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FACTORS AFFECTING THE PERFORMANCE OF MATATU SACCOs IN KENYA: A CASE STUDY OF MATATU SACCOs IN NAIROBI CENTRAL BUSINESS DISTRICT

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ABSTRACT

The purpose of this study was to establish the factors affecting the performance of Matatu SACCOs in Nairobi's Central Business District (CBD) in Nairobi County, Kenya. The study sought the influence of management of SACCOs, employee welfare and customer service on the performance of Matatu SACCOs in the CBD. Matatu SACCOs management was found to employ varying methods of management which have contributed towards their economic growth and ultimate performance. Although over 50% of the Matatu SACCOs management undergo routine management training every year, a significant number representing 41% did not. It was established that most of the respondents were not satisfied with the drivers' and conductors' professionalism. The satisfaction levels regarding the cleanliness of the Matatus was 53% expressing satisfaction and 47% dissatisfaction. Further, while 61% were satisfied with the noise of the Matatus whereas a significant 39% were not. Regarding the courtesy of the SACCOs employees, 60% of the respondents expressed satisfaction while 40% were dissatisfied.

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INTRODUCTION

The public transport industry is one of the many sectors of the economy that offer investment opportunities for economic development. The industry offers much diversity that consists of wide areas such as rail transport, air transport, motor vehicle transport and transport by sea. In investing capital to a business, the focus of an entrepreneur is purely to succeed and to have the business live to be enjoyed by the future generation (Klein and Sorra, 2016). Public transport also plays a very important role in the social-economic development of a country as it provides incomes to the owners, informal and formal employees, insurance companies, associated businesses and taxes to the Central and Local governments. In Kenya, the public service vehicles (PSVs), commonly known as "Matatu", form the main public transport in and is estimated to control 80 per cent of the public transport and are estimated to have an annual turnover of KShs 73 billion (Republic of Kenya Economic Survey, 2016). To its credit, the Matatu sector buys KShs 4 billion insurance premiums every year and remits

KShs 1 billion taxes annually. Matatu entry in public transport in Kenya can be dated to the mid-1950s, when they started operating in Nairobi and were considered an illegal commercial entity. The Matatus faced harassment from the Nairobi City Authorities and the Kenya Bus Service, a major transport monopoly in Nairobi then. It had to take a presidential intervention for the Matatu to break in the transport niche that was the domain of a multi-national company working in collaboration with the local civic authority. Since then the Matatu industry has grown to take full control of the public transport system in Kenya (Kwenji, 2013). However, the government has tried to stream line the sector by introducing very stringent regulations such as the famous "Michuki laws", the traffic amendment act of 2012 and the operations of the members through savings and credit co-operatives societies (SACCOs). The sector has had other challenges such as the illegal gangs menace and the deep-rooted corruption that deny the operators funds to further the sector (Kwenji, 2013). The SACCOs are economic organizations whose activities are devoted primarily to the promotion of economic and social welfare of members by providing services which enable them to realize and appreciate

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the objectives, benefits and values of their cooperatives (Hussi et al., 2013). Matatu owners and managers are members of Savings and Credit Cooperative Societies (SACCOs) where they save and borrow money and access transport routes commonly controlled by the SACCOs (Gicheru, 2011). The performance of the industry has been shaped by development in Kenya since the pre-colonial period. It started as informal sector and most entrepreneurs had only one Matatu which they used to carry passengers. Later, other multinational companies joined in operating the time such as the Kenya bus service. The industry has been through hard times where the government including the periods when the government has imposed severe legislations such as the famous Michuki Rules, the amended traffic rules of 2012 and the Kenya transport policy. The Kenya transport policy proposes the banning of 14 seater Nissan Matatus. The Kenya government is on the other hand urging the operators to upgrade with 25 seats and above minibuses. This is an attempt to reduce the traffic jams witnessed in Nairobi in the last few years (Graeff, 2012). The performance of the Matatu industry may be looked at through the growth indicators. These indicators could be the number of new Matatus that enter the designated routes, the profitability of the sector, the lifespan of the Matatus, the number of jobs the sector creates every year, the growth of the Matatu SACCOs and the lawlessness in the sector (Chitere, 2012). This study seeks to assess the factors that affect the performance of the Matatu SACCOS in Kenya while focusing on the Matatus SACCOs that operate within Nairobi City's central business district.

