

Effects of policies, programmes and regulatory framework in the performance of SACCOS

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General objective of the study was to investigate the effects of the policies, programs and regulations in the performance of SACCOS and to identify the key challenges that limit them in achieving their objectives. This study employed an exploratory research design because the idea is not much known as no many studies have been done so far it uses fewer subjects but explores issues in a great deal of detail. Primary and secondary data was collected, from selected SACCOS members, officials as well as Government officials. A purposive sampling of nine SACCOS and (60) questionnaires was distributed data were analyzed qualitatively (exploratory study). The study shows that, policies, programs and regulations affect the performance of SACCOS (conflicting laws and policies) but they are not the only contributing factors as there are some other factors. Government officials confess that what they provide is not enough due to high demand and shortage of officials. The study recommends that there is a need to put special initiatives to revive SACCOS, authorities should educate SACCOS members, officials as well as government officials and they should practice and get familiarized with policies, programs and regulations governing their operations. Amendment is very important incorporating all practitioners.