RELATIONSHIP BETWEEN TRANSFORMATIONAL LEADERSHIP, ORGANIZATIONAL STRUCTURE AND PERFORMANCE OF SACCO SOCIETIES IN KENYA

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A DISSERTATION SUBMITTED TO THE GRADUATE SCHOOL IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF THE DEGREE OF DOCTOR OF PHILOSOPHY IN ORGANIZATIONAL LEADERSHIP

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DECLARATION

I declare that this project is my original work and has not been presented to any other university or institution for academic credit.

Signed: ______________________________ Date: ______________

Jossylyn Nzilani Mutua (POLD 8898/0/17)

This thesis has been submitted for examination with my approval as the appointed Supervisor.

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DEDICATION

I dedicate this research to the Almighty God and to my family for their encouragement and positive input towards the completion of the project. I thank my supervisors Dr. Theresa Mutetei and Dr. Cavens Kithinji for their support, positive criticism and assistance throughout the time of doing the project.

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ABSTRACT

Transformational leadership (TL) has received considerable attention because of its potential implications on the performance of an organization. With a critical focus on Mwalimu, Stima, and Kenya Police Savings and Credit Cooperative Societies, this study sought to establish the relationship between TL and organizational performance (OP) for the three entities. The study embraced a pragmatic philosophy. It also adopted a descriptive research design. The target population was 653 employees and a sample size of 242 respondents. The study collected data from 221 respondents, 193 responded to the survey, and 28 responded to interview schedules. The respondents' selection used probability and non-probability sampling methods, notably through random and purposive sample techniques. Both quantitative and qualitative data was collected using a questionnaire and interview schedules as a complementarily tool. Quantitative data was then analyzed further through the Statistical Package for the Social Sciences (SPSS) version 21. Descriptive statistics was presented in frequencies and percentages. Pearson correlations and linear regression analysis were employed to determine the relationship between the four independent, moderating, and dependent variables at a 95% significance level. Content analysis was applied to qualitative data alone for triangulation purposes. According to the research findings, the four elements of TL, idealized influence, individualized consideration, intellectual stimulation, and inspirational motivation, have a significant relationship with the OP of the three SACCO societies. Organizational structure was found significant only for Mwalimu and Police SACCO, while it was not for Stima SACCO. Considering the positive correlation that all the variables have with OP, the research recommends that managers and leaders of SACCOs adopt, thoroughly, and formally the use TL principles and make them part and parcel of their respective organizational performance policies.

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LIST OF ABBREVIATIONS AND ACRONYMS

ANOVA	Analysis of Variance
CBD	Central Business District
CBK	Central Bank of Kenya
DT	Deposit Taking
EPRA	Energy and Petroleum Regulatory Authority
FOSA	Front Office Service Activity
KES	Kenya Shillings
KIs	Key Informants
MKI	Mwalimu National SACCO Key Informant
NACOSTI	National Commission for Science, Technology and Innovation.
OP	Organizational Performance
OS	Organizational Structure
PKI	Kenya Police SACCO Key Informant
REREC	Rural Electrification and Renewable Energy Corporation
SACCO	Savings and Credit Co-Operative
SASRA	SACCO Societies Regulatory Authority
SD	Standard Deviation
SKI	Stima SACCO Key Informant
SPSS	Statistical Package for Social Sciences
TL	Transformational Leadership
TSC	Teachers Service Commision
VIF	Variance Of Inflation

DEFINITION OF TERMS

Idealized Influence:	It is a transformational leadership style through which the management of Mwalimu, Stima and Police SACCO Societies Limited act as role models and display a charismatic personality that influences to build trust with employees and customers who in return, develop their confidence in the SACCO management (Orabi, 2016).
Individual Consideration:	The ability by the management of Mwalimu, Stima and Police SACCO Societies to determine, consider the specific needs and desires of each employee and motivate them to grow and become fulfilled in their positions (Schieltz, 2019).
Inspirational Motivation:	It is the ability by Mwalimu, Police and Stima SACCO Societies Limited to instigate confidence, motivation and a sense of purpose in their employees, partners and clients (Orabi, 2016).
Intellectual Simulation:	It is the involvement through which the management of Mwalimu, Stima and Police SACCO Societies undertake in supporting their employees in the decision-making process and therefore motivating their efforts to be creative and

innovative in identifying solutions (Anjali & Anand, 2015).

Leadership: Leadership is the art of the three SACCOs to motivate their employees to act towards achieving a common goal. In a business setting, this can mean directing SACCOs employees and colleagues with a strategy to meet the company's needs (Susan, 2020).

Organizational Performance: It is about analyzing the performance of Mwalimu, Stima and Police SACCOs against their set goals. It encompasses real results or outputs their SACCOs; compared with their sustainability, efficiency, legitimacy and personal worth (Fiedler, 2015).

SACCO: Savings and Credit Co-operative Cociety registered under the Co-operative Societies Act (Cap. 490).

Transformational Leadership: It is a style of leadership in which Mwalimu, Police and Stima SACCO Societies Limited managers or leaders identify the desired change and create a vision to guide the shift through idealized influence, inspirational motivation, intellectual stimulation and individual consideration through employees' commitment (Shields, 2019).

CHAPTER ONE : INTRODUCTION AND BACKGROUND TO THE STUDY

Introduction

This chapter has outlined the study's background, stated the problem under investigation, study objectives, and tested hypotheses. It has also presented the study assumptions, justification, significance, scope, study limitations encountered, and a summary of the entire chapter.

Background to the Study

Transformational leadership is vital in initiating change in organizations, groups, oneself, and others by motivating followers to attain higher goals than what they intended or even more than they thought possible. The leaders set expectations for the followers who achieve such high performance. Statistically, transformational leaders tend to have more committed and satisfied followers because they empower them (Raza, 2019). Transformational leadership was first introduced by Burn (1978) in his research on political leadership. He noted that transformational leadership is a process where leaders and followers assist each other in advancing to higher morale and motivation levels. The process empowers followers to exude a good employee outcome, thus improving organizational performance.

According to a study by Wang, Law, Hackett, Wang & Chen (2005), the number of followers who respect and have confidence in their leaders and follow the leader's guidance creates a clear link to organizational performance. Concerning the latter, Adelaide, K'Obony & Awino (2016) argue that a transformational leader is concerned with a fruitful interaction with followers to ensure improved performance. Transformational leadership is significant in public sector organizations. UNDP (2003) highlights that for public sector organizations to survive and succeed in the unstable and ever-changing environment today; there is a need to address leadership. It emphasizes that the public service needs people who, while working within the rule of law framework, apply transformational leadership skills when confronting extraordinarily tricky challenges.

Transformational leaders engage in the following four elements: individualized consideration, intellectual stimulation, inspirational motivation, and idealized influence. The individualized consideration leadership style is a transformational leadership style where leaders and management act as role models by displaying a charismatic personality to build trust and honesty with employees and customers, and in return, develop their confidence in the organization (Orabi, 2016). Intellectual stimulation is the ability of management to support its employees through their involvement in the decision-making process and inspiring their efforts to be as creative and innovative as possible to identify solutions (Anjali & Anand, 2015). Inspirational motivation is management's ability to inspire confidence, motivation, and a sense of purpose in their employees, partners, and clients (Orabi, 2016). Individual consideration assists management to have the ability to determine, consider and teach employees particular needs and desires, which motivate them to grow and become satisfied in their positions (Schieltz, 2019). Transformational leaders motivate and inspire employees (Sundi, 2013). Such behavior includes implicitly showing employees' enthusiasm and optimism, stimulating teamwork, pointing out positive results, advantages, emphasizing aims, and encouraging employees (Ngaithe, K'Aol, Lewa & Indigwa, 2016).

On the other hand,organizational performance involves analyzing a company’s performance against its objectives and goals. It comprises actual results or outputs as compared with expected outputs. Organizational performance is how successful an organized group of people is with a particular purpose and how they perform to achieve successful outcomes (Louise, 2012). Globally, 30 years of research on leadership and many meta-analyses show that transformational leadership enables a wide range of performance outcomes; including individual, group and organizational level variables (Bass & Bass, 2008). Global studies also show that organizations with transformational leadership styles are perceived as active (Cilliers & Deventer, 2008).

An organizational structure which is the moderating variable of the study is a system that seeks to define the hierarchy within an organization by identifying each job, its related function and its reporting to the organization. The process calls for preparing a structure to establish how the organization operates to execute its goals. An organizational structure is a standard configuration between individuals and groups concerning the responsibilities, allocation of tasks and authority in an organization (Greenberg, 2011). The aim of organizational effectiveness and its relationship with organizational structure is an appropriate structure that should make an organization more effective. Appropriate arrangements; in which there are fully defined regulations and relations, are a success factor for organizations.

The impact of cooperative societies in the world economy is both extensive and impressive. Globally, approximately 800 million people are members of cooperatives. Cooperatives employ 100 million people. In developed countries, cooperatives are the main contributors to economic growth and poverty alleviation. Europe has 58,000 cooperatives with a membership of 13.8 million. There are an estimated 72,000 cooperatives with over 140 million members in the USA, including 90 million members of SACCOs.

Many studies globally show that a cooperative society is more sustainable than other entities. It boasts impressive survival and growth rate (Kibiwot & Wambui, 2018). A SACCO is a type of cooperative whose objective is to pool savings for the members and provide them with credit facilities. The SACCO societies also encourage thrift amongst the members . They teach them proper management of money and investment policies. Within the urban areas, we find that salary and wage earners form urban SACCOs. In rural set ups, we find a scenarion wherby farmers form rural SACCOs. There are also other SACCOs for traders, transport, "jua kali" and community-based . With their diverse products and services, SACCOs have given a new meaning to the financial sector in Kenya. The SACCO most popular service is saving. This has managed to break or uplift poverty . This is quite fundamental to sustainable economic development.

A study carried out in Canada among 49 organizations that received the Baldrige award established that 28% of the chief executives who led successful organizational transformations apply transformational leadership to align individual, group and organization goals . They are indicated to have achieved superior performance (Latham, 2013).

A study was carried out by Hao, Kasper & Muehlbacher (2012) on the influence of organizational structure on organization performance through learning and innovation in Austria and China. The study's findings confirmed that the structural dimensions of an organization have direct and indirect effects on the performance organization.

Another research was carried out in Jordan by Orabi (2016) on “The Impact of Transformational Leadership Style on Organizational Performance: Evidence from Jordan.” The results indicate that while transformational leadership and three of its components inspirational motivation, intellectual stimulation and individual consideration contributed to 81.6 percent of the variance in organizational performance; idealized influence was not a significant factor contributing to this outcome.

The above findings do not differ with a study carried out in Nigeria by Adebayo & Raj (2016). According to the research findings that focused on transformational leadership towards effective governance, transformational leadership is ethical, effective and useful especially in the time of organizational crises and uncertainties. The study also found out that because of its ethical characteristics, transformational leadership can assist in reducing the problem of corruption and perceived inefficiencies in the Nigerian public institutions .

In Uganda, Mukwenda (2011) focused on transformational leadership and organizational learning in public universities. The study findings were that transformational leadership in public universities is in nature, more of inspirational motivation than individualized consideration, idealized influence and intellectual stimulation. The results further indicated that organizational learning taking place in public universities in Uganda is generally low. It slightly leans more on the professional development of activities rather than establishing trust and a climate for collaboration, sharing and monitoring university mission, taking initiatives and risks (Mukwenda, 2011).

In Tanzania; another study by Nguni, Sleegers & Denessen (2006) on transformational elements on organizational commitment, organizational citizenship behavior and job satisfaction; indicate that these leadership factors positively affect variables outcomes. Except for commitment to stay, transformational leadership affected the variable results strongly.

Narrowing down to Kenya, a study on Leadership Styles and Performance of SACCOs in Kirinyaga County by Kibiwot & Wambui (2018) further confirmed that on analyzing the effect of transformational leadership style on performance, R2 was 0.432 and P-value was 0.025. The study implies that the transformational leadership style has a positive and significant relationship with performance, with the transformational leadership style attaining 43.2 % of SACCOs performance in Kirinyaga County. The study concluded that engaging in transformative leadership for young and growing SACCOs is instrumental in fostering growth and productivity.

A study carried on leadership styles and strategy implementation in Stima SACCO by Atito (2017) confirmed that the management resorted to different leadership styles, including transformational leadership style as one way of strategy implementation. Findings from the same study broadly confirmed a positive relationship between the two variables. While Atito’s research focuses much on different leadership styles, this study intended to specifically concentrate on the transformational leadership style to establish whether there is any significant relationship between transformational leadership and organizational performance of the SACCO movement. Furthemore, as far as the SACCO movement in Kenya is concerned, it plays a significant role in determining Kenya's financial sector. According to Oyieko (2016), of the total savings mobilized and loans advanced by SACCO in Africa, the subsector in Kenya contributes nearly 62% of the savings and 65% of the loans. Kenya has the largest and most significant SACCO movement in Africa.

The deposit-taking SACCO segment of the SACCO subsector saw robust growth in all the key financial parameters of total assets, loans and deposits. The total assets grew by 11.97% to get to Kshs. 495.25 billion in 2018 from Kshs. 442.27 billion recorded in 2017 (Mwaka, 2019). The study appreciates that many SACCOs continue to perform well across the country as confirmed by Mwaka (2019) in the SACCO Supervision Annual Report (2018). With a focus on Mwalimu National, Stima and Kenya Police SACCOs; the study aimed to establish whether their performance is also related to the transformational leadership style.

Statement of the Problem

Lately, Leadership as a discipline of study has gained prominence in recent years due to the redefinition of leadership theory and a refocus on its visionary, emotional, transforming and charismatic components. Leadership research focuses more on emotional aspects, mainly on transformational and charismatic theories and their associated derivatives. The SACCO movement contributes to over 31% of Kenya's national savings, with over Kshs. 170 billion in domestic savings. SACCO Societies form

63% of the country's population. Their savings make Kenya globally competitive and prosperous through agriculture, education, health and other sectors (Central Bank of Kenya, 2016a).

Leadership and governance challenges in the cooperatives societies have made SASRA cancel licenses of organizations that fail to meet their financial obligations. Though the SACCO movement is currently facing many challenges, Mwalimu National, Stima and Kenya Police SACCOs continue to show business stability. Mwalimu National SACCO has an asset base of Kshs. 52 billion, Stima SACCO Kshs. 37 billion and Kenya Police SACCO Kshs, 34 billion; thus attaining first, second and third positions in Cooperatives Societies in Kenya and Africa (Mwaka,2019).

According to many studies globally, Transformational Leadership is considered and advocated for as the most effective leadership style in achieving organizational performance and greater well-being. A survey was carried out in Germany by Jacobs et al. (2013) on Transformational Leadership's influence on employee well-being for companies in the information and communication technology sector. The study's findings confirmed a significant and positive correlation relationship between Transformational Leadership and employee well-being. Another study in South Africa by Mokgolo, Mokgolo & Modiba (2012) indicated a relationship between transformational Leadership, subordinate leadership acceptance, job performance and job satisfaction. The results further suggested that transformational leadership behavior effectively helps line managers (both politically and non-politically).

However, there is very little information or literature on Transformational Leadership and organizational performance with specific focus on the cooperatives movement. This study, therefore, aimed at establishing the relationship between Transformational Leadership on Cooperatives and organizational performance. It narrowed down to Mwalimu National, Stima, and Kenya Police SACCO societies in Kenya because they hold first, second and third positions as per Cooperatives ranking (Mwaka,2019). The three SACCOs are considered the three leading institutions in the SACCO movement as confirmed by the SACCO supervision Annual report of 2018 (Mwaka, 2019). Their ranking is explained by different factors including market share, national coverage, test of time and leadership styles. SASRA has peer grouped DT SACCOs based on their total assets. This grouping is significant because it assesses the concentration of risks within DT SACCOs based on the unique challenges, opportunities and risks associated with assets and helps the authority to determine individual weaknesses and strengths. The SACCO supervision annual report of 2018 (Mwaka, 2019) confirms the same. The process is also coupled with the style of leadership that each SACCO uses, making the three respective SACCOs perform well.

Objectives of the Study

The overall aim of the study was to establish the relationship between transformational leadership, organizational structure and performance of SACCO Societies, in Kenya. The specific objectives of the study were**:**

1. To determine the relationship between idealized influence and organizational performance of SACCO Societies in Kenya.

2. To establish the relationship between inspirational motivation and organizational performance of SACCO Societies in Kenya.
3. To determine the relationship between intellectual stimulation and organizational performance of SACCO Societies in Kenya.
4. To ascertain the relationship between individual consideration and organizational performance of SACCO Societies in Kenya.
5. To determine organizational structure influence on the relationship between transformational leadership and the performance of SACCO Societies

Research Hypothesis

The study tested the following null hypothesis:

Ho_1: There is no significant influence on the relationship between idealized influence and organizational performance of Mwalimu National, Stima and Kenya Police SACCO Societies.

Ho_2: There is no significant influence on the relationship between inspirational motivation and organizational performance of Mwalimu National, Stima and Kenya Police SACCO Societies.

Ho_3: There is no significant influence on the relationship between intellectual stimulation and organizational performance of Mwalimu National, Stima and Kenya Police SACCO Societies.

Ho_4: There is no significant influence on the relationship between individual consideration and organizational performance of Mwalimu National, Stima and Kenya Police SACCO Societies.

Ho5: Organization structure has no significant moderating influence on the relationship between transformational leadership and performance of SACCO societies in Kenya.

Assumptions of the Study

Different empirical studies from global, regional and local perspectives confirm a positive correlation between transformational leadership and organizational performance. Key among the attributes that are considered pertinent are leaders' and employee's attitudes, which play a relevant role in the survival and performance of organizations. Other aspects like beliefs and values greatly influence employees' positive attitudes. Therefore, this study assumed that employees of Mwalimu National, Stima, and Kenya Polices SACCO Societies' attitudes are positively affected by their leaders and managers. When leaders and managers are supportive and encourage employees, they positively affect organizational performance and exceed the expectations of managers and leaders.

As far as the methodology was concerned, the assumption of using a mixed-methods research was that the research would randomly and purposively give everyone opportunity to give feedback on the research subject. Since interviews schedules only targeted senior officers, the survey was meant to give the lower staff opportunity to express themselves so as to have a better understanding or to oppose findings from the senior management.

Justification/Rationale of the Study

The world is a global village where financial and economic barriers no longer exist. This process has enabled the accessibility of free markets, cultures to shift.

Countries continue to lose their national sovereignty in many ways as the global economy keeps changing. The business environment is becoming very unpredictable through many external actors. It possesses a challenge whereby each organization should respond effectively to these environments to remain competitive and productive in this volatile global economy. The selection of any leadership style is crucial for organizational performance. Mwalimu National, Stima, and Kenya Police SACCO Societies are no different.

Concretely, this study's justification is two folds: at theoretical and policy levels. At the theoretical level, the research will contribute to the discussion and debate related to leadership concepts in general, particularly in the transformational leadership style. The study will constitute empirical research for future reference in the SACCO movement about transformational leadership and organizational performance. The study findings will also provide specific policy recommendations to Mwalimu National, Stima and Kenya Police SACCO Societies management and the SACCO movement to improve their organizational structures, leadership styles and performances at the policy level.

Significance of the Study

This study has contributed to leadership literature and to solving many leadership related problems in the service industry organizations among other entities (Hall, 2018).

The research is also vital in the debate and discussion on whether transformational leadership is a predictor of organizational performance, focusing on the SACCO movement. It provides academicians and researchers with empirical findings that filled the gap concerning literature on transformational leadership and organizational performance of SACCO Societies in Kenya, regionally and globally.

The study recommendations benefit the SACCO movement across Kenya, Africa and worldwide. There are high rates of SACCO formation globally. Still, many of these entities face liquidation challenges since they lack proper leadership and governance related policies affecting the global economy.