General Objective

To establish the factors affecting the performance of Matatu SACCOs in Nairobi's CBD.

Specific objectives

- To evaluate the performance indicators of Matatu SACCOs in Nairobi CBD
- To determine the various methods used in the Management of Matatus SACCOs
- To rate the level of satisfaction of passenger using the Matatus service

LITERATURE REVIEW

The Matatus play a very significant role in the transport of passengers in Kenya despite the many challenges they pose to their own safety and that of passengers and other road users. To help manage the Matatu sector in Kenya, the government directed that the form Matatu SACCOs by coming together for ease of management and monitoring. This is because the performance of savings and credit unions has become a strong pillar guiding SACCOs in their survival strategies in Kenya. SACCOs that have effectively managed to maintain higher performances have realized significant benefits in terms of reputation, financial returns and survival. This study highlighted the relationship between management, employee welfare and customer service and performance of SACCOs.

Management of SACCOs and Performance

A major drawback in the growth and performance of the Matatu SACCOs is the lack of the basic skills in the business management and entrepreneurship. Surveys of small business failure maintain that entrepreneurs often have good ideas and are competent but 'they do not have clue on how to run a

business underlying appreciation of business fundamentals (Barron, 2000). The identification of business problems and development of the appropriate training programs to address these problems which will assist in equipping small and medium enterprise owners with the necessary managerial skills to survive in today's competitive world. Lopoyetum and Karthikeyan (2013) observed that the deficiencies in the internal environment are the major cause of failures in small and medium enterprises and they revolve around among others management skills. This problem comes from some specific management issues such as lack of business management training and skills, inability to act as an entrepreneur and limited family business culture. They finally point out that management behavior and actions that are lacking; inability to set strategic goals, plan forward, reluctance to seek advice, lack of management commitment and unwillingness to adapt change. According to Labie and Mersland (2011), corporate governance is a system or set of mechanisms by which an organization is directed and controlled to reach its mission and objectives. SACCOs are usually characterized by multiple objectives and are therefore different not only in their organizational forms but also in terms of products, methodologies, social priorities and profit seeking behaviour (Monzon and Chaves, 2008).

Corporate governance focuses on the board room but extends the scope to include owners and others interested in the affairs of the company, including creditors, debt financiers, analysts, auditors and corporate regulators. Governance is about the use of power in an organization and it seeks to ensure leader's governance to people. It also seeks to ensure that leaders act in the best interest of the organization. It targets members who are the owners of the organization and seeks to ensure that the power of an organization is used in a manner that facilitates independence, responsibility, efficient, fairness, accountable, social responsibility, transparency, efficiency and discipline (Mutongi, 2006). Good Corporate Governance entails effectiveness, competitiveness and sustainability of the society. It also ensures the achievement of objectives, innovation, quality production/products, competitive edge and credibility which would attract investments. It emphasizes the use of resources efficiently, preservation of physical and social environment, sensitivity to society's needs and social responsibility (Bennet et al., 2016). According to Sacco Society Regulatory Authority (SASRA), Sacco's should establish appropriate policies in areas such as human resource, credit, investment, savings, liquidity, risk management and establish audit committees to enhance internal controls. They should also adopt international accounting and auditing standards. Sacco's and are supposed to appoint external auditors who have met the required standards as laid out in Section 45 of the SASRA Act (2010). Disclosures of related transactions should be done in the financial statements. Directors should not hold position in more than one Sacco licensed under the Act. Sanctions for non-compliance with the law as opposed to persuasive guidelines have also been introduced.

