-to. The conclusions and recommendations were drawn are in quest of addressing the research objectives which included determination of the change management practices by SACCOs in Kenya and determination of challenges involved in such practices.

5.2 Summary

The study targeted a total of four senior managers who comprised of General Manager, Deputy General Manager, Finance Manager and Loans and Administration Manager. All the four targeted respondents’ responded by scheduling an interview with the researcher thus giving a 100% response rate. The key driver of change in the SACCO was the introduction of the Sacco Societies Regulatory Authority (SASRA) which saw the implementation of the new regulatory framework for deposit taking Sacco societies. Application of the FOSA license was important as failure to do so meant that they were to cease FOSA operations. Another key driver for change in their operations was the high competition brought about by commercial banks which targeted their members. Commercial banks had intensified their marketing strategies to attract sacco members which drove some members to switch their loyalty from the SACCO to the banks as the Banks seemed to offer better facilities.
Another key driver for change in the organization involved the advancements in information technology and the need to keep pace with these advancements. With Front Office operations, the SACCO needed a real time system that would update customers’ accounts online as opposed to when these were done offline. The changes affected the operations of the SACCO to a great extent because in order to comply with the provisions of SASRA, the SACCO needed to raise finances to meet the capital requirements of 10 million shillings. The SACCO had to restructure its financing strategies together with its operations. In addition, upgrading the information system of the SACCO required a huge capital outlay which was not readily available forcing the SACCO to enter into some credit arrangement with the system developers to have them settle the payment in installments. The SACCO appointed the General Manager to spearhead the change management process at the SACCO. The Deputy General Manager was to oversee the implementation of the change programme to ensure compliance with the provision of SASRA and operational efficiency.

The SACCO greatly anticipated changes as the operating environment had become very competitive and thus the need for regulation to streamline SACCO operations. Information management was a big challenge at the SACCO as the existing information management system did not allow for real time account management. The SACCO had anticipated changes through strategic planning. The SACCO had developed a four year strategic plan which would be adjusted from time to time as the need to do so arose. The SACCO made use of communication strategy to streamline the operations.
The SACCO arranged for forums where the employees met either in departments or as a whole organization to deliberate on the key achievements, missed targets and what needed to be done to ensure smooth operations in the SACCO. Posta SACCO had incorporated technology in its change management program. They did this by entering into agreements with system developers for continuous upgrade of their programmes. The interviewees also indicated that the SACCO acquired the pre-requisite infrastructure for information technology including computers in readiness for computerization. Incorporation of technology in operations at the SACCO had greatly influenced change implementation processes. The accuracy levels and the amount of work handled by staff had increased following incorporation of technology.

The SACCO faced several challenges ranging from resource inadequacy where the resources available were not enough to meet the high costs involved in implementing the change process. For example, the caliber of staff required for the smooth implementation of information management system were not readily available. The SACCO faced high resistance to change among the staff especially some management staffs that were afraid of the change programme. This resistance led to less contribution from some members in management on issues affecting the change programme. Another challenge included information leakage of classified information to the Authorities and competitors especially among the managers who were resistant to the change programme.

The Institution also faced a skills challenge where some of the existing staff were not competent enough to deliver the required results. This forced the SACCO to set aside some resource to capacity built so as to equip the staff with the required skills in delivering on the SACCO’s plans. The SACCO organized several training seminars and
formal trainings for staff. Another challenge to the change management programme was the limited information technology levels in the organization. The SACCO did not have ICT capability to improve the delivery on its mandate. There was also friction among employees and managers as some felt that others were plotting to have them retrenched.

5.3 Conclusion

From the study findings, the researcher concluded that the key driver of change in the SACCO involved the introduction of the Sacco Societies Regulations Authority (SASRA), advancements in information technology and competition. The introduction of SASRA meant that the SACCO had to invest more resources in ensuring compliance with SASRA provisions or else close down the Front office services. These forced the SACCO to develop new strategies to cope with the changes in the regulatory environment.

Postal SACCO faced several challenges in its change management program. These included high resistance from staff who wanted to maintain the status quo. The SACCO too did not have competent staff to oversee full implementation and compliance with the new regulatory provisions and system upgrade which led to it hiring new competent staff and getting involved in capacity building to ensure the change program was successful.