The findings are also helpful to Mwalimu National, Stima, Kenya Police SACCOs and any other SACCO society in improving loopholes or closing gaps that pose as challenges in organizational leadership. The findings will also assist the SACCO movement in its legislation processes and draw strategies on using a transformational leadership style of leadership to enhance performance and attain a competitive edge in their operations.

Last but not least, transformational leaders influence their followers. The study has created a transparent leadership style through the leaders being role models to respective followers. Consequently, the study contributes to improving performance in a crucial sector globally by assisting leaders in promoting organizational performance.

This study on the relationship between transformational leadership and organizational performance of Mwalimu National, Stima and Kenya Police SACCO Societies will go a long way in benefiting SACCO Societies managers and leaders in embracing a transformational leadership style in their organizations. The study is very significant to any SACCO society senior management team local, regional and even global.

The research initiated a highly pragmatic research study that will help organizations learn how transformational leaders can attain excellent performance. The study enables the SACCO Societies to make well-informed decisions on leadership selection of the institutions and their development. The research is of great help to corporate leaders and organizations in the conceptualization, formulations, implementation and suitable leaders' recruitment for maximum business output.

Scope of Study/Delimitations

This research's scope refers to the parameters under which the study was operating, what is covered and its relation to the problem's framing (Marilyin and Goes, 2013). According to Mugenda & Mugenda (2009), scope refers to the disciplinary boundary of a study. It describes the research field. It is associated with the conclusions. While the study's title is about SACCO Societies in Kenya, the study specifically sought to establish whether there exits is any relationship between transformational leadership and the performance of the three SACCO Societies: Mwalimu National, Stima and Kenya Police SACCO societies. These three cooperatives fall under the variety of the most visible cooperatives: savings and credit societies. They all have FOSA services to their members (Mwaka, 2019). They are financial institutions of community members . They are formed and owned by their members to promote their members' economic interests (Cheruiyot, 2012).

It was understood that Mwalimu National, Stima and Kenya Police SACCO management depend on different leadership styles, which may be considered appropriate for use by the respective corporates' senior management. However, for the sake of this study, the scope was limited to the transformative style of leadership. The study had one fundamental limitation: understanding the relationship between transformational leadership and Mwalimu National, Stima and Kenya Police SACCO Societies performance.

The selection of these three cooperatives is justified because they nationally rank first, second and third respectively regarding performance, with over Kshs. 30 billion in deposit liabilities for 2017 and 2018 (Mwaka, 2019). Besides their performance, the researcher also considered their national coverage and market share . She established any relationship between transformational leadership and their performance. Transformational leadership has potential implications for the performance of organizations (Adebayo & Raj, 2016). Mwalimu National, Stima and Kenya Police SACCOs' organizational performance were compared against profitability, customer satisfaction and market shares to transformational leadership potential.

Mwalimu National SACCO came into existence under the Co-operative Societies Act. (Cap. 490) on the 24th October 1974. The same act was reviewed in 2004 as a SACCO Society. By then, the SACCO customers were the TSC employees in post-primary institutions, the TSC secretariat and the personnel. It is the largest African SACCO, with its membership drawn from all the teachers in Kenya (Mwalimu National, 2019). According to the 2013 Banking Supervision Report (Central Bank of Kenya, 2013), Commercial Banks in Kenya are ranked based on their total asset and turnover. Mwalimu National SACCO ranks 21st and 22nd respectively. With a well established functional banking structure and a sound financial standing in place, the SACCO today has a membership drawn from all parts of this country (Central Bank of Kenya, 2013).

These are the elements that determine the choice of this SACCO to establish whether the tremendous change and achievement are related to any transformational leadership style adopted by the management or not.

Stima DT SACCO is a licensed SACCO that also came into existence in 1974 with the sole mandate of uplifting its members' social economic well-being. In April 2003, the SACCO introduced the FOSA to offer banking services to its members. To date, the SACCO has nine branches: Nairobi (Parklands), Mombasa, Kisumu, Nakuru, Olkaria, Eldoret, Nairobi CBD, Embu and Kawi Centre (South C) (Stima SACCO Society Limited, 2019). Stima DT SACCO membership is from employees of several entities within the energy sector. These are KPLC, KENGEN, REREC, Stima SACCO employees, EPRA and Kenya Electrical Trade and Allied Workers Union. The retired staff of all the above organizations also form part of the membership. The SACCO recently opened its doors to the public, attaining a total membership of 117,000 members as of December 2018 (Stima SACCO Society Limited, 2019). The SACCO's management enhances members' socio-economic status by mobilizing savings and affording them credit at fair and reasonable rates. Stima SACCO is the first Society to provide ATM service to its members. Stima SACCO recently paid dividends and interest rebates at the rate of 14% and 10.7%, respectively, making it the best provider of loan services in the country, the best among the registered SACCOs, the best provider of loan services and the best managed SACCO in the parastatal sector (Stima SACCO Society Limited, 2019).

Finally, the Kenya Police SACCO Society came into existence on 20th November 1972. Registration was done under the Cooperative Societies Act Cap 490 of Kenya's laws. The Society started its operations in June 1973, where it began to mobilize members' savings and provide affordable credit facilities. It started with a membership of 690 members. Currently, it has a total membership of 63,450 members with an asset base of Kshs. 30 billion and a loan portfolio of Kshs. 26 billion (Kenya Police SACCO, 2020). The Society revised its by-laws in 2018 and opened up the common bond; where a person, male or female, is eligible for membership if in possession of the following qualifications: serving the current and retired regular police officers, serving existing and retired administration police officers, civilian in the employment of the Kenya Police Service, an employee of the Kenya Police SACCO Society, permanent employee of Utumishi Investment Limited, a permanent employee of Ruaraka Housing Estate Limited, employees of the civil service or from corporate entities operating in Kenya, the business community, spouse, son or daughter of the above members. Benefits of membership include; low interest rates on loans, high annual dividends and interest on deposits, instant M-SACCO FOSA loans, loan clearance on behalf of members and affordable property with investment cooperation (Kenya Police SACCO, 2020).

Regarding theoretical scope of the study, the study was anchored only on three theories that explain transformational leadership's realtionship on the three SACCO society's organizational performance. These theories were transformational theory, situational leadership theory and Maslow's hierarchy of needs leadership theory. A thorough review of the three theories was under consideration in chapter two.

Limitations of the Study

A fundamental limitation of this study concerns the data collection process. Mwalimu National, Stima and Kenya Police SACCO Societies are financial institutions. Some of the required information is sensitive due to the tight competition encountered in the movement and the respective market share that each entity commands. Based on the above, some of the staff were reluctant to open up and provide relevant information on the performance and associated leadership style. However, the researcher ensured the respondents' total anonymity. Interviews were carried out in a comfortable environment as per each respondent. The study's other limitations were related to the fact that the researcher could not visit all the three SACCO Societies' branch offices countrywide. The process was affected by movement restrictions regarding COVID-19. However, the respective SACCOs Societies research departments identified an officer to work hand in hand with the researcher and forward the questionnaires to each of their branches countrywide, just the same way they deliver their official documents. The interviews were conducted within the respective SACCO head offices.

Chapter Summary

The study aimed at establishing any relationship between transformational leadership and organizational performance of the three SACCO Societies. The researcher tested four null hypotheses to respond to the research objectives and identified a positive relationship between these three SACCO Societies' organizational performance , four independent variables and one moderating variable. That is idealized influence, intellectual stimulation, inspirational motivation, individualized consideration and organization structure. The study scope was limited to transformational leadership and organizational performance, focusing on three SACCO societies taking into their performance nationally and their respective market share.

The research was justifiable at two levels; at the theoretical and policy level. At the theoretical level, the study will contribute to the debate and discussion related to the application of leadership and transformational leadership. The study provides relevant recommendations to stakeholders involved in managing SACCO societies in general and Mwalimu National, Stima and Kenya Police SACCOs Societies at the policy level. However, the research faced two limitations related to respondents' reluctance to respond to the questionnaire and the global COVID-19 pandemic's general restriction in collecting data.

CHAPTER TWO : LITERATURE REVIEW

Introduction

This chapter reviewed the empirical literature on transformational leadership and organizational performance. It also focused on theoretical and conceptual frameworks that guided the research before providing a synthesis of the research gap and chapter summary.

Literature Review

This section thoroughly reviewed the empirical literature of the study variables. The purpose of the literature review was to provide the foundation of knowledge on the topic, identify inconsistencies, gaps in research, conflicts in previous studies, open questions left out from other investigations and define the need for additional research upon completion. This section reviewed the literature on transformational leadership and the relationship between idealized influence, inspirational motivation, intellectual stimulation, individual consideration, performance measurement and organizational structure effect on organizational performance.

Transformational Leadership

Downton (1973) was the first person who talked about transformational leadership. Then, political scientist James McGregor Burns (1978) introduced it in his Pulitzer prizewinning book on leadership. In his book, Burns (1978) distinguishes two types of leadership; transactional and transformational leadership. Transformational leadership is the process of igniting significant changes in the attitudes, beliefs and values of followers, thus realizing the goals of an organization and the vision of the leader and then achieving performances beyond expectations (Bass, 1999).

According to Burns (1978), transforming leadership is how the leaders and their followers assist each other and advance to a higher level of morale and motivation. It is important to note that Bernard M. Bass (1985) extended Burns's (1978) work through an explanation of the psychological mechanisms that underlie transforming and transactional leadership. He used the term "transformational" instead of "transforming" and worked more on the initial concepts of Burns (1978) to explain how transformational leadership is measurable and how it can impact followers' motivation and performance (Bass, 1985). He further noted that a transformational leader influences his followers and the followers trust, admire and respect the leader because of his transformational qualities. The followers; in return, are willing to work harder than initially expected. A transformational leader offers his followers something more than just working for self gain. He/she provides to the followers an inspiring mission, vision and identity. The leader then transforms and motivates followers through their idealized influence (earlier referred to as charisma), intellectual stimulation, inspirational motivation and individualized consideration.

Regardless of one's organizational position, transformational leaders engage in the following four transformational leadership elements. Through idealized influence, the management acts as a role model and displays a charismatic personality that builds trust with employers and customers, who subsequently develop their confidence in the organization (Orabi, 2016). Intellectual stimulation is the management's ability to support its employees through their participation in the decision-making process and inspiring their efforts to be as creative and innovative as possible to identify solutions (Anjali & Anand, 2015). Inspirational motivation is the management's ability to inspire confidence, motivation and a sense of purpose in their employees, partner and clients (Orabi, 2016). Individualized consideration is the ability to determine, consider each employee's specific needs and desires and motivate them to develop and become content with their positions (Schieltz, 2019). Transformational leaders need to behave so that they motivate and inspire employees (Sundi, 2013). The following section reviews the empirical literature on the four elements of transformational leadership and organizational performance.

Relationship Between Idealized Influence and Organizational Performance

According to Ondari, Were & Rotich (2018), globally, leadership research on transformational leadership style focuses on leaders' content and impact. Their emphasis is on the qualities and dispositions of transformational leaders, mainly how they affect change in an organization and how they inspire followers or employees to increase their performance, motivation, and morale. Orabi (2016) posits that transformational leaders use individualized consideration, intellectual stimulation, inspirational motivation, and idealized influence regardless of their position to influence and motivate their followers from a distance. With a focus on universities in Kenya, Adelaide, K'Obonyo & Awino (2016) posit that all dimensions of transformational leadership positively impact universities' performance in Kenya and significantly influence performance.The indicators for idealized influence regarding this study are three; admiration, respect and trust. Transformational leaders under this indicator receive admiration, respect and trust from their followers. Followers identify with such leaders and they continuously emulate them.

Leaders consider the needs of their followers over their own needs. They share risks with followers. They are consistent rather than arbitrary . Idealized influence in transformational leaders makes leaders behave in ways that make them role models to their followers (Breaux, 2010). They are required to do the right thing, thus demonstrating high standards of ethical and moral conduct. They avoid using power for personal gain. The process earns them a lot of credit to their followers (Orabi, 2016). The view of Ngaithe, K'Aol, Lewa & Ndwiga (2016) concurs with the same when they explain that in transformational leadership, the leader's actions lead their followers. The leader is admired, earns respect and trust from the followers who want to emulate him/her. The followers recognize extraordinary capabilities, perseverance and determination in their leaders and willingness to take risks to achieve organizational or personal goals through well defined ethical and moral conduct (Gomes, 2014).

Idealized influence is explainable within the organizational context as knowledge creation. It is influential over new ideas. Within the highest level of morality, leaders and their employees dedicate themselves to the best models. The most effective trait-driven leadership style is charismatic (Ojokuku, Odetayo & Sajuyigbe, 2012). Regarding the effects of idealized influence on organizational performance, Murage, K'Aol & Njenga (2017) confirm that previous studies have supported the positive impact of a leader's idealized influence on performance. McGuire & Kennerly (2006) researched nurse managers and staff nurses from the USA’s Midwest region in 21 not-for-profit hospitals. The study results indicated no significant differences between the perceived leadership styles of the nurse managers and the nurses' perception of the nurse managers' leadership styles (McGuire & Kennerly, 2006). Regarding if there was an association between the perceived leadership styles of the nurse managers and the outcomes of that leadership, the results confirmed a significant relationship between transformational leadership style of leadership and the effects of leadership in terms of extra effort, effectiveness and satisfaction . The study showed that nurse managers rated themselves higher than staff nurses regarding their idealized influence and identified the positive outcome and job satisfaction from this transformational leadership factor (McGuire & Kennerly, 2006).

A study by Ahmed, Alaa & Asmaa (2014) from a University in Egypt had its findings posting a positive relationship between transformational leadership and the balanced scorecard. Simple linear regression analysis and ANOVA indicated a significant relationship between transformational leadership and a balanced scorecard. The results further reported that academic leaders focus on idealized influence while practicing transformational leadership. The university put a higher concentration level in learning and growth perspective in evaluating its performance (Ahmed et al., 2014).

A similar study carried out on multiple linear regression analysis to assess the relationship between idealized influence and performance of senior managers in Kenya by Murage, K'Aol & Njenga (2017) also posted a significant proportion of variance in the performance of senior managers. The findings implied that 50.5% of senior managers' performance is explainable through idealized influence in the private sector. The analysis of empirical studies review confirms a positive and robust correlation between idealized influence style of leadership and organizational performance. All null hypotheses tested under these studies were rejected and a confirmation that the independent variable (idealized influence) is a significant predictor of transformational leadership style towards influencing organizational management.

Relationship between Inspirational Motivation and Organizational Performance

Motivation is an essential concept of psychology and vital for managers who direct their subordinates' growth towards worthwhile goals (Adnan, 2015). Motivation, according to Horge (2014), is key to human behavior since it plays an essential role in employee performance and other activities. Managers need to know what motivates employees towards organizational performance.

In his view, Booth (2014) notes that motivation is a force that compels human beings to action, drives them to work hard and subsequently makes them succeed. He further states that motivation influences our behavior and our ability to accomplish goals. In another study by Masud & Adu (2015), they note that motivation is directly proportional to productivity. They further added that they could not be productive unless employees are highly disciplined if they were not motivated.

Concerning inspirational motivation, the study looks at three indicators. First, team spirit. According to Mostashari (2009), while practicing inspirational motivation, leaders show their enthusiasm and optimism to followers and encourage them to perceive an attractive future state. The process helps to arouse the followers and gain team spirit. Beugre, Acar & Braun (2006) believe that inspirational motivation is closely related to charisma, demanding higher involvement from the leaders and inspiring followers' energy. Secondly, inspirational motivation motivates employees, making them more productive, increasing their intrinsic motivation, commitment and effort, culminating in performance improvement (Barine & Minja,2014). Leaders with inspirational motivation create a strong sense of team spirit within the followers by inspiring them to realize stated organizational outcomes (Zhang, Li, Ullrich & Van Dick, 2015). Thirdly, through inspirational motivation, transformational leaders communicate to their followers on value-based visions that enhance value congruence between the organization and the associated employees (Barine & Minja, 2014). The process enables followers to identify more closely with the organization's goals and objectives and align their performance to the organization. Leaders also use inspirational motivation to sustain employee motivation towards higher productivity levels (Barrick, Thurgood, Smith & Courtright, 2015).

In Tanzania, a study by Bahati, Bukaza & Saganga (2018) on the effects of inspirational motivation behavior on performance confirms the relationship between inspirational motivation and organizational performance. According to the study, there was no relationship between inspirational motivation and public sector performance in Tanzania. A negative path coefficient, critical ration (C.R) of -0.570, and a significant p-value of 0.569 present insignificant contributions of inspirational motivation on public sector performance. The authors concluded that shared vision, teamwork, freedom and motivation alone could not explain inspirational motivation's predicting power on influencing public sector performance in Tanzania. Inspirational motivation will be more meaningful to affect public sector performance when other factors that were not involved in this study combine with them such as individual consideration, intellectual inspiration and idealized influence.

A study by Murage, K’Aol & Njenga (2017) in Kenya noted that multiple linear regression analysis confirms that the chief executive officer's inspirational motivation explains a significant proportion of variance in the performance of senior managers. The results further imply that 56.4% of the percentage in senior managers' production is attributable to inspirational motivation in the private sector in Kenya. The predictor variable, which is inspirational motivation, contributes to a 75.1% change in the dependent variable; senior managers' performance (Murage et al., 2017).

In summary, inspirational motivation is the degree to which a leader articulates his vision to inspire and motivate his followers to perform beyond their expectations. It is important to note that leaders who use inspirational motivation have high standards and expectations for their followers. They are optimistic about followers' ability to meet goals. They always provide meaning to their followers by showing the importance of all duties and responsibilities. They motivate followers and attain a strong sense of purpose, provide purpose and meaning to drive their group forward. The followers become encouraged and subsequently invest more effort in their tasks and are optimistic about the future, thus investing in their abilities. This type of leadership usually enhances team spirit (Barrick, Thurgood, Smith & Courtright, 2015).

Relationship Between Intellectual Stimulation and Organizational Performance

According to Sundi (2013), intellectual stimulation represents a critical component of transformational leadership. Sundi further notes that through intellectual stimulation, transformational leaders encourage their followers to question their own beliefs, assumptions and values. When appropriate, the followers also challenge the leader's beliefs, assumptions and values especially when they note that they are outdated or inappropriate for solving current problems.

Intellectual stimulation is a transformational leader who challenges the followers' assumptions, takes risks and solicits their ideas. Such leaders recognize followers through stimulation, creativity and innovation. The leader supports and collaborates with the followers as they try new approaches and develop innovative ways of dealing with organizational issues. The leader encourages followers to think things out independently and encourages them to become autonomous (Sundi, 2013).

Intellectual stimulation under this study looks at three indicators; the decision-making process. A study by Anjali & Anand (2015) asserts that intellectual stimulation increases employee commitment to the organization. It has implications in that the organization achieves its goals based on employees' dedication and hard work. Through intellectual stimulation, leaders stimulate permanent re-examination of the existent assumptions, spur change in the problem-solving process through analogy and metaphor (Ogola, Shikalieth & Linge, 2017). These transformational leaders continuously search for new knowledge, regularly teach, illustrate, promote and encourage creative ideas for solving problems from all organizational members (Anjali & Anand, 2015).

A research was carried out by Orabi (2016) on the impact of transformational leadership on organizational performance. He narrowed down on three operating banks in Jordan and considered idealized influence, inspirational motivation, intellectual stimulation and individualized consideration and their impact on organizational performance. His regression analysis findings proved that intellectual stimulation plays a significant role in shaping employees' performance (p = 0.00); hence, the outcome of the organization's performance.