Employee Welfare and Performance of Matatu SACCOs

Graeff (2009) noted that job security is a major concern especially for Matatu crews and support staff. This concern stems from their casual employment status and verbal employment contracts. Poor job security begets reckless driving and overcrowded Matatus as drivers and conductors

must meet the daily revenue marks or risk being fired. Significantly, basic employment policy in Kenya does not cover Matatu workers. Kalsi (2007) analyzed the terms and conditions of work in the Matatu industry in Kenya. He discovered that Matatu employees work under different conditions. The workers are generally on temporary basis and earn wages on daily basis. Chitere et al. (2004) observed that 90% of the employees worked on contract/casual terms and had been with their present employers for a few months, worked for long hours and did not belong to any Matatu association.

Customer Service and Performance of Matatu SACCOs

The literature on paratransit does not say much on customer relations, but when it does it speaks of how their operations negatively affect the customers. A study of 14 African cities by Kumar and Barret, (2008) revealed that while the flexibility concerning routes, schedules and fares contribute to economic success of the operators, there is a cost to passengers in terms of affordability and flexibility an aspect which is investigated in this study. However, a study in Kenya suggests that customer relationships are another element of business strategy (McCormick et al., 2012). For one bus company, its key marketing strategy was, appealing to commuters and giving them "good service", which they found required qualified crew, competitive fares, and mechanically sound and clean vehicles.

MATERIALS AND METHODS

The research design used for the study was descriptive survey. This is because it focuses on the large population and it gives explanation on the state of affairs as they exist at present (Kothari, 2004). Mugenda and Mugenda (2009) define a descriptive survey as a method which enables the researcher to summarize and organize data in an effective and meaningful way. The descriptive method was adopted since it helped to collect data from the population and to get the description of existing phenomena by asking individuals about their perceptions, attitudes, behaviors or values. The design also allowed the researcher to generate both numerical and descriptive data that was used in measuring correlation coefficient between the variables. The target population of this study comprised of Matatu SACCOs that are active and registered by the Ministry of Industrialization and Enterprise Development in Nairobi CBD that have casual employees i.e. drivers and conductors Town. Currently, there are 139 Matatu SACCOs that are active and registered to operate in Nairobi's CBD. The respondents were management staff in the SACCO since these are key in decision making. The total number of respondents was 139. Data collection method which was used to collect the relevant data was questionnaires. These were designed in a simple form which was easily understood and delivered to the respondents who participated in the research study.

Data Analysis and Presentation

According to Kombo and Tromp (2011), data analysis procedure includes the process of packaging the collected information putting in order and structuring its main components in a way that the findings can be easily and effectively communicated.

The questionnaires were carefully checked to ensure that responses are correctly ascertained. The data was finally analyzed quantitatively using SPSS and Microsoft excel. This involved the use of descriptive statistics (mean, frequencies and percentages) analysis method to ensure accuracy. The frequency tables, charts and figures were used to present the results for easier understanding and interpretation. In addition, a regression model was used to evaluate the overall relationship between management of SACCOs, employee welfare and customer services and performance of Matatu SACCOs. The overall model of the study was in the form:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon \quad (1)$$

Whereby;

Y	=	Performance of Matatu SACCOs,
X_1	=	Management of SACCOs,
X_2	=	Employee Welfare,
X_3	=	Customer Service,
$\beta_1, \beta_2, \beta_3$	=	Standardized coefficients of determination
ε	=	Error term

Diagnostic Tests

The most important assumption is that the data for analysis was drawn from a normally distributed population. Therefore, before conducting the regression analysis, several diagnostic tests, such as Normality, Linearity, Test for Homogeneity and Multicollinearity tests were conducted to establish the appropriateness of the data for making inference (Field, 2009). This is because violations of assumptions of multiple regression analysis may result in biased estimate of relationships, over- or under confidence of regression of the precision coefficients and untrustworthy confidence interval and significance tests.