5.4 Recommendations

From the discussions and conclusions in this chapter, the study recommends that in order for change management to be successful, it is important that organizations review their strengths, weakness, opportunities and threats posted by the external environment. There is no one organization that exists in a vacuum. All organizations are affected by the
environment and affect the environment. This study therefore recommends that in order to ensure successful change management, Posta SACCO needs to evaluate its strengths and see how they can leverage on them and minimize internal weakness. In line with this, they need to evaluate the opportunities presented by the environment and see how they can take advantage of them and at the same time reduce the effects of threats created by the external environment.

The study further recommends that Posta SACCO engages in continuous staff training and system upgrade to improve their information management because if information is well managed, audit trail becomes easy thus staff can follow a transaction to reply to customer issues promptly.

5.5 Limitations of the Study

Being that this was a case study on one Institution the data gathered might differ from the challenges of change management in other SACCOs and organizations. This is because different institutions manage change programmes differently and are confronted by different challenges unique to their nature of operations. In addition, the operating environment of Posta SACCO is different from any other organization hence making these findings unique to Posta SACCO. The study however, constructed an effective research instrument that sought to elicit general and specific information on challenges of change management among SACCOs.

The study faced both time and financial limitations. The duration that the study was to be conducted was limited hence exhaustive and extremely comprehensive research could not be carried on implementation challenges of the change management strategy. Due to
limited time the study could not wait until the change programme had been fully implemented to conduct an audit of the entire implementation process. The study, however, minimized these by conducting the interview at the Institution’s headquarter since it is where strategies are made and rolled out to other offices that operate on the blue print.

5.6 Area for Further Research

The study recommends that further research should be done on the policy measures that can be strategically developed in order to enhance the management of change in SACCOs in Kenya. Further study should look at how to reduce resistance of change in change management process and ensure that all stakeholders are happy with the change management process.

5.7 Implications on Policy, Theory and Practice

The Kenyan SACCO sectors especially the Posta should use the study to benefit the organization by formulating change management strategies to counter the challenges of ever changing operating environment following increased globalization. The operating environment for the SACCOs is ever changing calling for constant management of change so as to ensure the SACCO meets its strategic objectives.

The government and policy makers should get insight from the study in formulating policies regarding regulatory requirements of the change management among SACCOs to ensure balanced and stable SACCO sector in Kenya. Management of strategic change is important in any organization because if not well managed, it may lead to failure of the organization to meet its strategic objectives.
The academicians may use this study as a basis upon which further studies on change management could be researched. The findings should contribute to professional extension of existing knowledge in change management by providing literature on management of change management programme in organizations.

The findings of this study are also important in extending the level of knowledge on resource based view theory of the firm and how it affects change management programs among organizations. From the findings in chapter four, it could be noted that human capital and financial capability played a key role in strategic change management. Human capital forms change implementation agents hence need to be well motivated if they are to ensure smooth change implementation in their respective organizations.
REFERENCES


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Appendix: Interview Guide

CHANGE MANAGEMENT PRACTICES AT POSTA SACCO LIMITED.

NB: The information provided will be treated confidentially and will purely be used for than academic purposes.

1. What are the main drivers of change management program at the Posta SACCO?
2. What have these changes been?
3. How have these changes affected the operations of Posta SACCO?
4. Who were/was the lead person/officers in change management program design and development at Posta SACCO?

CHANGE MANAGEMENT PRACTICES

5. Does the SACCO anticipate change in its operations? How does this happen?
6. How has the SACCO used communication to ensure successful change implementation?
7. (a) To what extent has the SACCO incorporated its human resources in change management?
   (b) How has the SACCO ensured Full Corporation from human resources during the change management process?
8. (a) To what extent has the SACCO incorporated technology in its change management process?
   (b) How has technology affected the change implementation process?
9. What other change management practices were used at Posta SACCO to ensure successful change management?
CHALLENGES OF CHANGE MANAGEMENT PRACTICES

10. Was the SACCO affected by resources availability during the change management process? If yes, how were these challenges dealt with?

11. Did the culture of the SACCO affect the rate at which change was implemented? If yes, how were these challenges dealt with?

12. Did human resource post any challenge to strategy implementation at the SACCO? If yes, how were these challenges dealt with?

13. Was the SACCO management fully involved in the change management process? In what ways did this affect the pace and speed of change management implementation?

14. What other challenges were encountered in change management at the Posta SACCO? How were these challenges dealt with?