There was a study carried out by Bushra, Usman & Naveed (2011) to determine if there is any relationship between transformational leadership, job satisfaction and organizational commitment of employees working in the banking sector of Lahore (Pakistan). Their findings concluded that transformational leadership and intellectual stimulation positively affect employees' job satisfaction and organizational commitment. An organization's productivity and performance depend mainly on employee job satisfaction and organizational commitment, thus attaining profits. Transformational leaders help employees become more creative, innovative and develop new ideas that enable them to grow competitively and adapt to the changing external environment.

A study by Zhou, Aryee, Walumbwa & Hartnell (2012) in Thailand on the elements of transformational leadership, transactional style of leadership, and organizational commitment on the employee's job satisfaction and performance used multiple regressions to analyze the data. The findings were that transformational leadership and, in particular, how intellectual stimulation affects intrinsic job satisfaction (Zhou, Aryee, Walumbwa & Hartnell, 2012). A study carried out by Baker, Akeel & Subramaniam (2013) examined the relationship between transformational leadership and employee motivation in the public sector organizations in Libya. A quantitative approach and a correlational research design were applicable in their study. Multiple regression analyses determined the relationship between transformational leadership dimensions and employee motivation. Their findings found out that intellectual stimulation contributes most to the variation. The study confirmed that intellectual stimulation positively impacts employee motivation (Abu, Baker & Indra, 2013).

Narrowing down to Kenya, Kirui, Iravo & Kanali (2015) investigated the influence of intellectual stimulation and individual consideration in effective organizational performance. This research involved all the 22 branches of Postbank and National Banks within the Rift Valley, Kenya. The regression analysis found that the variations in the effective organizational performance in state-owned banks are attributable to changes in independent variables. Through the standard error tests, the individual coefficients of the regression function were significant in influencing effective organizational performance.

Another study by Ogala, Shikalieth & Linge (2017) on the influence of intellectual stimulation leadership behavior on employee performance in SMEs in Kenya found that intellectual stimulation is significant to employee performance. The Pearson correlation between intellectual stimulation and employee performance showed that the two variables were strongly correlated. The rejection of the null hypothesis meant that the alternate hypothesis was not rejected. Multiple linear regression tests indicated that intellectual stimulation significantly predicts employee performance. The study also found out that intellectual stimulation explained a significant proportion of employee performance variance. The study concluded that better employee performance is achievable when a leader uses intellectual stimulation. The findings further indicated that employees should be encouraged to think critically when dealing with problems they encounter in their work, use their initiative and seek innovative methods to approach their work and assignments (Ogala et al., 2017).

In summary, intellectual stimulation is a critical component of transformational leadership, according to studies reviewed under this section. All studies confirmed that there is a positive and significant relationship between intellectual stimulation and organizational performance. However, the same does not show how transformational leaders stimulate employees in contingency cases, such as crises.

Reltionship between Individual Consideration and Organizational Performance

Individual consideration is the ability of a transformational leader to recognize by observing the specific needs and desires of the employees or his followers and creating opportunities for customized training sessions. These training activities make the team members grow and become fulfilled in their positions (Schieltz, 2019). In this study, individual consideration looked at three indicators: one, the response of individual needs and desire. A study by Ondari, Were & Rotich (2018) noted that in IC, transformational leaders pay special attention to each follower’s needs for one’s achievement and growth through the leader acting as a coach or mentor. Secondly, the process develops followers and colleagues to a successful higher level. Thirdly, individual consideration occurs when new learning opportunities are created along with a supportive climate (Ondari et al., 2018). A study by Mafini & Pooe (2013) posits that if leaders do not meet their subjects' needs, it causes a lack of motivation and fulfillment within the employees. It can significantly affect the organization. Unsatisfied employees harm organizational performance.

When people lack fulfillment in their workplaces, they can develop ways to change their situation (Mafini & Pooe, 2013). Another study by Muchiri (2017) posits that individualized consideration represents experiential learning through the leader delegating and providing coaching, teaching and treating each follower as an individual. Individualized attention is a significant characteristic of transformational style of leadership where the transformational leader treats the employees as a “whole” individual and considers the individual’s talents and levels of knowledge to decide what suits them to reach higher attainment levels.

A study by Allen, Grigsby & Peters (2015) examined the relationship between transformational leadership and student achievement in the USA in a school climate. The findings confirm a significant positive relationship between individual consideration of a leader, the school climate, and associated achievement. Another study in South Africa on the impact of transformational leadership on performance management: A South African local government case study by Isaacs (2016) confirms that transformational leadership exhibits the most preferred leadership style for performance management. Transformational leadership values vision, inspiration, and growth, which are essential for institutional and individual performance.

In Kenya, a study carried out by Ondari, Were & Rotich (2018) on the effect of individualized consideration on organizational performance of state corporations in Kenya confirms that transformational leadership has a significant impact on the organizational performance of State corporations in Kenya. Finally, in another study by Tecla, Kimutia & Kibet (2016) on the evaluation of the effects of transformational leadership and employee performance survey in Nandi County Government, the findings also indicate a significant impact of individualized consideration on employee performance. Individualized consideration of employees through monetary terms seems to work best in the motivation of employees. It involves the training and mentoring of employees. Employees encourage each other to perform their duties (Tecla et al., 2016).

Individualized consideration is the extent that a leader attends to each follower’s needs and is a mentor, coach or guide. A transformational leader listens to each follower's concerns and needs, provides support and empathizes with each person’s situation and background, thus portraying respect and receiving trust in return. When a leader is reported to show individualized consideration, they are aware of each follower's unique talents and support them in developing and demonstrating these essential skills and behaviors by acting as role models. The followers then aspire to develop further and show intrinsic motivation when performing their work, thus attaining more knowledge (Mafini & Pooe, 2013).

Therefore, all the findings from the above highlighted studies; from global, regional and local confirm that there is a significant relationship between individual consideration and organizational performance. The research proves that organizational performance also depends on the leader's socio emotional support to the followers in response to their specific needs and promotes their development and empowerment.

Organizational Performance

Performance emerged in the mid 19th century to define the results of a sporting contest. In the 20th century, the concept evolved and developed a series of definitions encompassing the broadest sense of what people perceive as performance. Performance measurement works as a check and balance procedure for organizations to ensure that the organizations operate in the right direction and achieve their targets in terms of organizational goals and objectives. Reaching the goals translates to attaining the required performance. There is no agreed-upon definition of organizational effectiveness or performance (Parmenter, 2009).

Another study by Hashem (2015) corroborates the same by noting that performance is one of the most argued concepts. Various researchers and theorists have never agreed on performance. However, the idea of managing organizational performance is both widely accepted and adopted all over the world. It spreads from the private sector to the public sector in both the developed and undeveloped world (Parmenter, 2009).

According to Morin & Audebrand (2019), each organization has a purpose and has to accomplish it. They also note that organizations continue to exist as long as they ensure the quality of the products and services and the critical stakeholders' satisfaction. These results are attainable if the employees are committed to the organization. The efficiency of the organizational processes and the organization's legitimacy in its environment are also critical in realizing its performance. They will ensure the permanence of the organization as long as they invest in the people, the processes and the environment (Morin & Audebrand, 2019). Organizations perform various activities to accomplish their objectives. These repeatable activities utilize strategies for the organization to be successful. They must be quantifiable to ascertain the level of performance and make informed decisions on where; if needed, within the processes to initiate actions to improve performance. Therefore, there is a close relationship between attaining organizational objectives and the concept of organizational performance (Hashem, 2015).

Organizational performance requires analyzing a company's performance against its objectives and goals. It comprises real results or outputs compared with expected outputs. Organizational performance is how successfully an organized group of people with a particular purpose perform a function towards achieving successful outcomes (Louise, 2012). Performance is evaluating the constituents that assess an organization's capability and ability to achieve the constituents' aspiration levels using efficiency, effectiveness or social referent criteria; the functions that fulfill and meet the customer's demands and requirements (Jenatabadi, 2015).

Efficiency is assessing and evaluating how an organization's resources are economically utilized by accomplishing functions to achieve its objectives. Quantitatively; performance and the dimension of scale are interrelated, quantifying it differently. The performance level is expressible as a percentage or an absolute value to make it easy to understand for directors. In another study by Jenatabadi (2015), he notes that the quantitative expression of performance targets render them meaningful and that performance refers to the nature and quality of an action performed in a company to accomplish its primary functions and tasks to produce a profit.

Performance Measurement

According to Gavrea, Ilies & Stegerean (2011), a study on performance measurement has evolved within the last 30 years. They note that initially, researchers focused on financial indicators. Still, due to the increase in the performance measurement system's complexity, the process now uses both financial and non-financial indicators over time. Since the late 1980s; researchers, consulting firms and practitioners have stressed the need to emphasize non-financial indicators in the performance measurement process (Gavrea et al., 2011). Further study by Fadeli & Adunola (2016) explains that authors have adopted different dimensions to determine organizational performance. Some of the dimensions are; profitability, ROA, gross profit, ROI, ROS, ROE, sales growth, export growth, revenue growth, market share, stock price, customer retention and customer penetration among other indicators. They emphasized that no single determinant of performance may fully clarify all areas of the concept.

Some researchers also reported different organizational performance measurements, though most researchers measured organizational performance using quantitative data such as return on investments and return on sales, among others (Fadeli & Adunola, 2016). The importance of organizational performance has integrated both related effectiveness measures that deal with business, employee satisfaction, growth and efficiency-related measures related to the input or output relationships (Fadeli & Adunola, 2016). According to Hashem (2015), organizational performance involves three specific areas of organizational outcomes. One; financial performance (profits, return on assets and return on investment). Two; product market performance (sales and market share) and three; shareholder return (total shareholder return and economic value added to the organization).

Organizational performance is measurable in terms of the organization's effectiveness (sustainability), the worth of personnel, process efficiency and legitimacy of the organization (Hashem, 2015). Organizational effectiveness is attainable through four main components: Systemic, social, technical and ecological. The systemic part is named sustainability of the organization: stability and growth of the organization that is attainable through the quality of goods and services and the protection of financial resources (Morin & Audebrand, 2019). It is measurable through three methods: the quality of its products and services, business partners' satisfaction (customers, shareholders, creditors and suppliers) and organizational competitiveness. The results are achievable if only leaders pay attention to the other organizational performance components like creation and securing of added value (Morin & Audebrand, 2019).

The social component; the personnel's worth, is related to the people working for the organization. It is assessable through five criteria: employee health and safety, employee commitment, organizational climate, competencies and employee performance. Process efficiency is a technical component. It calls for the proper use of techniques and technologies, particularly in system operations and financial management. Process efficiency is assessable through three criteria: resource economy, productivity and overall profitability.

Lastly, the ecological component of performance is the legitimacy of the organization. It describes the organization's position in reference to the environment, based on evaluating outside groups such as the community, the government and various interested groups. It is assessable through three criteria: respect for the regulations, social responsibility and environmental responsibility (Morin & Audebrand, 2019).

Organizational Profitability

Profitability is the first indicator of OP under this study. It is the primary goal of all business ventures. Without profitability, the business will not survive long. In any organisatiMeasuring current and past profitability and projecting future profitability is significant. It is measurable through the organization's income and the associated expenses. on the other hand, income is money generated from the activities of the business. Whether one is recording profitability for the past period or projecting profitability for the coming period, it is the most crucial measure of a business's success. An organization that is not profitable cannot survive. A highly profitable organisation can reward its owners with a significant return on their investment (Johanns, 2019). Increasing profitability in an industry is the fundamental goal of most entrepreneurs and small business owners. Greater profitability is the money for the business. It is also a cushion against vendors that increase prices, competitors who practice undercutting, or even economic downturns (Sherman, 2020). Cote (2020) explains that profitability is a metric used to measure your company’s earnings after all expenses are paid and helps you evaluate financial performance. She proposes eight steps to improve profitability, hence organization performance. According to her, the following eight steps need to be followed for a manager to improve organization profitability: learn to read financial statements, calculate the profitability of future projects, find efficiencies in organization processes, create budgets and stick to them, conduct market research, offer bundled products, dedicate time to training new hires and foster engagement in your employees.

Depending on one’s source of reference, more factors influence profit (Sherman, 2020). Some of the key ones are competition, demand, size, productivity, direct expenses, overhead, state of the economy and advertising. Regarding competition, the more the competition, the harder it is for one to be profitable. Monopoly raises prices without considering competitors who are selling similar goods for less. Still, irrespective of the product or service uniqueness, it is possible for new firms to become competitors (Sherman, 2020).

Market Share

Market share is the second indicator of the dependent variable for this research. One of the main determinants of business profitability is market share (Kimberlee, 2018). In addition to that, enterprises that have achieved a high market share are considerably more profitable than their smaller share rivals. Corporate executives and consultants have recognized this connection between market share and profitability. Riserbato (2021) defines market share as a percentage of an industry's sales that a particular organization owns but essentially, it is the share of total industry revenue that an organization generates from selling its products and services.

Talking of the importance of market share, Kimberlee (2018) explains further and notes that market share by itself does not give a company a defined number regarding its profitability. Still, it provides critical insights into a company's revenues, growth and net profits. The process is associated with economies of scale whereby the more significant the enterprise, the better it can serve more significant numbers of people cost-efficiently. Therefore, the bigger the company, the more economically that company can provide products or services. Market share is a driving force within a company. It has a compounding effect. The larger the company, the more efficiently it offers products; thus, the more influential the firm is in realizing its market share as per the organization's goals. The process is repetitive until the firm attains set profits (Kimberlee, 2018).

Editorial Team (2021) explains that a significant market share is typically an indicator of a successful business. Businesses with a significant market share have set industry prices, unlike their competitors who are following them. Organizations with a large market share are subject to anti-competition laws and government-imposed sales restrictions to prevent monopolizing an industry. Therefore, market share is calculated by dividing the company's sales by the industry's total sales during a period. Data analysts and other professionals use this indicator to assess a company's size or presence within a given industry.

Calculating market share is a relatively straightforward process, regardless of industry type. One needs to follow the following procedure: selecting the fiscal period (fiscal quarter, half-year or full-year), calculating the company's sales, calculating the market sale (total sales for the market) and dividing total sales by the industry's total market sales (Indeed Editorial Team, 2021).

As far as the relationship between market share and organizational performance is concerned, Simon (2010) argues that there is a good and bad relationship between market share and profitability. According to Simon, good market shares are attainable through superior performance, innovation, quality, and excellent service. Market leadership is not attained by price reductions that destroy margins but by maintaining or even increasing margins from providing superior value to customers. Wrong market shares are achieved through price reductions and aggressive promotions to drive up the volume without an aggressive effort to cut costs. Such efforts may succeed in the short term but are not sustainable in the long term. They lead to low profits and frequent losses because the costs are too high compared to the prices offered or low prices compared with costs. Thus, what matters is not the price level but the relation of the price level to the costs that define market share quality (Simon, 2010).

Customer Satisfaction

Customer satisfaction is the third and last indicator of the dependent variable under this research. According to Rajeev (2018), customer satisfaction is all about perceived performance and expectations. It is the consumer's view or belief about the product or service being offered. Buyer's expectations are mainly influenced by the product's performance with respect to the recent past, word of mouth, recommendations or testimonials, reviews, what competitors say about the product or service, and what the marketers promise (Rajeev, 2018). According to this definition, the customers establish the satisfaction goals before making a purchase. It is why they start looking for more information at this point - reviews, comparisons, and alternatives, among many others (Rajeev, 2018). Biesok & Wyrod-Wrobel (2011) explain that many companies on the market have satisfied customers. Normally, ustomers are the key factor of the existence and company development on the market. Firms that want to face the competition need to provide valuable and unique terms to their customers to satisfy their needs. Such satisfaction is the feelings associated with the purchasing process and the atmosphere before and after the execution of purchases. The idea of customer's satisfaction is understood differently. At its base, there is a concept of needs, and they are fulfilling. Various understanding of the needs and emotional states associated with them lead to an alternating treatment of satisfaction and a different approach to its measurement (Biesok & Wyrod-Wrobel, 2011). Using the most popular methodologies of calculating customer satisfaction, Ngo (2015) explains the following methodologies; NCSI, Service Quality (SERVQUAL), Multicriteria Satisfaction Analysis (MUSA), Ordered Probit, and

Ordered Logit model. Other methods include IPA, Cluster Analysis, and Data Envelopment Analysis (DEA).

Customer satisfaction objectives are to measure and track satisfaction, develop profiles of strengths and weaknesses, determine the relevance of specific performance aspects for global satisfaction and create a list of actions to increase customer loyalty. Companies need to measure customer satisfaction because customer satisfaction is an asset that should be monitored and managed just like any physical asset (Ilieska, 2013).

Familiarity with the consumers' needs is quite important regarding any company. The consumers are the focus activity of the company's marketing orientation. It is crucial to know the consumers' needs to achieve an optimal combination of both production and product disposal. Customer satisfaction results can help present the current standing of customer satisfaction, identify important customer requirements, monitor customer satisfaction results over time, provide comparisons to other organizations and determine the effectiveness of business practices (Ilieska, 2013). A study by Williams & Naumann (2011) confirmed that customer satisfaction is an indicator of OP and has a strong, positive, and significant relationship between satisfaction scores and revenue.

Organizational Structure and Performance

According to Point Park University (2018), an organizational structure is a system that defines the hierarchy within an organization by identifying each job, its related function and its reporting to the organization. The process calls for preparing a structure to establish how the organization operates to execute its goals. An organizational structure is a standard configuration between individuals and groups concerning the responsibilities, allocation of tasks and authority in an organization (Greenberg, 2011).

It works well for organizations in certain situations or specific points within their life cycles. Poor corporate organization design results in contradictions or confusion within roles, lack of coordination among functions, failure to share ideas, and slow decision-making processes. As a result, they cause unnecessary complexity, stress, and conflict in the workplace (Point Park University, 2018). The aim of organizational effectiveness and its relationship with organizational structure is an appropriate structure that should make an organization more effective. Appropriate arrangements, in which there are fully defined regulations and relations, are a success factor for organizations. The Society of Human Resource Management (2021) reviews five elements that create an organizational structure: job design, departmentation, delegation, a span of control, and chain of command. These elements comprise an organizational chart and build the organizational structure. Departmentation, in this case, refers to the way an organization structures its jobs to coordinate work while. The span of control is basically the total number of individuals who report to a specific manager, while chain of command refers to a line of authority.

As far as organizational structures are concerned, Society for Human Resources Management (2021) explains that organizations are usually structured vertically and horizontally or with open boundaries. The specific types of structures within each of these categories are as follows; vertical, functional, and divisional; vertical and horizontal–matrix; and boundary-less (also referred to as "open boundary") - modular, virtual, and cellular (Society for Human Resource Management, 2021).

The following section review some empirical studies in regards to the relationship between organizational structure and performance. Hao, Kasper & Muehlbacher (2012) studied the influence of organizational structure on organization performance through learning and innovation in Austria and China. The study's findings confirmed that the structural dimensions of an organization have direct and indirect effects on the performance organization. The dimensions can be centralized or decentralized, and the span of control; flat or tall.

Findings of a similar study in Nigeria by Fadeli & Adunola (2016) on organizational structure impacts organizational performance confirm that organizational structure affects organizational performance. The findings further indicated a relationship between the work process's specialization, which implies that organizational structure affects employees' behavior in the organization. Therefore, based on this research, organizations' performance largely depends on their structure. According to the research findings, when a clear structure exists, people perform better, tasks are well divided, and productivity increases. It is crucial to have a suitable organizational structure that recognizes and addresses the company's various human and business realities since it is a prerequisite for long-term success (Fadeli & Adunola, 2016).

Findings of a study carried out by Kampini (2018) in Malawi confirmed further that there is a relationship between organizational structure and performance. According to the results, organizational structure affects employee performance, and an excellent organizational structure is equally beneficial to employees since they experience job satisfaction and improve their performance. The study further confirmed that a clear organizational structure is critical for the employees to perform well in their work. In this study, most respondents believed that an organization must have an excellent organizational structure since it motivates employee performance (Kampini, 2018).