RESULTS

The study targeted managers of the 139 active and registered Matatu SACCOs operating in Nairobi's CBD. Out of the 139 questionnaires that were administered, 114 filled questionnaires were collected. This translated to 82% return rate which was satisfactory according to Babbie (2008) who argues that response rate of 50% and above is adequate for analysis.

Reliability Analysis

A pilot study was conducted to pretest the validity and reliability of data collected using the questionnaire before the main study. The reliability of the questionnaire was tested using Cronbach's alpha value and the results are as shown in Table 4.1 where the values were 0.74, 0.88 and 0.93 which averages to 0.85. George and Mallery (2003) provide the following rules of thumb: Cronbach's alpha coefficient > 0.9 = Excellent; Cronbach's alpha coefficient > 0.8 = Good, Cronbach's alpha coefficient > 0.7 = Acceptable; Cronbach's alpha coefficient > 0.6 = Questionable; Cronbach's alpha coefficient > 0.5 = Poor, and Cronbach's alpha coefficient < 0.5 = Unacceptable. Thus, 0.85 is rated as "Good" and was closer to 1.0 implying greater internal consistency of the items in the scale.

Table 4.1. Reliability Coefficients

Scale	Cronbach's Alpha	No. of Items
Management of SACCOs	0.74	40
Employee Welfare	0.88	40
Customer Service	0.93	40

Source: Research Data (2016)

The results show that that the instrument consistently returned high scores averaging 0.8325 which is good and highly acceptable since Cronbach’s alpha coefficient of over 0.7 qualifies an instrument as reliable and consistent (Nachmias and Nachmias, 2006; Kothari, 2008; Sekaran, 2006). The research instrument therefore had relatively high internal consistency as a reliability coefficient of 0.85 or higher is considered acceptable in most social science research situations.

Respondents’ Background Information

In this section, the study sought to establish background information and demographic data of the respondents. They were requested to indicate their gender, age, the number members, vehicles, employees and routes of each SACCO. The respondents were required to indicate their gender. The findings show that all the respondents were male. This implies that the Matatu SACCO industry is dominated by male. The study further investigated the composition of the respondent in terms of age. The findings show that majority were aged between 36 and 40 years comprising 35% of the respondents, 29% of the respondents were aged between 31 and 35 years, 15% between 41 and 45 years. Another 12% of the respondents were aged between 26 and 30, 5% between 21 and 25 years while the rest (4%) were over 45 years of age. Table 4.2 shows a summary of the findings.

Table 4.2. Respondents’ Age

Age in Years	Frequency	Percent (%)
Between 21 – 25	5	5
Between 26 - 30	13	12
Between 31 - 35	34	29
Between 36 - 40	40	35
Between 41 - 45	17	15
Over 45	4	4
Total	114	100

Source: Research Data (2016)

This implies that that majority of the respondents were youthful or middle-aged and are therefore very active in productivity and hence can contribute constructively in this study. SACCOs vary in size based on the number of members in each SACCO. The study thus sought to establish the size of SACCO members from the targeted respondents. According to the findings, most of the SACCOs have less than 50 members followed by 40% who had between 50 – 149 members. In addition, 9% of the SACCOs had more than 250 members while only 6% had between 150 to 250 members. Table 4.3 show a summary of the findings.

Table 4.3. Number of SACCO Members

Number of Members	Frequency	Percent
Between 0-49	52	46
Between 50 - 149	46	40
Between 150 - 250	7	6
More than 250	10	9
Total	114	100

Source: Research Data (2016)

Table 4.4 and Figure 4.4 shows the results on the number of vehicles the SACCOs involved in the study where 25% had more than 60 vehicles, 21% between 21 and 30 vehicles while 17% of the SACCOs had between 31 and 40 vehicles. Further findings showed that 15% of the SACCOs had between 10 and 20 vehicles, 11% had 41 to 50 vehicles while the rest had less than 10 vehicles.

Table 4. 4. Number of Vehicles

Number of Vehicles	Frequency	Percent (%)
Less than 10	1	1
Between 10 - 20	18	15
Between 21 - 30	24	21
Between 31 - 40	19	17
Between 41 - 50	11	10
Between 51 - 60	12	11
More than 60	29	25
Total	114	100

Source: Research Data (2016)

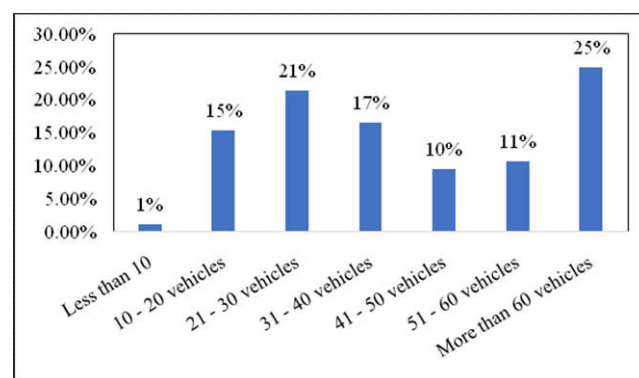


Figure 4.1. Number of Vehicles

Most of the SACCOs, 35% had 50-99 employees while 11% had more than 200 employees. Further study findings show that 24% of the SACCOs have up to a maximum of 49 employees, 20% have 100 – 149 employees while 10% have between 150 – 200 employees. Table 4.5 and Figure 4.2 shows a summary of the findings.

Table 4.5. Number of SACCO Employees

Number of employee	Frequency	Percent (%)
Between 0 - 49 employees	27	24
Between 50 -99 employees	40	35
Between 100 - 149 employees	23	20
Between 150 - 200 employees	11	10
More than 200 employees	12	11
Total	114	100

Source: Research Data (2016)

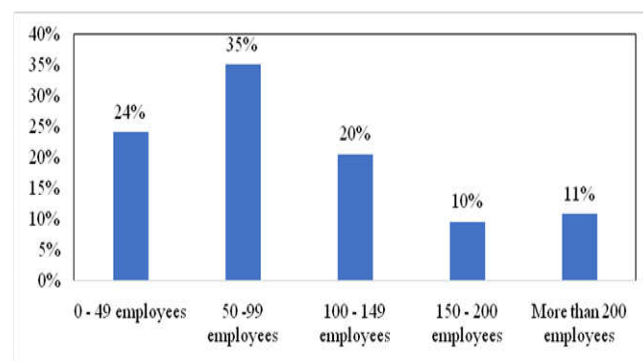


Figure 4.2. Number of SAACO Employees

The study also sought to establish the number of routes that the SACCOs control. Table 4.6 shows the results. Most (48%) of the SACCOs only controlled one route, 34% controlled two routes, 13% controlled three routes while only 5% controlled four routes.

Table 4.6. Number of Routes

Number of Routes	Frequency	Percent (%)
One	55	48
Two	39	34
Three	15	13
Four	5	5
Total	114	100

Management of SACCOs and Performance of Matatu SACCOs. This section focused on the study objective which sought to determine how the management of SACCOs affects the performance of Matatu SACCOs in Nairobi's CBD. The specific study question that corresponded to this objective was, "How does SACCO management affect the performance of performance of Matatu SACCOs in Nairobi's CBD?" The study set out to establish the frequency of contribution by SACCO members being implemented by the management. Half (50%) of the SACCOs management had adopted a monthly contribution, 25% had adopted a daily contribution while 19% had opted for annual contribution. The rest of the SACCOs, 6%, had adopted a weekly contribution by the members. Table 4.7 and Figure 4.7 shows a summary of the findings.