A study by Onono (2018) on the impact of organizational structure on performance at General Electric Africa in Kenya established a robust and positive relationship between organizational structure and performance. Another study by Daft (2011) also identified three main dimensions of organizational structure that directly impact organizational performance. The dimensions are decision-making processes, a span of control and communication systems. He further noted that the decision-making dimension requires improving the organization's decision-making processes and quality through planning and coordinating business operations to achieve objectives. The span of control dimension is the feedback process between managers and their direct reports to ensure an input-output system that manages the operations effectively by emphasizing performance. The communication dimension is the effect analyzed from the perspective of the organization's efficiency of information flow. Hao, Kasper & Muehlbacher (2012) note that firms that embrace a fine organizational structure attain good performance outcomes through the mediating effects of organizational learning and innovation.

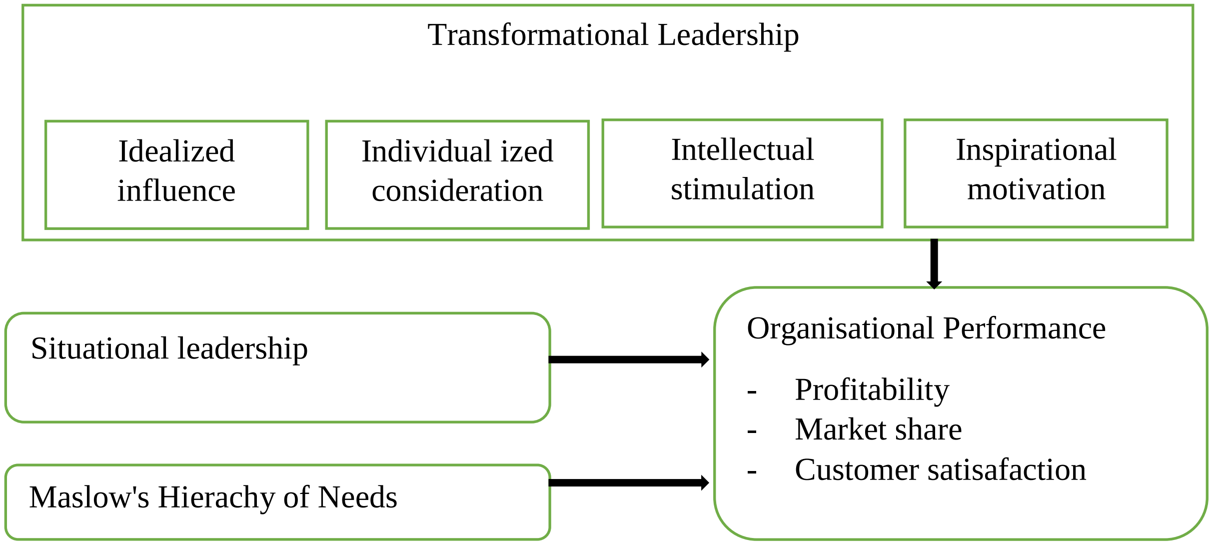
Another research by Maduenyi, Oluremi & Fadeyi (2015) on the impact of organizational structure and organization performance found out that organizational structure directly affects both financial and non-financial performance within an organization. Much organizational structure aligns with coordination, specializations, decentralization, centralization, line and staff relationships. These relations are applicable across the organization. Coordination calls for integrating activities into specialized units to attain a common objective by placing different units or groups in the organization together or separately and deciding on relationships and communication patterns. Coordination is accomplishable through a hierarchy of authority. Unity of command is responsible for receiving orders from only one superior (Teixeira, Koufteros & Peng, 2012). Specialization involves the division of work into components or units in which people are dedicated on. It can either be vertical or horizontal, which is also departmentalization. It facilitates the application of specialized knowledge for the achievement of specific goals. The process increases the organization's efficiency. The scalar principle brings a chain of command from top to bottom, thus establishing authority and responsibility to accomplish tasks. A span of control is the number of specialized units of persons under one management (Teixeira, Koufteros & Peng, 2012).

Another essential principle of organizational structuring is whether decision-making is applicable (delegation) to lower levels (decentralized) or concentrated at the top (centralized). Organizations have different blends of centralization and decentralization. Line authority is the manager-subordinate relationship that can be accomplished through the hierarchical process. Line employees are responsible for attaining organizational goals. Staff employees guide and support line employees in their work. They have different functions and objectives; leading to conflicts, but they should be avoidable (Teixeira, Koufteros & Peng, 2012).

In summary, empirical literature confirmed a significant and direct relationship between organizational structure and performance. As far as other studies were concerned, organization performance is expressible by different variables, including organizational structure. The survey carried out hypotheses testing to confirm whether this is also the case for Mwalimu National, Stima and Kenya Police SACCO Societies.

Theoretical Framework

The study reviewed theories that guided the analysis of the findings. A theoretical framework is a 'blueprint' or a guide for a survey (Grant & Osanloo, 2014). They further noted that it is a framework based on an existing theory in a field of inquiry related to the study's hypotheses. It is a blueprint that is “borrowed” by the researcher to build a research inquiry. It serves as the foundation for the research (Adom, Joe & Hussein, 2018). According to Grant & Osanloo (2014), a theoretical framework offers several benefits to research work. It provides the study's structure by elaborating how the researcher has defined the study philosophically, epistemologically, methodologically, and analytically. Ravitch & Carl (2016) also concur with the above findings and note that that theoretical framework assists researchers in situating and contextualizing formal theories into their studies as a guide. Three theories were used to guide the research: Transformational leadership theory, Situational leadership theory, and Maslow's Hierarchy of Needs Theory. A thorough review of the three theories was carried out to discuss their tenets, strengths, weaknesses, and above all, their relevance to the study. This is depicted below.



Fugure 2. 1: Theoretical Framework

(Source: Research, 2020)

Transformational Leadership Theory

The theory is a comparatively new approach to leadership. It centers on how leaders create valuable and positive changes in their followers. According to Burkus (2010), James MacGregor Burns was the first scholar who introduced transformational leadership concepts when studying political leaders. The theory also applies to organizations. Burkus (2010) further notes that the theory supports research work that correlates to transformational leadership for positive performance outcomes on an individual, group and organizational variables. It also highlights the need to study followers since transformational leadership was the first developed and validated theory that emphasizes morals and leadership values.

According to Schieltz (2019), the four essential elements that underlie the theory of transformational leadership are idealized influence, inspirational motivation, ability to inspire confidence, intellectual stimulation, creativity and individualized consideration of group members. In another study on the same subject, Bass (1999) notes that transformational leadership motivates the followers to perform for reasons beyond immediate self-interests through idealized influence, charisma, inspiration, intellectual stimulation and individualized consideration. Idealized influence and inspirational leadership are displayed when the leader envisions a desirable future, articulates how it is attainable and sets an example of achieving it through high-performance standards, determination and confidence in executing that vision. Individualized consideration is displayed when the leader pays careful attention to the development of the followers. Transformational leaders delegate assignments to followers as opportunities for growth.

According to Yeung (2018), empirical studies reveal the following strengths of transformational leadership. One; transformational leadership is the most effective leadership style based on established research. The analyses show that the approach is first in terms of effectiveness. Transactional leadership is . The contingent reward and managing by expectation are third and fourth respectively. Two; transformational leadership theory promotes creativity and innovation through collaboration. The style encourages all employees to meet shared goals and objectives through coming up with creative ideas and innovative solutions necessary to advance the organization. Three; transformational leadership builds and maintains the motivation and satisfaction of Individuals. Four; transformational leadership fosters organizational change by influencing positive behavior (Yeung, 2018).

It is also worth noting that the transformational leadership theory has some limitations in its application namely; One, that the transformational leadership style is not a one-size-fits-all leadership style. One of its major drawbacks is its inapplicability in certain situations where it is not applicable in groups or organizations performing routine or mechanized tasks. Two; it is counterproductive in chaotic organizations that do not have established rules . The applicability of transformational leadership theory depends on the cultural context of the leadership situation. The reality is that cultural factors also limit or counteract their strengths and advantages. Three; the theory places high amounts of pressure on the followers compared to transactional leadership and authoritarian leadership style, putting pressure and accountability on the leader. Under a transformational leadership approach, the leader distributes responsibility across the group or organization by giving them autonomy or ownership over their tasks (Yeung, 2018). Four; the theory hurts creativity and innovation. One of the significant strengths of transformational leadership is its role in facilitating increasing creativity and innovation through collaboration between the leaders and their followers. However, in some instances, the style hurts employees by hindering creativity and innovation (Yeung, 2018).

A study by Eisenbeib & Boerner (2013) on development activities in transformational leadership found out that this leadership style increases creativity and dependency, thus reducing their creativity. The study focused on transformational leadership as a predictor of Mwalimu National, Stima and Kenya Police SACCO Societies' organizational performance. The theory was very relevant to this study because it covers the thematic scope of the research. The study established how the four elements of transformational leadership in line with the four objectives and hypotheses of the investigation contribute to the three Co-operatives' organizational performance.

Situational Theory of Leadership

Paul Hersey & Ken Blanchard (1969) introduced situational leadership theory, a leadership approach that matches the leader's leadership style and the followers' preparedness levels (Brandon, 2020). This leadership style works on the assumption that the most effective leadership method changes from situation to situation. A leader must adapt his style and approach to diverse circumstances to be useful and successful (OER Services, 2020). The theory identifies four main leadership approaches (Brandon, 2020). The first approach is telling, which is more of giving directives as well as being authoritative. In this case, the leader makes decisions and tells employees what to do. The second approach is selling, where the leader is the decision maker, but he communicates and works to persuade the employees rather than merely directing them. The third approach is participation. The leader works with his team to make decisions. He supports and encourages them. He is democratic. The fourth one is delegation, where the leader assigns decision-making responsibility to team members but oversees their work.

The situational theory of leadership refers to leaders who adopt different leadership styles depending on the situation at hand and their team members' development level. It is an effective leadership way because it adapts to the team's needs and sets a beneficial balance for the whole organization (Gamelearn, 2020). Interviews with KIs confirmed the use of situational theory. When asked the styles of leadership that their respective management and leadership use, answers were the same: It depends on the situation at hand. The situation at hand determines the type of leadership that should abe applied to respond to the issue. This fully confirms the relevance of the theory to the study. A clear example was given in relation to the Covid-19 pandemic that caught management offguard. The use of situational leadership was critical to put necessary measures in place for the safety of employees on one hand and the performance of the SACCOs on the other hand.

Strength of the Theory

The following are the strengths of the situation theory of leadership. One; the theory recognizes that leaders can be flexible by creating an environment where their members willingly share concerns so that everyone can find success. Two; situational leaders work to create a style that anchors their team's readiness level or needs. For most workers, this creates a situation that allows them to be comfortable with their job duties. Three; this approach improves a team's effectiveness by maximizing the output of each team member. Since this leadership style allows for changes, leaders switch between the different methods that are most effective at each readiness level. Four; the approach of a situational leader is intuitive and flexible. It allows team members to find common ground, thus reducing internal conflicts in an organization. A situational leader responsible and quick to tackle issues hardly faces problems since they dissipate before they interrupt the organization (Gamelearn, 2020).

Weakness of the Theory

The theory has several weaknesses. First; the theory focuses more on immediate needs rather than long-term needs. Situational leadership is based more on meeting a present exact need. It proceeds to highlight an approach that addresses the long-term needs of the team. Rather than staying focused on the overall objectives, situational managers can easily deviate, especially when evaluating or deciding on an immediate circumstance facing the organization. Secondly; the theory creates confusion in the company when the leaders shift their approach to address each worker's needs, thus raising questions. A shift from a delegation leadership style to a commanding or telling style of leadership can create a distrusting environment. The worker becomes unsure of the leader's expectation of him even when one is ready to work independently (Gamelearn, 2020).

Relevance of the Theory to the Study

The advantages and disadvantages of situational leadership theory allow greater flexibility in the organization. It gives each employee power since the leader adapts their approaches to meet specific needs (Brandon, 2020). Therefore it is an effective leadership style because it adapts to the team’s needs and sets a beneficial balance for the whole organization (Gamelearn, 2020). This theory was very relevant to the study because it helped the researcher understand the different strategies that SACCO Societies management and leaders should adopt in different situations. It also allowed the researcher to learn how the communities meet the organizations' specific needs, like a change of SACCO Societies by-laws, regulations, policies and amendments resulting from the Kenyan economy.

Maslow's Hierachy of Needs Theory

Abraham Harold Maslow's (1943) theory outlines five hierarchical needs applicable to organizations and employees' performance (Gordon, 1965). Maslow notes that human beings do not feel the second need until the demands of the first needs are satisfied or even the third need until the second needs have been satisfied and so on. The theory has different levels of needs which are: Physiological, safety, love, affection, belongingness, esteem, and self-actualization needs. As mentioned above, the theory may be applied to organizational cultural and human resource management roles in improving employee performance despite some criticism or limitations of the theory (Nyameh, 2013).

Impacts and Implication of Hierarchy of Needs Theory on Employees Performance

Organizational benefits play a significant role in an employee's satisfaction and performance process. Many organizations offer bonuses or extra benefits to employees who make an effort to improve their performance. Such benefits cover many things like tuition or payment to attend specialized conferences among others. These benefits stimulate an employee to take on new opportunities, improve performance in the current position or even set one's career path in a better direction for future growth and promotion (McNamara, 2005). The method that an organization chooses to review performance and evaluate its employees can significantly impact its performance.

Subsequently, an organization that fails to review its employees' performance or recognize their performance faces disgruntled employees (Nyameh, 2013). Organizations that stringently monitor employee work without providing employees an opportunity to give feedback result with non-motivated employees (Cardy & Selvarajan, 2008). There is need for an organization to have performance reviews to keep the employees motivated and perform well. The reports can include periodic, regular, honest and objective feedback to the employees among other ways (Collins, 1998). An organization should ensure that it has feedback mechanisms for its employees. In particular, they should narrow down on ways to improve the organization through open communication systems and make employees more satisfied with their performance and compensations (Nyameh, 2013).

Relevance of the Theory to the Research

The theory matched together with the four elements of transformational leadership. It offered a basis for organizational development with high employee motivation to achieve company objectives. An organization that applies Maslow's principles can feature high employee satisfaction, excellent employee retention and cohesive teams. It improves its performance (Markgraf, 2018). According to the study findings, repondents acknowleged that leaders and management of their respective SACCOs respond individually and collectively to their respective needs despite he fact that alot still needs to be done in terms of putting in place policy to regulate the same. The study would infer that the theory was found very relevant.

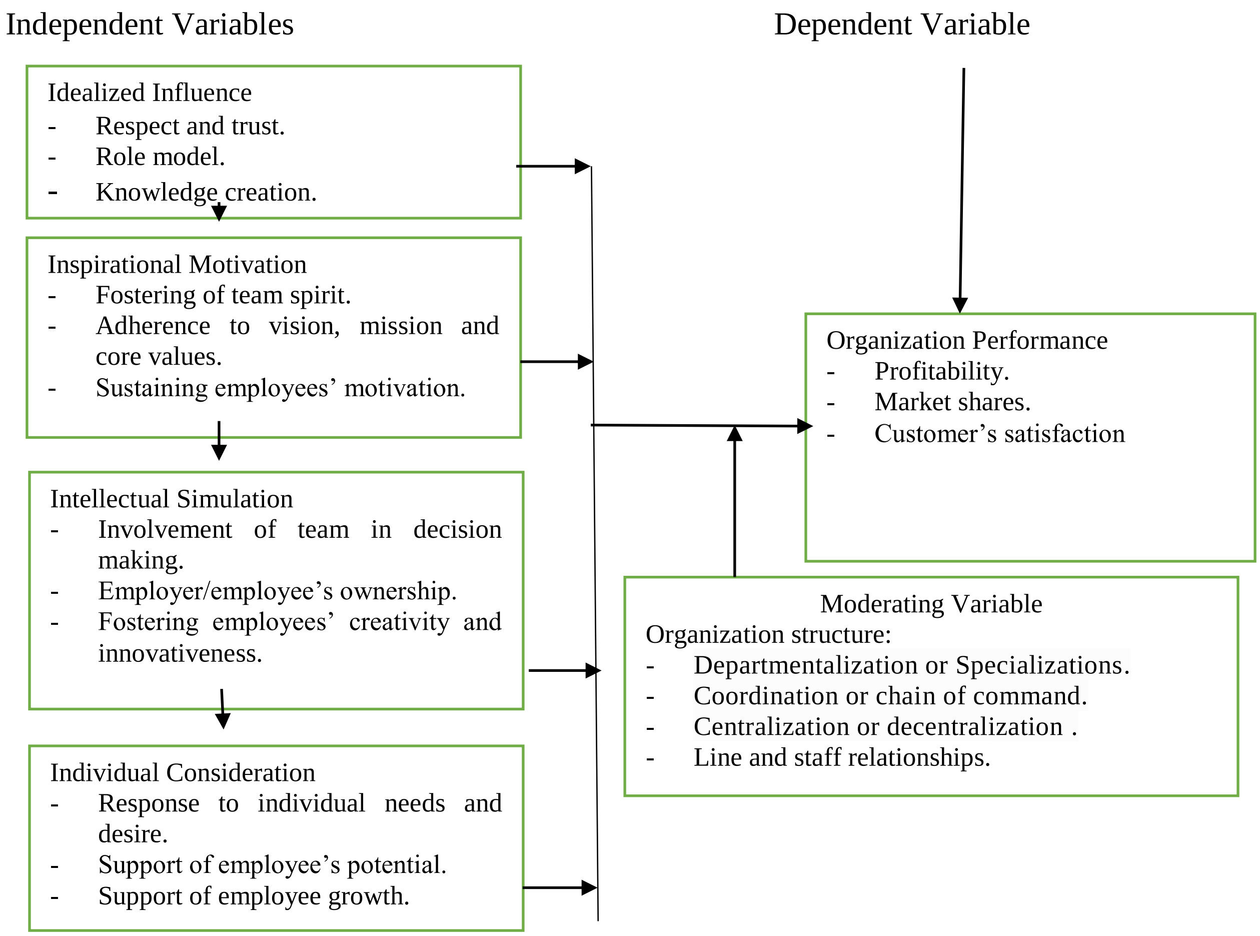
How Maslow Hierarchy of Needs fits with Transformational Leadership Style

Transformational leadership aims to “transform” people and organizations; that is, change of mindset, vision and mission understanding; clarifying purposes to make one's behavior congruent with beliefs, values and principles to bring about permanent changes self-perpetuating and momentum building. Transformational leadership theory was anchored from this vision and influenced by Abraham Maslow’s Theory of Human Needs (1943). With the 1st and 2nd level of needs, the goal is to attain basic needs and security. The employees have to do and follow what is necessary and mandated to do by leaders and managers not to compromise the work. For instance, an employee has to work hard to get the money that fulfills one's basic or physiological and security needs. Upon fulfillment of these two needs, the employees move a step higher onto the pyramid of needs. They are now free to feel the desire for a higher level of realization, which involves considering one's feelings, morality, self-esteem, ethical issues and dignity. The transformational leadership style fits into the higher level of needs because it requires a higher level of self-esteem, authenticity, morality and dignity to perform this kind of leadership. The employee is motivated more by the outcome of the organization. It involves a value that encourages us to collaborate rather than work as individuals. It mainly applies the participatory approach of leadership, wherein the concerns are beyond the expectation of everyone. That is concerned with the welfare of employees, customers and the organization as a whole. In this higher level of needs, everyone is more committed and dedicated to everyone’s goodness beyond expectation.

In summary, these three theories: Transformational Leadership Theory, Situational Leadership theory and Maslow's Hierarchy of needs theory were found very relevant and complementary in explaining the application of the independent (transformational leadership) and dependent (organizational performance) variables of the study. Their use is well captured under chapter four on data analysis. Findings confirmed that all the transformational leadership variables are being upheld by the three SACCOs' leadership and management on a situational basis. Applying all the four elements of transformational leadership means that employees' individual needs are taken care of by leaders and managers; confirming the application of Maslow's Hierarchy of Needs Theory.