Table 4.7. Frequency of Contribution

Frequency of Contribution	Frequency	Percent (%)
Daily	29	25
Weekly	7	6
Monthly	57	50
Yearly	21	19
Total	114	100

Source: Research Data (2016)

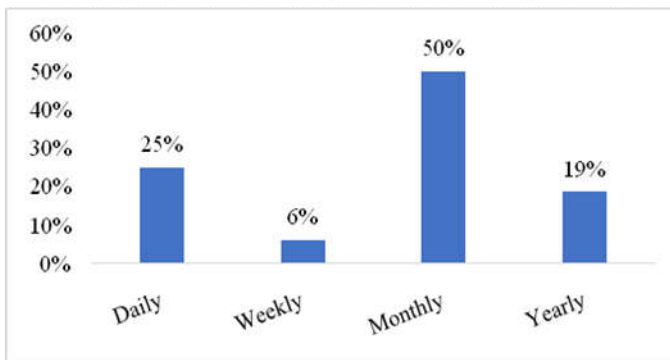


Figure 4.3. Frequency of Contribution

The findings show that Matatu SACCOs managers employ varying but regular contribution by the SACCO members towards source for capital and ultimate performance of the Matatus. The regular contribution has increased access to credit by Matatu SACCOs. According to Chumba (2015) in his study on the factors affecting performance of Matatu businesses in Nairobi, access to credit has significant influence on the profitability and survival such enterprises. Table 4.8 shows the findings on whether the SACCOs undertake frequent and repairs and maintenance of their vehicles. On overwhelming 98% of the respondents indicated that their vehicles are repaired and maintained frequently as opposed to only 3% who indicated otherwise.

The table further shows that most of the SACCOs (84%) operate spares shops while 16% do not.

Table 4.8. Repairs and Maintenance

Frequent and Periodic Repair and Maintenance	Frequency	Percent (%)
Yes	106	93
No	8	7
Total	114	100
SACCO Operates Spares Shop		
Yes	96	84
No	18	16
Total	114	100

Source: Research Data (2016)

These results show that most the Matatus under the SACCOs are in good mechanical conditions are therefore operate optimally since break-downs are minimal. In addition, the repairs and maintenance are affordable since most of the SACCOs operate spares shops. The study sought to establish the Matatu SACCOs' method of record keeping. Table 4.9 and Figure 4.4 show a summary of the results where most (73%) of the Matatu SACCOs maintain their records both manually and electronically. Only 27% of the SACCOs exclusively keep their records electronically.

Table 4.9. Mode of Record Keeping

Response	Frequency	Percent (%)
Electronic Only	31	27
Manual and Electronic	83	73
Total	114	100

Source: Research Data (2016)

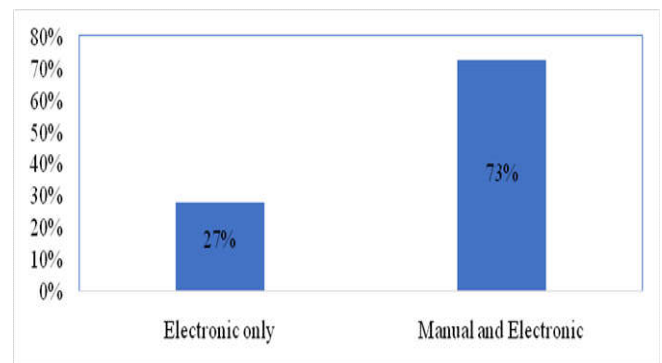


Figure 4.4. Mode of Record Keeping

The findings show that most of the SACCOs acknowledge technological development in the business industry and have therefore adopted part of the technology to enhance their processes and increase their efficiency for better performance. According to Bennet et al. (2016) record keeping and retrieval is an important tool in the management of the SACCOs. Table 4.10 and Figure 4.5 shows that most of the SACCOs, representing 76% have installed vehicle tracking systems in their cars while only 24% haven't. The findings show that most of the SACCOs have adopted the vehicle tracking system. As a result, they are able to manage their fleets, manage traffic, minimize reckless driving and ensure that reliable service is provided to the customers for increased revenue.