Conceptual Framework

According to Ravitch & Riggan (2011), a conceptual framework is a visual or written product that explains graphically or in a narrative form the things to be studied, key factors, concepts or variables and the presumed relationships among them. The conceptual framework assists in understanding the place and informing the direction of a research project. A complete conceptual framework supports the study to assess the research's goals and develop appropriate research questions and methodology (Magher, 2018). This study considered a conceptual framework that has four independent variables: Idealized influence, inspirational motivation, intellectual stimulation and individual consideration, which explained organizational performance; the dependent variable and organization structure as the moderating variable. Under the idealized influence, the study measured employees' respect and trust towards the manager, the quality of managers and the managers' capacity to create knowledge. Under inspirational motivation, indicators such as the manager's ability to foster team spirit, make employees adhere to the company's vision, mission and core values; support and sustain employees' motivation were vital in explaining organizational performance. Under intellectual stimulation, the managers' ability to involve employees in decision-making process fosters employees' creativity, innovativeness and ownership of the company formed vital indicators to measure organizational performance. Under individualized consideration, the way managers respond to employee's unique needs and desires, support employees' potential and growth were used as indicators to explain the dependent variable. The researcher considered three indicators under the dependent variables; including profitability, market shares and customer satisfaction (Gomes, 2014).



Fugure 2. 2: Conceptual Framework

(Source : Researcher 2020)

Relationship Between Idealized Influence and Organizational Performance

Idealized influence was the first independent variable (X1) of the study that explained the performance of the three SACCOs under consideration as presented in figure 2.2. Three indicators, namely, respect of trust, being role model et knowledge creation were analysed against the dependent variable. According to Ngaithe, K'Aol, Lewa & Indigwa (2016), leaders are the role models in the transformational style of leadership. The followers admire, respect, trust and want to emulate them. The followers acknowledge extraordinary capabilities, persistence and determination in their leader and how they take risks to achieve organizational or personal goals; but adopt ethical and moral conduct (Gomes, 2014). The process may have an impact on the performance of the organization. Transformational leaders are the role models of a group. They display a charismatic personality that influences the followers to become more like the leader. Idealized influence is expressible through the leader's willingness to take risks and then follow his convictions, core values and ethical principles. It is through the idealized influence that the leader attains trust with his followers. The followers develop confidence in their leader (Schieltz, 2019).

Relationship between Inspirational Motivation and Organizational Performance

Inspirational motivation (X2) is the second independent variable that explained the performance of the three SACCOs as presented in figure 2.2. Indicators such as fostering of team spirit, inspiring employees to adhere organizational vision, mission and core values and sustaining employees' motivation were analysed agaisnt the dependent variable. Inspirational leaders generally motivate and inspire others to achieve organizational goals/performance, thus increasing organizational revenue. It associates with the commitment to attain the organization's vision (Avinash & Zuhair, 2015). Inspirational motivation refers to the leader's ability to inspire with confidence, motivate and ensure a sense of purpose to his/her followers within the organization. The transformational leader must clearly articulate a clear vision of the organization, communicate his expectations effectively to the group and generally commit to the set organizational goals. This aspect of transformational leadership calls for superb communication skills and that the leader conveys his message with precision, power and a sense of authority. This type of leader's vital behaviors includes his continued optimism, enthusiasm and ability to point out the positive follower's behavior (Schieltz, 2019).

Relationship between Intellectual Stimulation and Organizational Performance

Intellectual Stimulation (X3) was the third independent variable of the study that explained the dependent variable (organizational performance) as presented in figure 2.2 above. Indicators such as involvement of employees in decision making, employees/employers ownership of the processes and fostering of employees' knowledge and creativity were analysed under this variable against the dependent variable. According to Ogola et al. (2017), intellectual stimulation represents an essential transformational leadership component in attaining organizational performance. It is through intellectual stimulation that transformational leaders encourage followers to question their own beliefs, assumptions, values and those of the leader; which may be outdated or inappropriate for solving current related problems. Transformational leaders stimulate their followers' efforts, making them innovative and creative. These leaders question assumptions, reframe problems and approach old situations in new ways; thus impacting their performance. When a follower makes a mistake, they do not criticize them publicly. Creativity is openly encouraged (Ogola et al., 2017). Transformational leaders solicit their followers' ideas and creative solutions to problems, thereby including followers in the problem-solving process. The intellectually stimulating leader encourages followers to try new approaches. Intellectual stimulation challenges the group views and shared beliefs. Supervisors and managers promote creativity and innovation. The process creates a successful organization, enhances critical thinking and problem solving (Avinash & Zuhair, 2015).

Relationship between Individual Consideration and Organisational Performance

Individual consideration was the fourth independent variable (X4) of the study that explained the dependent variable as showed in figure 2.2. Indicators such as response to individual needs of employees, support of employees potential, and support of employees-s growth were analysed agaisnt the dependent variable and conclusions given. Individual consideration is the ability for a transformational leader to recognize a follower's initiative in a specific task, either through observation or sessions and make the member grow and become fulfilled in their positions (Schieltz, 2019). The process is likely to have an impact on the performance of the organization. Therefore, transformational leaders act as role models for their followers. They display a charismatic personality that influences others to become more like them. Idealized influence is applicable when a transformational leader willingly takes risks and follows a set of core values, convictions or even ethical principles to fulfill the same. Through this behavior, the leader builds trust with his followers. The followers develop confidence in their leader (Schieltz, 2019).

Organizational Performance

The organizational performance on the other hand was the dependent variable of the study as showed in figure 2.2. Elements such as customers satisfaction, organisation market share and organisational profitability were analyse. Organzational performance of a company is comparable to its goals and objectives (Cho & Dansereau, 2010). Tomal & Jones (2015) further define organizational performance as the actual results or output of an organization as measured against its expected outputs. The performance of any organization depends mainly on the leader's skill when it comes to implementing strategies. Silva (2014) highlighted that leadership's essence is a conditional relationship between a manager and his or her followers. The organizational performance was studied and measured by indicators like but not limited to organizational sustainability, personal worth, processes efficiency and organizational legitimacy.

Organizational Structure

Under this study and as presented in figure 2.2, organizational structure is the moderating variable of the study that explained the dependent variable. Indicators such as lines and staff relationship, coordination or chain of command and departementalization or specialization were analysed against the dependent variable and conclusions given. According to Abdulwahab (2016), poor organizational design and structure result in a bewildering morass of contradictions: confusion within roles, lack of coordination among functions, failure to share ideas resulting in poor decision-making processes leading to conflicts. The leaders are usually aware of these problems. At times, they pass them to the lower levels, making the entity unable to embrace new opportunities to develop. Most organizations have structures aligned either to specializations, coordination, decentralization, centralization, or line and staff relationships. These indicators measured the incumbent organization structure in all three organizations in the study (Fadeli & Adunola, 2016).

Synthesis of Research Gap

Transformational leadership has a lot of literature and empirical studies because of its input in organizations' performance. Research indicates that this type of leadership collectively impacts employee behavior and commitment leading to improvements in the work climate and knowledge sharing (Orabi, 2016). A review of empirical studies also confirmed that the four transformational leadership elements ; which constitute independent variables of the study, have a positive and significant relationship with organizational performance.

These studies assumed that organizational performance is a very smooth process without facing any contingency or crisis issues. However, the literature gaps that the study addressed are: One; though the four elements of transformational leadership insist on a close relationship between the leader and followers, the literature did not describe the importance of chain of command, which is critical in attaining excellent organizational performance. Two; regular employee monitoring processes are vital for organizational performance, but they do not feature in the process of organizational management under transformational leadership. Three; the literature review also did not explain how transformational leaders act or react in a crisis or contingency situation because business management is not static. Not all cases are the same. Transformational leadership does not explain the leader’s behavior or his reaction when situations are different. Yeung (2018) notes that transformational leadership is not a one-size-fits-all type of leadership style. One of the significant drawbacks of transformational leadership is its inapplicability in certain situations within the organization. The research filled the above research gaps by responding to challenges facing applicability of transformational leadership at the three selected SACCO Societies in terms of management crisis; what strategies are in place to ensure the chain of command, which is vital for organizational performance.

Finally, the most critical literature gap that the research filled is related to the lack of empirical studies on the SACCO Societies movement that focuses explicitly on transformational leadership. The literature reviewed was rather general and focused on different leadership types, even when the subject of study was about the organizational performance of SACCO Societies. Those which focused on transformational leadership targeted the performance of other institutions. Specifically, the literature review had not demonstrated the relationship between transformational leadership and the performance of the SACCO Societies'. The research filled in a significant gap in the academic publication. The study intended to be very specific on transformational leadership and organizational performance of SACCO Societies.

Chapter Summary

This chapter reviewed the literature and empirical studies on transformational leadership. There is a lot of research work on the transformational style of leadership across the world. It confirms a positive and significant relationship between transformational leadership and organizational performance to the extent that it has attained great attention in the literature. This attention is due to its potential implications for the performance of the organization. Research indicates that this type of leadership can collectively impact employee behavior and commitment, leading to improved work climate and knowledge sharing (Orabi, 2016). However, the section has also identified some of the literature gaps that the study filled in with transformational leadership application to organizational performance.

The study understands that the domain of leadership is entirely large. It explains it by different theories. In this study, three theories were identified and discussed under the theoretical framework section. These theories are transformational leadership theory, situational leadership theory and Maslow's Hierarch of Needs Theory related to organizational performance. The theoretical framework looked at each approach; highlighting tenets, description, strengths, weaknesses and relevance to the study. Finally, the chapter discussed the conceptual research framework, which was the blueprint that guided the study.

CHAPTER THREE : RESEARCH METHODOLOGY

Introduction

This chapter focused on the methodology that was employed to carry out the study. It provided details regarding the research design, the study population, sample technics, sampling methods, types of data and data collection methods. It also discussed the validity and reliability of instruments, pretesting of the same instruments, data analysis plan, ethical considerations and finally, a summary of the whole.

Research Philosophy

The research philosophy used in the study was a pragmatic research philosophy. According to Saunders (2009), research philosophy denotes a system of beliefs and assumptions about knowledge development. It is what the researcher does when carrying out research, developing expertise in a specific field. The five major research philosophies are positivism, critical realism, interpretivism, postmodernism and pragmatism. In this study, the researcher employed a pragmatic research philosophy. Pragmatism philosophy originated in the late 19th century in the USA through Charles Pierce, William James and John Dewey (Legg & Hookway, 2021). It integrates multiple research methods such as qualitative, quantitative and action research methods to advance specific research in the best possible manner.

As explained by Tashakkori & Teddlie (1998) and quoted by Kaushik & Walsha (2019), pragmatism anchors on the proposition that researchers should employ the philosophical and methodological approach that works best for the particular research problem that is under study. The research employed pragmatism research philosophy because the dynamic approaches include leadership styles used to achieve better performance of any SACCO Society. In consideration of this dynamism, the researcher found it very relevant to incorporate more than one research approach and strategies to understand the relationship between the variables within the same study. So, the dynamism was well accommodated using questionnaires, interviews and literature reviews in data collection.

According to Teddlie & Tashakkori (2009), combining questionnaires and interviews in one research has the advantage of bringing together breadth and depth that are associated with both qualitative and quantitative approaches. The major effect of integrating the results of these two methods is the possibility of providing a more comprehensive picture of a research topic that can address a range of research questions. By so doing, it can offer a complete knowledge that can improve theory development and practice (Johnson & Onwuegbuzie, 2004).

Research Design

According to Burns & Grove (2003), a research design is a blueprint for researching with reasonable control over any factor that can interfere with the findings' validity. The study used a descriptive survey type of design and described the three SACCO Societies population characteristics. Descriptive survey design is the primary research technique investigating a problem as it exists in its current state. It identifies attributes of a specific phenomenon based on an observational basis or examining the correlation between two or more aspects (Carrie, 2007). The study identified attributes and explored a relationship that may or may not exist between transformational leadership and organizational performance at the three Cooperative Societies in Kenya. In this study, qualitative data played a crucial role in data triangulation, cross-examining the results obtained from a quantitative perspective. The process increased the credibility and validity of the findings through the different methods. When applied in qualitative research, triangulation increases the study's in-depth through studying it from more than one standpoint. Therefore, in this study, data triangulation increased the findings' validity by providing a clearer picture of the problem, increasing confidence in the findings, creating innovative ways to understand a phenomenon and giving unique answers or results.

The study employed mixed-methods research design (qualitative and quantitative) methodology to establish the relationship between idealized influence, individual consideration, intellectual stimulation and inspirtational motivation on the organizational performance of Mwalimu National, Stima and Kenya Police SACCO Societies in Kenya. Under idealized influence, both quantitave and qualitative data helped to validate the the following indicators: respect and trust for employees, respect and trust for management, role models to the employees, encourage knowledge creation, ethical and moral conduct, no use power or positions for personal gains, management capabilities, persistence and determination, management consistency. Under individual consideration, the following indicators were analysed against the performance of the three SACCOs: Specific needs in employees and opportunities, trainings for employees, coaching and mentoring of employees skills, motivation of employees and perception of employees. Under intellectual stimulation, the mixed-method helped to analyse the following indicators against performance of the three SACCOs: questioning the beliefs, assumptions and values of management and leadership, Questioning the beliefs, assumptions and values of employees, fostering creativity and innovation, the use of analogy and metaphot and the use of non-traditional thinking processes to manage the SACCOs. Finally under inspirational motivation, the mixed-method helped to analyse team spirit, adhering to vision, mission and values of the SACCO, inducing confidence among the staff, good articulation of SACCO plans, motivation of employees with incentives and use of punishement.

Sample Frame of the Study

According to Fowler (2009), the sample frame represents individuals who have a chance to be part of those to be selected in a sampling technique. With a focus on the three selected SACCO Societies, the study sample frame included all senior, middle, and lower-level personnel to avoid bias and ensure representativeness. By the time the study was carried out, the total sample frame of the study was 653 employees, represented as follows: 321 employees for Mwalimu National SACCO, 211 for Stima SACCO, and 121 employees working with Kenya Police SACCO.

Table 3. 1: Organizationional Structure of the Three SACCO Societies

Sacco name	Senior	Middle	Lower	Total per SACCO
Mwalimu National	32	40	240	321
Stima	44	55	112	211
Kenya Police	12	19	90	121
TOTAL				653

(Source: Departments of human resources of SACCO Societies)

Population of the Study

According to Mugenda & Mugenda (2009), the study population refers to the entire group of people or an event or thing of interest under investigation in a study. In another study; Kombo & Tromp (2011) note that a target population is a set of individuals, objects or items from the sample to be measured. Taherdoost (2016) elaborates that the first stage in the sampling process is to define the target population clearly. The population is commonly related to the number of persons living in a particular location. The study's population was employees of the three Co-operative Societies; including senior management. The three Cooperative societies' total number of employees was: Mwalimu National SACCO; 321 employees, Stima SACCO; 211 employees and Kenya Police SACCO; 121 employees hence 653 employees (Table 3.1).

Sample Size of the Study

A sample is a group of people, a relatively smaller number from a study population for investigation purposes (Mohsin, 2016). The sample size for this study was calculated by considering the total number of employees of the three Co-operative Societies, which was 653 and then applied the formula below:

$S = X^2 NP (1-P) \div (d^2 (N-1) + X^2 P (1-P))$ (Krejcie & Morgan, 1970).

Where;

S= required sample size

X^2= It is the table value of Chi-Square for 1 (one) degree of freedom at the desired confidence level . It is (3.841)

N = the population size which 653 total SACCO employees

P = the population proportion

d = the degree of accuracy expressed as a proportion (.05) (Krejcie and Morgan, 1970).

The sample size was obtained as follows:

S= 3.841.653.0.50 (1-0.50) / (0.05$^{2)}$. 653-1) + 3.841×.0.5 (1-0.5) = 242 respondents

Considering the above formula and the related computation, the sample size for the research was 242 respondents.

Sampling Method

In this study, in this study both probability and non-probability sampling methods to select 242 respondents from the three Co-operative Societies. Sampling is the process of selecting some individuals for a study. The chosen individuals represented the large group from which individuals were chosen (Kothari, 2011). Sampling makes research more accurate and economical. The sampling method determines the generalizability of the research findings (Showkat & Parveen, 2017). The study focused on the employees of the three Co-operative Societies, with each SACCO having a sample as per the sampling technic above.

In a probability sampling technique, each population element has a known non-zero probability of selection. This sampling method estimates that the sample represents a population (Showkat & Parveen, 2017). The range of the respondents was through a stratified sampling technique. The study then divided the population into separate groups, called strata; then, a probability sample (often a simple random sample) including a total representation from each group (Trek, 2019). Through the use of random sampling technics, each SACCO had 70 respondents.

The non-probability sampling technique in the study employed non-randomized techniques to draw the sample, including judgment. Instead of randomization, the participants were picked based on their accessibility (Showkat and Parveen, 2017). Under the non-probability sampling method, the study employed a purposive sample technique based on employees' knowledge of the study subject. Employees of the three SACCOs constituted a homogeneous sample since they belong and work for the same SACCO and warrant inclusion. Purposive sampling relies on the researcher's judgment regarding selecting the respondents or the case under study. The study focused on particular characteristics of the population of interest, working for a SACCO organization to answer the research questions . A homogeneous purposive sample has shared a characteristic or set of attributes (Crossman, 2018). In this study, the researcher purposively selected a few individuals from the three SACCOs who had critical information concerning the SACCOs management to respond to interview schedules. In a homogeneous sampling study, units are selected based on their having similar characteristics because they are of particular interest to the study. In this case, they were managers who hold key leadership positions. The qualitative or mixed methods research design used more than one type of purposive sampling technique. Homogeneous sampling used a purposive sampling technique. It aimed to achieve a homogeneous sample, where people or cases share similar characteristics or traits. In this study, the three SACCOs under study employees shared the same occupation. The questionnaire was specific to their features. From the study sample size (see table 3.2), the study selected 28 respondents in total for interviews through a purposive sampling technique; 10 respondents from Stima and 8 respondents from Mwalimu National SACCOs and 10 respondents from Kenya police SACCO.

Table 3.2 presents the sample size of the study which was 221 respondents from the three SACCO Societies.

Table 3. 2: Sample Size of the Study

Profile of Respondents	Sampling Technic	Methods of data collection	Total number
193 employees	Random sampling technic	Questionnaire survey	193
28 (KIs) Senior managers	Purposive sampling technic	Interview schedules	28
Total			221

Source : Research (2020)

Table 3.3 presents the sample size for Stima, showing the category of the respondents, sampling technic and the respective method of data collection.

Table 3. 3: Sample Size of Stima

Profile of Respondents	Sampling Technic	Methods of data collection	Total number
63 employees	Random sampling technic.	Questionnaire survey	66
8 (KIs) Senior managers	Purposive sampling technic.	Interview schedules	10
Total			76

Source : Research (2020)

Table 3.4 presents the sample size for Mwalimu National, category of each respondents, sampling technic and the respective method of data collection process.

Table 3. 4: Sample Size of Mwalimu National

Profile of Respondents	Sampling Technic	Methods of data collection	Total number
66 employees	Random sampling technic.	Questionnaire survey	63
10 (KIs) Senior managers	Purposive sampling technic.	Interview schedules	8
Total			71

Source : Research (2020)

Table 3.5 below presents the stratum 3 – Kenya Police SACCO showing the category of the respondents, sampling technic and the respective method of data collection.

Table 3. 5: Sample Size of Kenya Police

Profile of Respondents	Sampling Technic	Methods of data collection	Total number
64 employees	Random sampling technic.	Questionnaire survey	64
9 (KIs) Senior managers	Purposive sampling technic.	Interview schedules	10
Total			74

Source : Research (2020)

Types of Data

The study employed a mixed-methods research design (quantitative and qualitative). According to Burke, Onwuegbuzie & Turner (2007), a mixed research method involves a systematic integration of quantitative and qualitative methods in one study to obtain a fuller picture and a more in-depth understanding of a phenomenon. The study employed a mixed-method research design: quantitative and qualitative data. Primary quantitative data that covered primary data was collected through a questionnaire survey. Primary qualitative data was collected using interview schedules. Secondary quantitative and qualitative data were collected through a content review of articles, books and other publications to confirm, substantiate or contradict other research findings.

Data Collection Methods

As stated under the research philosophy and design, the study employed a mixed-method research design (quantitative and qualitative research methods) to collect data. The study collected primary quantitative data through a questionnaire survey. Qualitative data was conducted through interviewer schedules. The study collected secondary data through secondary sources through a literature review on the same by reading books, articles and internet publications related to the topic. The three tools were complementarily used to collect and triangulate research data.

Questionnaire Survey Tool

The study employed a questionnaire survey to reach out to Mwalimu National, Stima, and Kenya Police SACCO Societies staff and obtain information and their opinion on the relationship between transformational leadership and their organizations' performance. A total of 193 respondents were considered. A questionnaire survey is a research instrument that gathers data over a large sample while upholding confidentiality. It saves time and has no interview bias opportunity. It is a written format (Kombo, 2006). It has a high potential of reaching out to many respondents within a short time. It is a scientific method since it eliminates bias from personal characteristics (Owens, 2002). Mugenda (2008) notes that a questionnaire is an excellent tool for data collection because of its relative case , its cost-effectiveness nature and applies to a large sample. In this study, the questionnaire survey included closed-ended questions to limit the answers and to attain higher response rates (Farrell, 2016). Questionnaires were randomly and only disctributed to personnel of the three SACCOs working at the headquarters in Nairobi considering constraints related to COVID-19 restrictions that did not allow movement out of Nairobi by the time the research was carried out. With help of two assistant researchers, the researcher personally distributed the questionnaires to employees and made an agreement with every respondent on when to collect every questionnaire filled in.

Interview Schedules

These are oral questions given to the respondents through verbal communications in which one person (or a group of persons) asks questions intended to elicit information or opinions. Covid19 protocols such the wearing of protective face marks and social distinacing were fully observed when carrying out every interviesws. The process assisted in obtaining an in-depth formation to understand and appreciate the effect of transformational leadership on the organizational performance of Mwalimu National SACCO, Stima SACCO and Kenya Police SACCO Societies. The interview guide consisted of structured interview questions.

According to Kombo & Tromp (2011), a scheme of questions specifies the exact wording and order of the questions to gather respondents' information. Regarding this study, the structured interview schedules were open-ended questions that served the critical informants through face-to-face interviews. The interview schedules helped the study gain in-depth information from senior managers' experiences, views and beliefs regarding the relationship between transformational leadership and the performance of the three selected SACCOs Societies Limited.

All interviews were booked in advance to avoid inconveniencing the regular work of KIs. The study was also flexible in rescheduling any interview in case any KI was not available. All interviews with SKIs took place in the board room individually. As mentioned above Covid 19 protocols were firmly respected through the wearing of face masks, respect of social distancing and sanitizing of hand before and at the end of every interview. The purpose of the study was explained and the researcher answered questions before obtaining consent on whether to proceed and record the interview or not. All interviews were recorded. The same applied for Mwalimu National and Kenya Police SACCOs, except that interviews took place in KIs offices.

Reliability of Instruments

Kombo and Tromp (2011) posit that a test instrument's reliability is its ability to measure what it intends to measure consistently and that its internal consistency determines its reliability. It measures all parts of the questionnaire that the study wants to measure (Orodho, 2008). This research used Cronbach's Alpha tests to check the reliability of the research instruments developed by Lee Cronbach in 1951 to measure reliability or internal consistency (Mohsen & Reg, 2011). According to the test, reliability is how well a test measures what it should, using the following formula (Mohsen & Reg, 2011):

$$\alpha = \frac{N \cdot \bar{c}}{\bar{v} + (N-1) \cdot \bar{c}}$$

Where:

- N = the number of items
- $\bar{c}$ = average covariance between item pairs
- $\bar{v}$ = average variance

The study considered the internal consistency scores between 0.8 to 0.95 to mean that the questionnaire's internal consistency is excellent. Upon analysis of data using Lee Cronbach's alpha through SPSS, the result showed a score of 0.728. The results therefore indicated that the internal consistency of the questionnaire was acceptable. The summary of the croncbach's Alpha test is presented in the table below.

Table 3. 6: Reliability Summary

Variable	Cronbach's alpha	Number of item in the scale
Idealized influence	0.928	8
Individualized consideration	0.822	5
Intellectual stimulation	0.799	6
Inspirational motivation	0.730	7
Organizational structure	0.847	6
Organizational performance	0.839	7

Source: Research (2020)

Validity of Instruments

The validity of a research instrument assesses the extent to which the instrument measures what it should measure (Robson, 2011). The degree to which the results are considered truthful requires a research instrument (questionnaire) to correctly measure the study's concepts (Pallant, 2011). The survey items undergo a face and content validity while the interview guide used a credibility check. The validation of this research was carried out through both face and content validity. Even though they anchor on a subjective assessment, the research used face validity to establish a logical connection between questions and the study's objectives (Kombo & Tromp, 2006). Content validity also assessed whether the questions thoroughly covered the range of issues under consideration in the study. The items underwent advance critiquing and improvement before administering. The feedback was essential and helped improve the questionnaire where necessary.

Instrument Pretesting

Pilot testing is an activity that tests research instruments in the field on a small number of samples (Kombo & Tromp, 2013). Pretesting a survey is a crucial process of pinpointing the problem areas, reducing measurement error, reducing respondent burden, determining whether or not respondents are interpreting questions correctly and ensuring that the order of questions does not influence the respondent answers. The pretest of the questionnaire occurred at two levels: The researcher employed an expert in leadership and organizational performance to study the survey and suggest any change for improvement. The second step of pretesting the questionnaire consisted of administering the questionnaire to a small scale of respondents. An undeclared pretest is testing a questionnaire statistically through a small sample of respondents before the full-scale study to identify any problems such as unclear wording or the survey taking too long to administer (Orodho, 2008). The undeclared pretest of the research questionnaire took place at the three SACCOs Societies headquarters and aimed to ensure that the questions were well articulated. The study applied the research questionnaire to 15 staff of each SACCO Society. The respondents were randomly sampled for being part actual field enumeration team and also part of the research population. The responses were relevant, comprehensive and mutually exclusive - from the researcher's estimation and the respondent's view. The process further checked whether the survey was correct, whether the respondents understood the questions well and whether they were willing to respond to the questions.

The study observed whether or not the interviewers are knowledgeable about the survey items, ready to answer questions and are competent in clarifying points about the survey and research topic. Two; the researcher has to identify possible flaws with the investigation's sampling and administration. In this study, the researcher reviewed questions and made necessary changes where there is an ambiguity to ascertain that the tools have construct validity. Similarly, the pilot study enabled the researcher to verify the means for data collection, captured all the research variables and objectives to uphold content validity. Three; the pretest was essential in uncovering the problematic features of the study sample. Four; the pilot test also provided raw data to test data entry and processing procedures.

Data Analysis Plan

Data analysis in mixed-methods research design involves analyzing quantitative data using quantitative methods or qualitative data using qualitative methods. Mixed investigations can also involve the sequential analysis of one data type referred to as sequential mixed analyses. Data generated from the initial stage was converted into the other data type. According to Business Borderlines (2017), data analysis is a process of inspecting, cleansing, transforming and modeling data to capture useful information, suggesting conclusions and supporting the decision-making process. The process has various facets and approaches that encompass other techniques with multiple names; in different businesses and social science domains. Data analysis is the procedure for analyzing data, methods and interpreting the results of such processes; ways of gathering data to make its report more accessible; more precise or more accurate and all the machinery and results of statistics that apply to analyze data .This study checked questionnaires for completeness and consistency of information at the end of every field data collection day and before storage. Data capturing was done using SPSS version 21 computer-aided software. The questionnaire data were then stored in a computer using SPSS version 21 for analysis. Descriptive statistics were analyzed and presented in frequencies and data percentages. Inferential statistics analysis established the relationship between the research variables. For inferential analysis, Pearson correlations and Multivariate Linear Regression helped the researcher develop a causal effect relationship between the four independent variables and organizational performance. The study also tested all the null hypotheses; that idealized influence style of leadership has no significant relationship with organizational performance; inspirational motivation does not have a significant relationship with organizational performance; intellectual simulation leadership does not have a significant relationship with organizational performance; and , individual consideration does not have a significant relationship with organizational performance of the three Cooperative Societies. The findings were presented in frequency distribution and tables that facilitate the description and explaersion?nation of the results.

Multicolinearity Diagnosis

Collinearity is an association or the correlation between two predictors (or independent) variables in a statistical model. Multicollinearity is associated with more than two (or independent) variables. The absence of multicollinearity within a dataset assumes a range of statistical tests, including multi-level modeling, logistic regression, factor analysis and multiple linear regression (International Business Machine, 2021). The study ran three diagnostics on SPSS version 21 to identify multicollinearity; review of the correlation matrix for predictor variables that correlate highly, computing the VIF, the Tolerance Statistic and compute Eigen values.

Table 3. 7: Collinearity Statistics

Model	Collinearity Statistics Tolerance	VIF
(Constant)		
Organisational structure		
Organizational structures	.236	4.229
Idealized influence		
Respect and trust for the employees	.077	12.948
Respect and trust for management	.043	23.471
Role models to the employees	.143	6.983
Encourage knowledge creation	.156	6.405
Ethical and moral conduct	.187	5.344
Do not use power or positions for personal gains	.224	4.456
Management capabilities, persitance and determination	.172	5.816
Management consistency	.269	3.723
Individualized consideration		
Sspecific needs in employees and opportunities	.179	5.601
Trainings for employees	.112	8.936
Coaching and mentoring of skills	.188	5.316
Motivation	.177	5.639
Perception of employees	.268	3.737
Intellectual stimulation		
Question beliefs, assumptions and values1	.126	9.401
Question the beliefs, assumptions and values 2	.141	7.086
Creativity and innovation	.142	7.059
Use of analogy and metaphor	.209	4.788
Non-traditional thinking processes	.264	3.789
Commitement and satisafaction with jobs	.246	4.062
Inspirational motivation		
Team spirit	.170	5.868
Adhere to vision, mission and values	.160	6.256
Induce confidence among the staff	.087	11.437
Articulation of plans	.135	7.402
Incentives	.229	4.364
Punishments	.627	1.595
Harmony	.254	3.933

Source: Research (2020)

The research variables were repharsed at explanation. Two values (Tolerance and VIF) were given in the models above. Tolerance indicated how much variability of the specified independent variable was not explained by the other independent variables in the model. If the value is very small (less than 0.10), it indicates a high multiple correlation with other variables suggesting multicollinearity (Kithinji, 2015). The tolerance values were ranging between 0.07 and 0.627, indicating the absence of multicollinearity. VIF, which is the inverse of the Tolerance value (1 divided by Tolerance). Trois variables have VIF values above 10. This is a concern that indicates the presence of multicollinearity. VIF values were between 1.595 and 23.471. As far as this test was concerned, it showed that there were multicollinearity issues in the variables.

Linearity Test

Linearity indicates that the two variables, "x" and "y" are related by a mathematical equation; "y = cx," where "c" is any constant number (Verial, 2021). Importance of testing for linearity lies in the fact that many statistical methods require an assumption of linearity of data (i.e., the data was sampled from a population that relates the variables of interest in a linear fashion). The process means that before using common methods like linear regression, linearity tests must be performed (otherwise, the linear regression results cannot be accepted) (Verial, 2021). The linearity test carried out indicates that the four IV have a linear relationship with the DV. Therefore, inferential analysis was possible (Appendix VI).

Normality Test

An assessment of the normality of data is a prerequisite for many statistical tests because normal data is an underlying assumption in parametric testing (Lund & Lund, 2021). Many parametric tests are based on the assumption that the data follow a normal distribution. It is assumed that the samples' populations are normally distributed (Kithinji, 2015). When these assumptions do not hold, any conclusion drawn from it cannot be said to be accurate and reliable (Thode, 2002). Normality test is based on the assumption that the value of interest (which is calculated from the sample) will exhibit a bell curve distribution function if oodles of random samples are taken. The distribution of the calculated value (across samples) is plotted. The shape that is assumed by all of the parametric statistics that we will discuss is normal (i.e., skew and kurtosis are both zero) (Mordkoff, 2016).

The study carried out the S-W to test the normality based on the correlation between the data and the corresponding normal scores. It provided better power with the assumption that if the significant value of the Shapiro-Wilk test was greater than 0.05, the data is normal. If it was below 0.05, the data significantly deviate from a normal distribution . The Shapiro-Wilk test is considered appropriate for small sample sizes (< 50 samples) . It can also handle sample sizes as large as 2000. Considering this research sample size, the study preferred using the Shapiro-Wilk test as its numerical means of assessing normality (Lund & Lund, 2021).

$$W = \frac{\left(\sum a_i x_{(i)}\right)^2}{\sum (x_i - \bar{x})^2}$$

Source: Shapiro & Wilk (1965): An analysis of variance test for normality

Table 3. 8: Test of Normality

Variables	Shapiro-Wilk		
	Statistic	df	Sig.
Idealized influence	.813	64	.000
Individualised consideration	.867	64	.000
Intellectual stimulation	.959	64	.033
Inspirational motivation	.926	64	.001

Source: Research (2020)

All the statistics in the test (W) were above 0.81. The list was 0.813. The highest was 0.959. None of the variables had W statistics =1. Therefore, none was a perfectly normal distribution, but the scores were significantly closer to 1, which was acceptable since perfectly normal distribution is rarely achievable (Kithinji, 2015).

Likert Scale as an Interval Measure

The research used a liket survey and requested employees to indicate whether they strongly agree, agree, neutral, disagree and strongly disagree with each questionnaire's statement. The answer was attributed a value between 1 to 5; 1 being strongly disagree, 2 disagree, 3 neutral, 4 agree and 5 strongly agree. Since the test of normality reveals that the data are not normally distributed, the research used nonparametric measures to analyze the Likert Scale. Nonparametric tests are accurate with ordinal data . They do not assume a normal distribution. However, there is a concern that nonparametric tests have a lower probability of detecting an effect that exists. The Mann-Whitney test is an example of a non-parametric test (Frost, 2021).

Table 3. 9: Model Fitting Information

Model	-2 Log Likelihood	Chi-Square	df	Sig.
Intercept Only	84.003			
Final	47.565	36.438	8	.000

Link function: Logit.

Source: Research (2020)

Findings from ordinal regression indicate that the model fitting information is significant considering that P-value is less than 0.05. The results imply that the intercept and the model are related, considering that the null hypothesis was rejected. Findings from ordinal regression indicate that the significance under its goodness analysis, the Pearson and deviance significances, is greater than the p-value (1.000 > 0.05). The process suggests that the data fit the model very well. Again, looking at the pseudo-R-Square, the (R-square for linear regression) analysis shows that 38% of the OP of the three SACCOs results from transformational leadership. Furthermore, the parallel lines test analysis indicates that the significance is greater than the p-value (.999 > 0.05). The implication that the null hypothesis is the same or consistent across the threshold of the outcome variable. Since the significance is greater than 0,05, the parallel lines test is not violated. Considering a Chi-Square of (122.338), the degree of freedom (185) and the significance value of 1.000 > 0.05; the findings conclude that the model fits the data.

Table 3. 10: Goodness of fit, Pseudo R-square and Test of Parallel Lines

Table Goodness-of-Fit			
	Chi-Square	df	Sig.
Pearson	122.338	185	1.000
Deviance	100.260	185	1.000
Pseudo R-square			
Cox and Snell			.327
Nagelkerke			.380
McFadden			.202
Link function: Logit.			

Test of Parallel Lines				
Model	2 – Log likelihood	Chi-Square	df	Sig.
Null Hypothesis	100.260			
General	99.480	.780	8	.999

Source: Research (2020)

As far as the parameters estimates are concerned, the analysis revealed that there is a positive significance of 38.8%, 92.7% and 227.6% between idealized, intellectual stimulation and inspirational motivation on one hand and OP on the other hand. The findings indicate that for every unit increase in II, IS and IM, there is a predicted increase of 0.388, 0.927 and 2.276 in the log odds of being at a higher level of OP respectively. For every unit decrease in individual consideration (IC), there is a predicted decrease of 0.623 in the log odds of being at a higher OP level. According to the test of parallel lines, the null hypothesis indicates that the location parameters (slope coefficients) are the same across response categories.

Table 3. 11: Parameter Estimates

		Estimate	Std. Error	Wald	df	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
Threshold	[OP = 2.00]	6.220	2.351	7.000	1	.008	1.612	10.827
	[OP = 3.00]	9.126	2.558	12.723	1	.000	4.111	14.140
	[OP = 4.00]	12.290	2.778	19.569	1	.000	6.845	17.735
Location	II	.388	.730	.283	1	.595	-1.042	1.819
	IC	-.623	.774	.649	1	.420	-2.140	.893
	IS	.927	.761	1.483	1	.223	-.565	2.420
	IM	2.276	.863	6.952	1	.008	.584	3.968

Link function: Logit

Source : Research (2020)

Hypothesis Testing

Regression analysis is applicable in determining the correlations between two or more variables having cause effect relations. It makes predictions for the topic by using the relationship. A multilinear regression is a regression model with one dependent variable or more than one independent variable (Uyanik & Guler, 2013). The dependent variable (organizational performance) was compared against four independent variables presented under the conceptual study framework: Idealized influence, inspirational motivation, intellectual stimulation and individualized consideration. The research model is derivable from the conceptual framework. The relationship between the variables was analyzed and the equation for organizational performance is expressible as follows:

Model 1: Basic Model

$Ys = \beta_0 + \beta_1 X_1 + \varepsilon i$

$Ys = \beta_0 + \beta_2 X_2 + \varepsilon i$

$Ys = \beta_0 + \beta_3 X_3 + \varepsilon i$

$Ys = \beta_0 + \beta_4 X_4 + \varepsilon i$

$YS = \beta_0 + \beta_5 X_5 + \varepsilon i$

Where,

Ys = Organisational performance

β_0 = constant (coefficient of intercept)

a = Constant

X_1 = idealized influence

X_2 = inspirational motivation

X_3 = intellectual simulation

X_4 = individual consideration

ε = error term

Linear regression analyses tested the following null hypotheses: idealized influence style of leadership has no significant relationship with organizational performance; inspirational motivation does not have a significant relationship with organizational performance; intellectual stimulation leadership does not have a significant relationship with organizational performance ; individual consideration does not have a significant relationship with the three selected SACCOs' organizational performance and ; the organizational structure does not have any significant relationship with the OP of the three SACCOs. The testing of these null hypotheses determined a direct and positive relationship between the four variables. The study was able to reject the research null hypotheses.B1… B4 = regression coefficient of four variables.

Model 2: Moderating Effect Model

$Ys = \beta_0 + \beta_5 X_5 + \varepsilon i$

Where:

Ys = organizational performance

a= constant

X_5= organizational structure

ε = error term

Inferential statistics such as nonparametric tests; including linear regression, tested the hypothesis at a 95% level of significance. The data were prepared and organized, reviewed and explored to get a sense of what they contained before being coded and cohesively combined into different research themes, except from the participants' raw data (vibrating responses). The study used the triangulation method to validate both qualitative and quantitative data.