Table 4.10. Vehicle Tracking System

Response	Frequency	Percent (%)
Yes	86	76
No	28	24
Total	114	100

Source: Research Data (2016)

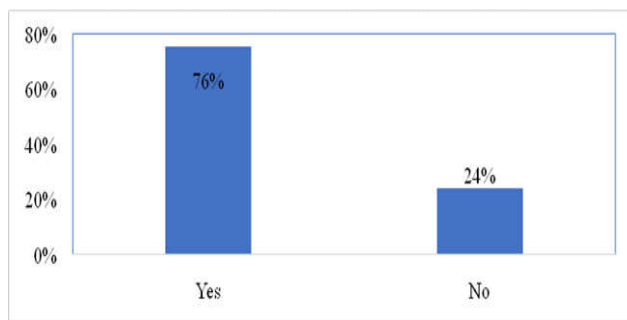


Figure 4.5. Vehicle Tracking System

Further, the study sought to establish whether SACCO Offices have CCTV Cameras to monitor their security. Table 4.11 and Figure 4.10 show a summary of the findings where only 44% of the SACCOS have installed the cameras at their offices. Most (56%) have not installed the CCTV cameras.

Conclusion and Recommendation

The management affected the performance of Matatu SACCOS. The managers who had ensured regular contribution by the SACCOS members had realized increased capital and ultimate performance of the SACCOS. These contributions had also increased access to credit by their SACCOS that significantly impacted on their profitability and survival. In addition, managers had enhanced Matatu SACCO performance by embracing technological development and vehicle tracking in the industry. However, extra security measures need to be enhanced as well as increased training of the management. Employee welfare also affected the performance of Matatu SACCOS. Employees who were well compensated in addition to medical schemes and retirement benefits felt motivated and were more productive. In addition, the SACCOS had ensured that their employees had access to credit facilities that help them resolve any unforeseen financial crisis, improve their livelihoods to remain committed and productive to their SACCOS.

However, the SACCOS had failed in addressing the overtime engagement as they did not compensate their employees who resultantly became less efficient, less productive and very dissatisfied. The management must therefore learn to apply performance management programs which assist in planning employee performance, monitor performance by effecting proper measuring tools. This is expected to ensure that employees are rewarded appropriately to enhance SACCOS performance by strengthening good behaviour among employees as well as productivity. The study concludes that customer service affects the performance of Matatu SACCOS in Nairobi's CBD. The industry has embraced ICT and related solutions for marketing, feedback and effective communication owing to the associated advantages. They are therefore able to market themselves and reach more enlightened customers for increased revenues. Using social media, the SACCOS can assess the needs of the customers, offer instant feedback to customer queries. However, the SACCOS must enhance professionalism among its drivers, conductors and courtesy among its employees in order to attract and retain clients. Based on the findings and conclusions, the study recommends that Matatu SACCOS adopt proper management styles to improve on performance.

Preferably, the SACCOS should adopt a transformational leadership style to ensure that they keep on pace with the changing business environment in the industry. The study also recommends that Matatu SACCOS incorporate performance management programs to ensure employee welfare is well taken care of particularly on contract employment. This will assist in planning employee performance, monitor performance by effecting proper measuring tools. Appropriate employee compensation and reward system will enhance SACCOS performance by strengthening good behaviour among employees as well as productivity. Further, the Matatu owners need to access both internal and external finance services since it has a positive effect on the growth of firms in terms of sales, capital stock and employment. Lastly, the study recommends for Matatu owners to invest more resources on training its employees especially drivers and conductors on customer service. Areas for further study should include focusing on other towns in Kenya as well as other businesses like manufacturing sector for comparisons purposes.

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