Table 3. 12: Model For Testing Research Hypotheses

Objective	Hypothesis	Model for hypothesis testing	Decision criteria for hypothesis testing
To determine the relationship between idealized influence and organizational performance of SACCO Societies in Kenya.	Ho_1. – There is no significant influence on the relationship between idealized influence and organizational performance of Mwalimu National, Stima and Kenya Police SACCO Societies.	Y= = a+ β_1 +X_1 +e y= organisational performance a = constant β_1 = Beta coefficient X_1 = idealized influence e= error term	The rejection of the null hypothesis was based on the decision that the p value is inferior to the level of significance ($p < 0.05$).
To establish the relationship between inspirational motivation and organizational performance of SACCO Societies in Kenya.	Ho_2. – There is no significant influence on the relationship between Inspirational motivation and organizational performance of Mwalimu National, Stima and Kenya Police SACCO Societies.	Y= = a+ β_2+X_2 +e y= organisational performance a = constant β_2= Beta coefficient X_2= inspirational motivation e= error term	The rejection of the null hypothesis was based on the decision that the p value is inferior to the level of significance ($p < 0.05$).
To determine the relationship between intellectual stimulation and organizational performance of SACCO Societies in Kenya.	Ho_3. – There is no significant influence on the relationship between Intellectual stimulation and organizational performance of Mwalimu National, National Stima, and Kenya Police SACCO Societies.	Y= = a+ β_3+X_3 +e y= organisational performance a = constant β_3= Beta coefficient X_3= Intellectual Simulation e= error term	The rejection of the null hypothesis was based on the decision that the p value is inferior to the level of significance ($p < 0.05$).
To ascertain the relationship between individual consideration	Ho_4. – There is no significant influence on the relationship between	Y= = a+ β_4+X_4 +e y=	The rejection of the null hypothesis

and organizational performance of of SACCO Societies in Kenya.	Individual consideration and organizational performance of Mwalimu National, Stima and Kenya Police SACCO Societies	organisational performance a = constant β_4= Beta coefficient X_4= individual consideration e= error term	was based on the decision that the p value is inferior to the level of significance ($p < 0.05$).
To determine the moderating of Influence of organizational structure on the relationship between transformational leadership and the performance of SACCO Societies in Kenya.	Ho_5 – Organization structure has no significant moderating influence on the relationship between transformational leadership and performance of SACCO societies in Kenya.	$Ys = \beta_0 + \beta_5 X_5 + \varepsilon i$ y= organisational performance a = constant βo= Beta coefficient X5= Organisational structure e= error term	The rejection of the null hypothesis was based on the decision that the p value is inferior to the level of significance ($p < 0.05$).

Source: Research (2020)

Ethical Considerations

Ethics are the norms for conduct that differentiate between right and wrong. They go a long way to determine the difference between acceptable and unacceptable behaviors. Ethical standards are necessary since they prevent the fabrication or falsification of data. They promote the pursuit of knowledge and truth, which is the primary goal of research. Mugenda (2008) posits that an ethical study allows freedom of purpose from the participant and protects their rights. The following ethical elements were applicable in carrying out the research: informed consent, confidentiality, respect for privacy, anonymity and privacy.

Pan African Christian University first approved the research proposal and then issued an authorization letter. NACOSTI released the second approval and three; SACCOs Societies respective management. The approval of the study meant that it had no ethical issues. Informed consent is considered a significant issue in conducting any research (Fouka & Mantzorou,2020). The researcher and her assistants ensured that the respondents consented to participate in the study knowingly, voluntarily, intelligently, clearly and manifestly in the data collection process. The researcher ensured that the respondents gave their written and informed consent after a detailed explanation of the research objectives and purpose and made the respondents understand that one can withdraw from the study at any time. Confidentiality and anonymity are two interconnected ethical elements that this research considered (Fouka & Mantzorou, 2020).

As far as anonymity is concerned, the researcher ensured that the respondents' identity and individual responses do not link to the report. In areas where the researcher identifies the confidentiality challenges, the use of all possible coding systems that are appropriate in each case were applicable (Fouka & Mantzorou, 2020). The three SACCOs were coded as Strata 1, 2 and 3 respectively while key informants were coded as Mwalimu National Key Informant 1,2,3 and so on (MKI1), Stima Key Informant 1,2.3 and so on (SKI1) and Kenya Police Key Informant 1,2,3 and so on (PKI1). As for those who responded to the survey, the researcher requested them not to identify themselves on the questionnaire. Respect for respondents' privacy was vital in carrying out this research. It was a crucial ethical consideration.

According to Kelman, as quoted by Fouka & Mantzorou (2020); an invasion of privacy happens when private information such as beliefs, attitudes, opinions and records is captured without the respondent's knowledge or consent. The researcher respected the respondents' wishes concerning responding to any question and felt that their responses were sensitive and not included in the research. The researcher did not force the participants to respond to any question deemed to evading personal privacy, intimate or sensitive to their work. The study ensured that all necessary measures were put in place to protect the respondents from any psychological, social and work-related harm in conducting this research. If any relevant information needs to be shared with others, the researcher ensured that this occurs with the respondent's informed and written consent. The researcher ensured that the respondents; especially key informants, gave their consent before starting interviews. Also, the data collected was uploaded and secured in a Microsoft drive account with a secure password. Hard copies of data were locked in a cabinet. Finally, the researcher also ensured that all other ethical considerations such as acknowledging authors and contributions of all literature reviewed were seriously carried out under this study to negate plagiarism charges.

Chapter Summary

This chapter focused on the methodology employed to collect, analyze and report the study's findings. The study employed a descriptive survey design that used a pragmatic philosophy of mixed-methods of research. The study employed probability and non-probability sampling methods to select the sample size through stratified and purposive sample technic. Data was collected using questionnaire survey and interview schedules. Secondary data was collected through a review of the empirical study and used the content review for analysis. In the survey, 221 respondents responded to the research instruments; 28 respondents through interviews and 193 through a questionnaire survey.

The study ensured that the instruments' validity and reliability were assured by carrying out a pretest analysis of the same tool by administrating the same questionnaire to 1% of the research sample size and submitting the tools to three experts for verification and relevant feedback for improvement. Data were checked for completeness and consistency, recorded and entered into SPSS version 21 for review. Descriptive statistics presented the study findings. Inferential analysis such as Pearson Correlations and Multivariate Linear Regression established the relationship between the research variables, tested the research hypothesis and responded to the research objectives using the simple regression model. In all the above processes, the study ensured that good ethics and standards were adhered to.

CHAPTER FOUR: DATA PRESENTATION, ANALYSIS, INTERPRETATION AND DISCUSSIONS

Introduction

This chapter presents, analyses, interprets and discusses the research data regarding the relationship between the three SACCO Societies transformational leadership and organizational performance. At the end of the data collection, 193 employees responded to the questionnaire survey and 28 senior employees responded to the scheduled interview. The chapter starts with describing the response rates and the respondents' profile in terms of gender, education, age and understanding of how long they have been working with their respective SACCO Societies. Upon presenting and analyzing descriptive findings, the study used inferential analysis to interpret the results under each research objective. Hypotheses were tested. Discussions were made to link the survey with the existing body of knowledge. The study considered the internal consistency scores between 0.8 to 0.95 to mean that the questionnaire's internal consistency was excellent. Upon analysis of data using Lee Cronbach's Alpha through SPSS, the result showed a score of 0.728. The results indicated that the internal consistency of the questionnaire was acceptable (Table 3.5). The chapter is presented according to research objectives.

Response Rate and Profile of the Respondents.

Findings on the target population, sample size and the number of respondents are presented in Table 4.1. The study targeted three SACCO Societies: Mwalimu National, Stima and Kenya Police SACCOs. The initial sample size was 242 respondents in consideration of 80 respondents per research stratum. Two instruments were used to collect data: interview schedules and questionnaire surveys. As far as primary quantitative data was concerned, 193 personnel of the three SACCO Societies responded to the questionnaire survey, out of which 63 (90%) were from Mwalimu National SACCO, 66 (94%) were from Stima SACCO and 64 (91%) were from Kenya Police SACCO. The research interviewed 28 respondents, out of which eight were from Mwalimu National SACCO, 10 from Stima SACCO and 10 from Kenya Police SACCO. The research response rate was 91%, considering the total number of survey respondents (193) and Key Informants (28) who responded to the research interview schedules.

Table 4. 1: Target Population, Sample Size and Number of Respondents

SACCO	N	n	R
Mwalimu National SACCO	321	81	71
Stima SACCO	206	81	76
Kenya Police SACCO	121	80	74
Total	653	242	221
N: target population (total 653)			
n: Sample size (total 242)			
R: number that responded (total 221)			

Source : Research (2020)

Level of Education of the Respondents

The level of education for the respective respondents was vital to ensure that the respondents responded to the questionnaire objectively, making the study quite in-depth.

Table 4. 2: Educational Level of the Respondents

SACCO society	University	Secondary education	College	Other
Mwalimu National SACCO	44 (70%)	2 (3%)	15 (24%)	2(3%)
Stima SACCO	62 (94%)	1 (1.5%)	2 (3%)	1(1.5%)
Kenya Police SACCO	55(87%)	7 (11%)	-	1 (2%)

Source : Research (2020)

Findings from Mwalimu National SACCO indicate that 44 respondents (70%) had university-level education, 24% had college-level education, two respondents (3%) had secondary education level, and two respondents (3%) had other educational levels. Findings from Stima SACCO revealed that the overwhelming majority of respondents (94%) had attained university level of education while only a very small minority indicated to had attained college level of education (3%), the secondary level of education (1.5%), and another level of education (1.5%). Kenya Police Sacco's findings revealed the same trend. The overwhelming majority of 55 (87%) respondents had attained university-level education, and the minority of 11% and 2% had secondary and other educational levels. The findings confirm that all respondents had attained a certain level of education, with the majority having reached university level. These findings are significant for a better understanding of the research concept and the research's positive outcome. The assumption is that they provided informed feedback to the study.

Descriptive Analaysis of Organizational Performance for the Three SACCO

Organizational Performance (OP) under this research was the dependent variable that was measured against TL elements. This section focuses on descriptive analysis of organizational performance indicators; employee satisfaction, market share, profitability, and customers' satisfaction.

Table 4. 3: Descriptive Data on OP Indicators

	S. Disagree			Disagree			Neutral			Agree			S. Agree		
SACCOS	MN	ST	KP	MN	ST	KP	MN	ST	KP	MN	ST	KP	MN	ST	KP
O. Performance															
Employees' Satisfaction	(2) 3%	(1) 2%	(1) 1%	(7) 11%	(2) 3%	(1) 8%	(15) 24%	(14) 21%	(28) 44%	(10) 16%	(35) 53%	(30) 47%	(29) 46%	(14) 21%	(28) 44%
Profitability	(1) 2%	(2) 3%	-	(10) 16%	(4) 6%	(1) 2%	(17) 27%	(16) 24%	(6) 9%	(23) 37%	(35) 53%	(34) 53%	(11) 18%	(9) 17%	(23) 36%
Market share	(2) 3%	(1) 1%	-	(4) 7%	(5) 8%	(1) 1%	(10) 16%	(20) 30%	(6) 9%	(35) 55%	(29) 44%	(35) 55%	(14) 23%	(11) 17%	(22) 34%
Customers' satisfaction	-	-	-	(7) 12%	(4) 6%	(1) 2%	(14) 23%	(19) 29%	(2) 3%	(32) 53%	(29) 45%	(37) 58%	(8) 13%	(13) 20%	(24) 38%

Source: Reasearch (2020)

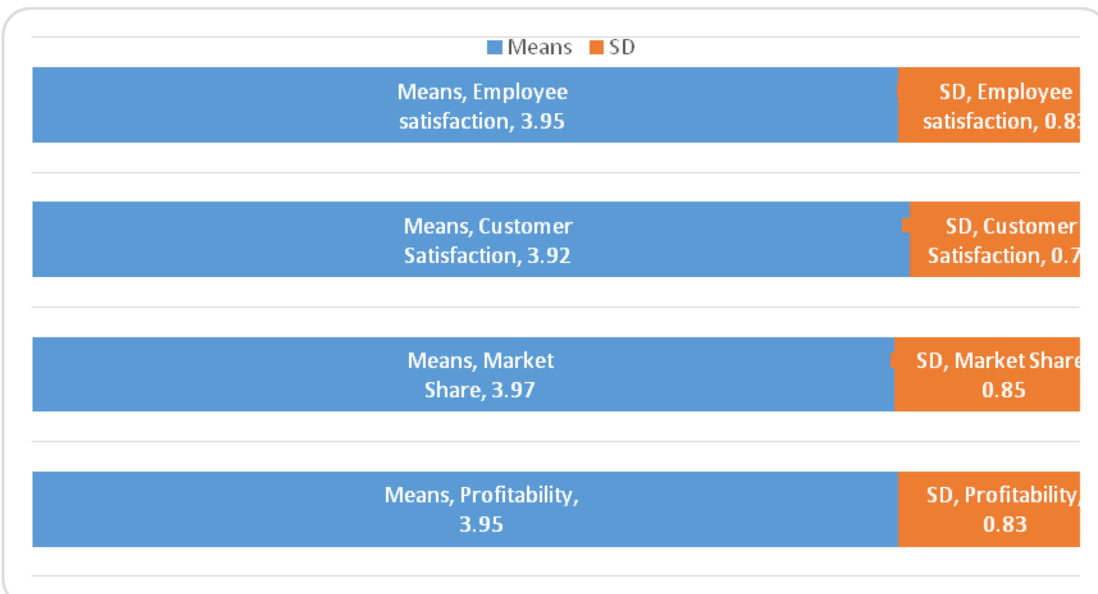


Figure 4. 1: Analysis of OP Indicators

Source: Research (2020)

Employee Satisfaction of Performance of SACCOs

Findings in Table 4.3. revealed that employees of Kenya Police felt they are satisfied with the performance of their SACCO at 91%, followed by Mwalimu National at 90% and Stima SACCO at 74%. The overall mean of employee satisfaction was 3.95 and SD of 0.83, as shown in Figure 4.1. The findings indicate that overall, there was a high agreement score for employee satisfaction at an average of 3.87 out of 5. The data points are very close to the mean.

Qualitative data also agreed with the quantitative data since all KIs confirmed that they were satisfied with their SACCOs' performance and were in a position to do better. When asked whether he is satisfied with Mwalimu National SACCO's performance, MKI1 responded: "…yes, we have financial stability, good governance and therefore the SACCO is consistent in giving out returns to its members, that is dividends and interest" (MKI1, 22/06/2020).

PKI2 also responded and explained that the SACCO is successful due to its steady growth in its asset base and membership, giving different products and services (PKI2 (20/06/2020).

Respondent SKI2 indicated that his SACCO is second after Mwalimu National SACCO in terms of share capital and growth. It has a steady growth (SKI2, 17/06/2020).

Analysis of Market Share of the SACCOs

The findings in Table 4.3 showed that Kenya Police employees believe that the performance of the SACCO is also attributed to the company's market share at 89%, followed by Mwalimu SACCO at 78%. The least of the three SACCOs was Stima

SACCO at 61%. The composite mean for market share was 3.97 and SD of 0.85, as shown in Figure 4.1. The findings indicate that the three SACCOs have high membership cutting across the country, hence why the data points from the results are very close to the mean.

Analysis of Profitability of SACCOs

The finding in Table 4.3 showed that Kenya Police employees believed that the performance of the SACCO is also attributed to the profitability that the company gets from its operations at 89%, followed by Stima SACCO at 70% Mwalimu National SACCO at 55% respectively. The composite mean for profitability was 3.81 and SD of 0.86, as shown in Figure 4.1. The findings imply that overall, the three societies have attained high profits over time, resulting in their growth, and hence why the data points are towards the mean.

Analysis of Customers' Satisfaction

Regarding customers' satisfaction, Kenya Police takes the lead in consideration of customer satisfaction as an element of the SACCO performance at 96%, followed by Mwalimu National at 76%. Stima is the least at 65%, as shown in Table 4.3. The overall mean for profitability was 3.92 and SD of 0.76, as shown in Figure 4.1. Overall, the customers are satisfied with the three SACCO Societies' services, so the data points are very close. In summary, all the respondents confirmed that they are happy with the performance of their respective SACCO as per the descriptive data. Furthermore, the performance of these SACCOs is also attributed to elements such as profitability, market share, and customer satisfaction.

The findings in Figure 4.1. indicate market share scores more on average (Overall means = 3.97), followed by profitability and employees' satisfaction with the same overall means (Overall means=3.95) and customer's satisfaction (Overall means = 3.92) in regards to consistency customer's satisfaction ranks number one (SD.=0.76), followed by profitability and employees' satisfaction (SD=0.83) and market share (SD=0.85). The study, therefore, confirmed that the performance of the three SACCOs is also attributed to their profitability, employees' satisfaction, market share, and customers' satisfaction.

Descriptive Data on Idealised Influence Elements versus OP of the Three SACCO

The research's first objective sought to establish the relationship between idealized influence and OP of the three SACCO Societies under consideration. This section presents the analysis and discusses the descriptive data before carrying out inferential analysis.

Table 4. 4: Descriptive Data on Idealised Influence Elements

	S. Disagree			Disagree			Neutral			Agree			S. Agree		
SACCOS	MN	ST	KP	MN	ST	KP	MN	ST	KP	MN	ST	KP	MN	ST	KP
Idealized Influence:															
Leadership's respect and trust	(1) 2%	(2) 3%	(1) 1%	(4) 7%	(5) 8%	(1) 2%	(12) 19%	(14) 21%	-	(30) 48%	(30) 45%	(26) 41%	(15) 24%	(15) 23%	(36) 56%
Employees'Respect and Trust	(1) 2%	(2) 3%	(1) 1%	(4) 7%	(5) 8%	(1) 2%	(15) 24%	(13) 20%	(3) 5%	(30) 48%	(33) 50%	(24) 38%	(12) 19%	(13) 20%	(36) 56%
Acting as role models	(4) 6%	(2) 3%	(1) 2%	(7) 11%	(8) 12%	(1) 1%	(22) 36%	(18) 27%	(6) 9%	(20) 32%	(28) 43%	(31) 48%	(9) 15%	(10) 15%	(25) 39%
Encourage knowledge creation.	(2) 3%	(1) 1%	(1) 2%	(8) 13%	(3) 5%	(1) 1%	(16) 26%	(21) 32%	(2) 3%	(22) 36%	(27) 41%	(33) 52%	(13) 21%	(14) 21%	(27) 42%
Demonstrate high standards of Ethical and moral conduct.	(3) 5%	(4) 6%	(1) 1%	(6) 10%	(4) 6%	(1) 1%	(18) 29%	(19) 29%	(7) 11%	(28) 46%	(26) 39%	(28) 44%	(6) 10%	(13) 20%	(28) 43%
Not using Power/positions for personal gain.	(3) 5%	(2) 3%	(1) 1%	(9) 14%	(13) 20%	(2) 3%	(21) 34%	(17) 26%	(4) 6%	(19) 31%	(22) 33%	(26) 41%	(10) 16%	(12) 18%	(31) 49%
Capabilities, persistence and determination to attain set organizational goals.	(1) 1%	(1) 1%	(1) 1%	(3) 5%	(3) 5%	(1) 2%	(15) 24%	(24) 36%	(1) 1%	(35) 55%	(32) 48%	(35) 55%	(10) 16%	(7) 11%	(26) 41%
Consistent in decision making, and risk taking	(3) 5%	(6) 9%	(1) 1%	(13) 21%	(12) 18%	(1) 1%	(18) 28%	(21) 32%	(9) 14%	(25) 40%	(23) 35%	(39) 61%	(4) 6%	(4) 6%	(16) 25%

(Source: Research 2020)

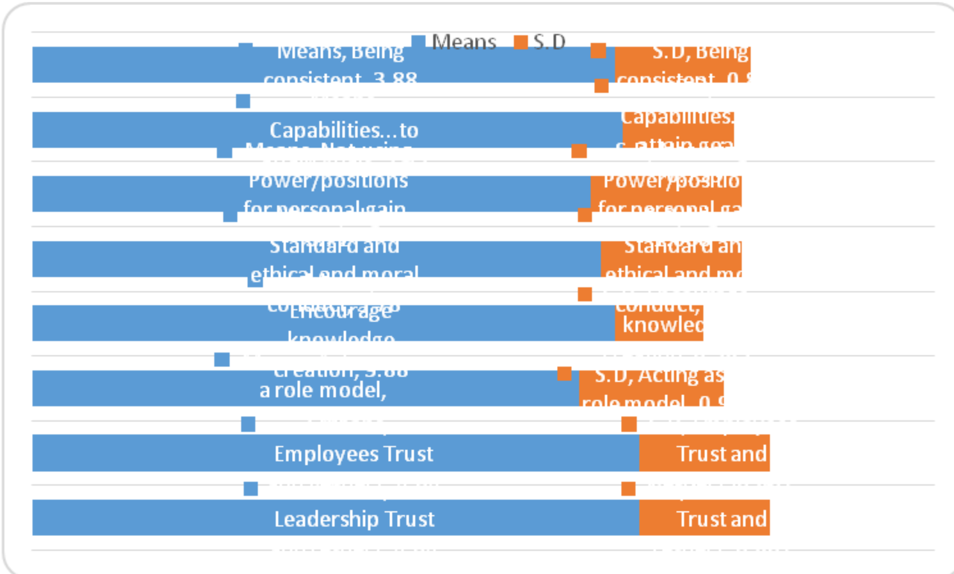


Figure 4. 2: Composite means and SD of Idealized Influence Variables

Source: Research (2020)

Leadership Respect and Trust

The finding in Table 4.4 showed that Police SACCO employees were of the view the management and leadership of the SACCO respects and trust employees at 94% (36%+56%), followed by Mwalimu National SACCO at 67% and Stima SACCO at 53% . The composite means of the variable was 4.04 and S.D of 0.867 as shown in Figure: 4.2; implying that overall, there was high agreement score for leadership respect and trust at an average of 4.04 out of 5 . The data points tend to be very close to the mean.

The data analysis confirms that the three SACCO leaders and management respect and trust their employees, with the majority of employees confirming so. In consideration of respective means, Kenya Police SACCO scores better on average, followed by Mwalimu National SACCO and Stima SACCO in terms of leadership and management respect and employees' trust. In contrast, in terms of their consistency, Kenya Police SACCO still takes the lead with more consistent scores regarding employees' respect and trust, followed by Stima SACCO and Mwalimu National SACCO. In line with the findings, Khanna (2018) posits that:

> ‘‘*trust is the bedrock of any form of economic exchange and banking, of course, it is the quintessential economic exchange. Regardless of the extent of contractual sophistication, legal infrastructure, blockchain, or even machine learning, economic exchange is not possible without an underlying fabric of trust’’*.(Khanna, 2018).

The element of trust was confirmed not only in regards to employees trusting the management but also and above all in regards to customers trusting the management with their money. All KIs; whether from Mwalimu , Stima and Police SACCOs confirmed that the backborn of any institution like a SACCO is about trust with regular communication with customers being key to their respective success.

Employees’ Respect and Trust

The findings in Table 4.4 indicate that Police SACCO employees were of the view the management and leadership of the SACCO respect and trust employees at 94%, followed by Stima SACCO at 70% and Mwalimu National SACCO at 67%. The composite means of the variable was 4.04 and S.D of 0.867 as shown in Figure 4.2. The findings imply that overall, there was high agreement score for employees’ respect and trust at an average of 3.87 out of 5 and the data points tend to be very close to the mean.

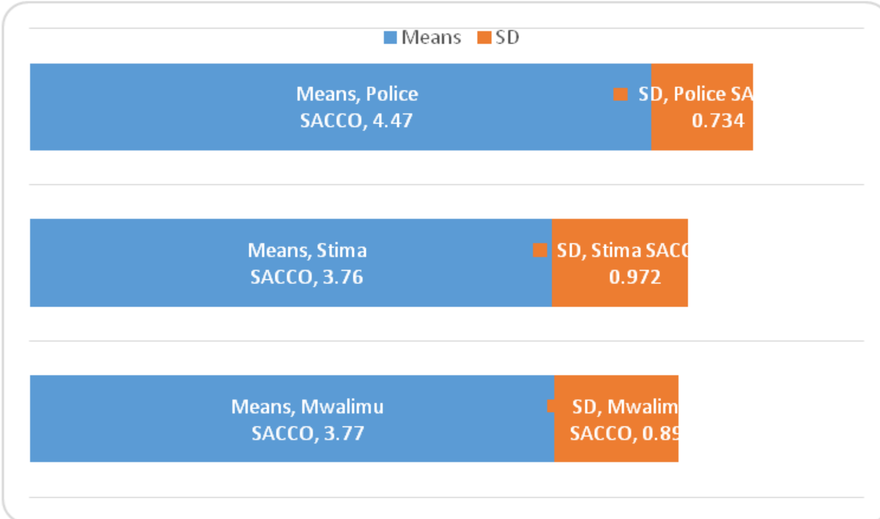


Figure 4. 3: Mean and SD on Employees' Respect and Trust to Managers and Leaders
Source: Research (2020)

The analysis of these findings confirms that employees and members respect and trust the management and leadership of the three SACCOs under consideration, with Kenya Police leading. In terms of consistency, Kenya Police SACCO scored (SD= 0.734), followed by Mwalimu National SACCO (SD= 0.895) and Stima SACCO (S.D= 0.972). The findings in Figure 4.3 indicate that as far as respect and trust of the leadership, the employees of Kenya Police SACCO trust and respect their leaders followed by the other two Societies.

A comparative analysis of these three SACCOs' findings confirms that Kenya Police SACCO takes the lead on management and leadership regarding respect and trust. The element of trust was established not only regarding employees trusting the management, customers trusting the respective SACCOs' management with their money. All KIs of the three SACCOs confirmed that the backbone of any institution like a SACCO is about trust, with regular communication to customers who are crucial to their respective success. The KIs further indicated that they had to work hard to build the trust taking in to consideration that entrusting someone with one's money is nothing but a question of total trust.

Talking of trust in the management of Kenya Police SACCO, Key Informant number one (PKI1, 18/06/2020) responded that:

> "…*As a society, we are a very transparent organization. We have opened ourselves to external scrutiny, notably through the ISO certification; we usually carry out standard internal audits. We check on our systems whether we comply with standard operating procedures*" (PKI1, 18/06/2020).

All the other Kenya Police informants agreed on the trust and confidence that the members and employees have in the SACCO management and leadership.

A manager from Mwalimu National SACCO (MKI3, 21/06/2020) confirmed that the members have trust and confidence to the management and leadership through the level of team work the staff potray in executing their duties (MKI3, 21/06/2020). In general, all the informants from Mwalimu National SACCO confirmed that the members have trust and confidence in the management and leaders.

Responses from Stima also confirmed that employees and members of the SACCO respect and trust their management and leadership. According to Key Informant 1 from Stima (SKI1, 18/06/2020), he highlighted that their members trust them because they openly exhibit their SACCO statements even in their AGMs and they are made public. (SKI2, 18/06/2020) confirmed the same and explained why the members trust the management and the leadership of the SACCO.

Except for Stima SACCO where one of the informants disagreed with his colleagues, the analysis of the findings indicates that members trust their respective

SACCO management and leadership. When referring to members, employees are also part of that since they are automatically members of the same SACCO. Three principal elements of the trust include financial stability, the range of services offered, loan services that are very expeditious across the three SACCOs and considered crucial for trust. While these three are also effective with Stima SACCO, communication breakdown remains a challenge that the SACCO needs to improve to achieve complete trust. Stima SACCO management has to come up with measures on proper communication to make customers trust them. Kenya Police SACCO has gone to the extent of approving loans after a brief period of 24 hours. The three SACCOs have understood the key to their existence and success, which is about ensuring that customers continue to trust them with their money considering stories of many SACCOs collapsing for mismanagement.

Acting as Role Models

Being a role model is key to leadership and OP of any organisation especially on matters related to finances. As a critical element of TL, the study sought to know whether OP of the three SACCO is attributed to the fact that management and leadership act as role models to their employees. The findings in Table 4.4 revealed that employees of Kenya Police SACCO felt that leadership and management of their SACCO acts as role model at 87%, followed by Stima SACCO at 58% and Mwalimu National SACCO at 47%. The overall means of being role models was 3.64 and SD of 0.958 as shown in Figure 4.2, implying that overal; there was high agreement score for acting as role models at an average of 3.87 out of 5 . The data points tend to be very close to the mean.

Qualitative data had MKI5 from Mwalimu National SACCO partially agreeing to the statetment and noted that some of their leaders do not all act as role models (MKI5, 22/06/2020). MKI6 , when asked on the same statement also indicated that not all of them act as role models (MKI6, 23/06/2020). When asked whether his head of the department was a role model to him, Mwalimu National SACCO Key Informant 7 confirmed that he was a role model since they promoted people from within the institution . For him he felt that that was very good (MKI7, 23/06/2020).

Stima SACCO's Key Informant 3 (SKI3, 17/06/2020) noted that the leaders do not act as role models because the board has only the role of oversight and they do not micromanage the SACCO (SKI3, 17/06/2020). Another informant (SKI4 ,17/06/2020) noted that there are board members that he would not wish to act like them while there are others that he would like to act like them. He further noted that Stima SACCO is doing well not because the management and leadership act as role models but because they are doing their job. Informant SKI6 had this to say:

> *‘‘Definitely, a leader should be a role model of the team that you ae leading. The reality is that I am. In relation to people I am working under, I personally do not have a role model here. But below me, that question should be asked to people who look to me, the way I see it, they do consider me as role model because they select me to join different initiatives’’* (SKI6, 18/06/2020).

At Kenya Police SACCO, responses also varied from one Key Informant to another. According to (PKI2, 18/06/2020), the management and leadership act as role models through an open door policy (PKI2, 18/06/2020). PKI4 noted that he has grown to the current position of a manager having started as bookkeeper within the finances department through training and mentoring processes (PKI4, 22/06/2020). PKI10 confirmed that he is a role model and through his initiatives he has seen staff grow since 2012. He is working towards ensuring that there is a succession plan in place through impacting knowledge to others , inspiring and motivating them.

From the findings, interviewees found it difficult to respond to this question . They felt that they were not the right officers to answer it. However, the reality is that contrary to Mwalimu National and Stima SACCOs, KIs from Kenya Police SACCO all agreed on the fact their leaders act as role models. These are role models working towards the institution's sustainability, inspiring the junior employees to emulate their conduct and career path. The situation is different for Mwalimu National SACCO, where only a few KIs confirmed that their leaders act as role models. Others disagreed and would not even want to emulate the same leaders as in the case of Stima SACCO. According to them, if the society is doing well, it has nothing to do with leaders being role models. Instead, it is just because they are doing their job. Others acknowledged that some leaders are role models, but not all of them. At least the study understands that discussion around being a role model is a very subjective topic. One may see one as a role model, while another may not know that person as a role model. The findings varied from one SACCO to another.

Encouragement of Knowledge Creation

Encouragement of knowledge creation is a critical element of TL that positively influences employees’ performance and contributes to improve OP. A transformative leader encourages the employees to be creative. The research sought to know whether this is the case with the three SACCOs under consideration and whether as an element of TL, it is one of the elements that contribute to the performance of these SACCOs.

Findings in Table 4.4 confirmed that the ledership and management of Police SACCO encouraged knowledge creation at 94% (52%+42%) followed by Stima SACCO at 62% (41%+21%). The least of the three was Mwalimu National SACCO at 57% (36%+21%). The overall mean for respect and trust was 3.88 and SD of 0.585 as shown in Figure 4.2. This means that overall, there was high agreement score for encouragement of knowledge creation at an average of 3.87 out of 5 . The data points tend to be very close to the mean. These findings explain that the management and leadership of the three SACCO Societes encourages knowledge creation; some to a greater extent while others to some extent. Encouragement of knowledge creation as an element of TL is upheld by the leadership of the three SACCO Societies.

The KIs were all in agreement that there is a need to support information. (PKI1 , 19/06/2020) indicated that each staff has a chance to contribute uniquely and there is a need to give everybody a chance (PKI1, 19/06/2020). (PKI2,19/06/2020) noted that creativity starts with providing solutions for the challenges that face the SACCO. The understanding of PKIs views is that the leadership and management of Kenya Police SACCO encourages knowledge creation as overwhelmingly confirmed by the quantitative data. Therefore, the findings indicate that OP of Kenya Police SACCO is also attributed to the fact that the leadership and management use one of TL's idealized influence elements to foster OP of the SACCO.

Quantitative data from Mwalimu National SACCO also indicated that the society leadership and management encourages knowledge creation at a simple majority of 57%. The view of (MKI1, 22/06/2020) was that the SACCO has policies that must be strictly adhrered to and if a staff has a creative idea , then it must be handled within the organization set guidelines (MKI1, 22/06/2020). MKI2 went further and discussed about the policies which he said they are general guidelines, but it takes a lot of creativity and open mindedness regarding how the staff will present the idea to the executive (MKI2, 22/06/2020). All MKIs confirmed that while the leadership and management encourage knowledge creation in their performance, this must be done within the society policies and receive approval from the Chief Executive Officer, the finance and credit departments. Any new idea that has not received an approval cannot be implemented.

Quantitative data of Stima SACCO also confirms that the leadership and management encourage knowledge creation at a majority of 62%. According to SKI1, "We do encourage, but at times, they are not emulated. Sometimes we introduce new ways of doing and do it, while some other times when we introduce it, there is some resistance" (SKI 1, 17/06/2020). The view of SKI2 was that she selectively gauges what the staff gives as a solution and implements (KI2, 17/06/2020). Therefore, the qualitative data analysis confirms that Stima SACCO leadership and management encourage knowledge creation as demonstrated by quantitative data. However, this is done against verifying whether creativity falls under society's policies. Another element that is considered is the implementation of new ideas about whether these require resources. New ideas that need help for implementation are left out. However, most managers say to give their staff an open door policy and to always think out of the box when addressing issues.

The research would infer that both quantitative and qualitative data analyzed to confirm that the three SACCOs leadership and management to encourage knowledge creation in staff performance. The research retains that encouraging creativity is accepted in the confine of policies in place. Furthermore, structure of the societies is also considered a hindrance to creativity in consideration to the fact that a process need to be followed before any idea is approved. Another challenge facing creativity is about budget constraints. Any new idea would not be implemented as long as it is not approved and the budget allows its implementation.

High Standards of Ethical and Moral Conduct

Leadership high standard of ethical and moral conduct is associated with TL. The research sought to know whether the OP of these SACCOs is attributed to the fact that their leadership and management show a high standard of ethical and moral conduct that the personnel would emulate. The findings in Table 4.4 indicated that employees of Police SACCO confirmed that the management and leadership of their SACCO are of high standards of ethical and moral conduct at 87%, followed by Stima SACCO at 59% and Mwalimu Nation SACCO at 56%. The overall mean was 3.78 and SD of 0.942. This means that overall, there was high agreement score for high standards of ethical and moral conduct at an average of 3.78 out of 5 . The data points tend to be very close to the mean.

A comparative of quantitative data indicates that Kenya Police SACCO leads with high ethical and moral conduct standards compared to Mwalimu National and Stima SACCOs. The findings also confirm that with the associated mean and SD scores, it scores better on average and consistent as far as ethical and moral conduct are concerned. The quantitative data analysis would infer that the three SACCO leaders and management demonstrate a high standard of ethical and moral conduct in running the business of the SACCOS.

Not Taking Advantage of Power or Positions for Personal Gains

The use of power and position for personal gains is an aspect of abuse of office and interfering with organizational performance. The research sought to establish whether the three SACCO OP abuse power or use it for personal gains. Findings from Table 4.4. revealed that Police SACCO still takes the lead in terms of management and leadership not taking advantage of power and position for personal gains at 90% followed by Stima SACCO at 51% . The least of the three was Mwalimu National SACCO at 47%. The overall means was 3.78 and SD of 1.008 as shown in Figure 4.2. This means that overall, there was high agreement score for not taking advantage of power or their positions for personal gains at an average of 3.87 out of 5 . The data points tend to be very close to the mean.

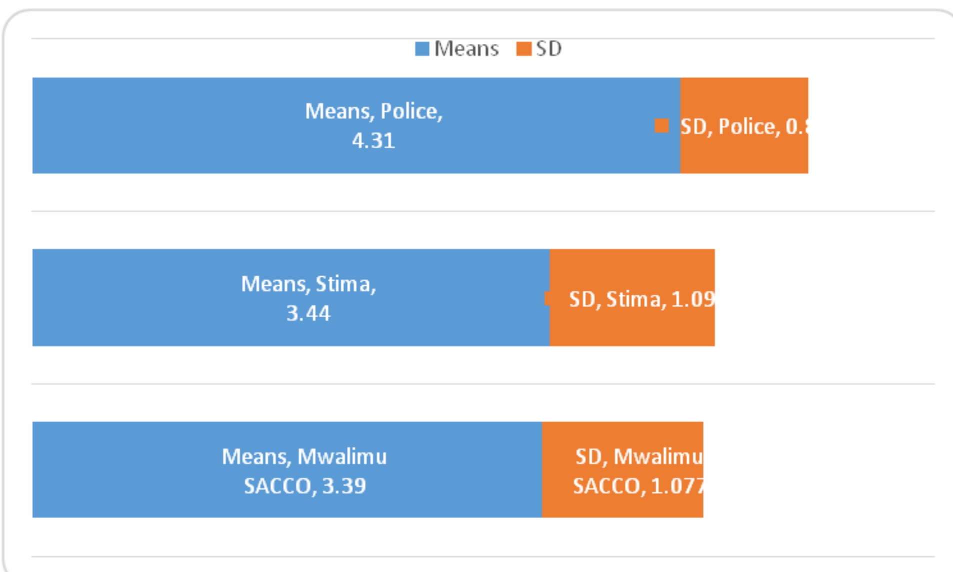


Figure 4. 4: Mean Score and SD for Power or Positions for Personal Gains
Source: Research (2020)

According to Figure 4.4. Kenya Police leads as far as leadership and management not using power or positions for personal with gains with a score of 4.31 followed by

Stima SACCO with a mean of 3.44 and Mwalimu National SACCO with a mean score of 3.39. The trend is the same as far as the analysis of SD is concerned still with Kenya Police SACCO scoring better regarding consistency with an SD=0.852, followed by Mwalimu National SACCO =1.077 and Stima SACCO = 1.097. With the simple and overwhelming majority, the research would infer that the three SACCO leadership and management do not use their power or position for personal gains. This behavior influences the performance of the organization.

Capabilities, Persistence and Determination to Attain Set Organizational Goals

This section sought to establish whether the three SACCO employees acknowledged their leaders' and managers' capabilities, persistence, and determination to set organizational goals. Table 4.4 indicated that Police SACCO still keeps the lead as far as management and leadership are capable, persistent, and determined to attain set organizational goals at 96%, followed by Mwalimu National SACCO at 76% and Stima SACCO at 50%. The overall mean was 3.93 and SD of 0.93, as shown in Figure 4.2. The findings, therefore, implied that overall, there was a high agreement score for capabilities, persistence, and determination to attain set organizational goals at an average of 3.93 out of 5. The data points tend to be very close to the mean.

The research would infer that employees of the three SACCO Societies acknowledged their leader's and managers' capabilities, persistence and determination to set organizational goals. The findings indicate that Kenya Police SACCO employees appreciate their leaders and managers regarding their capabilities, persistence and determination to set organizational goals, followed by Stima SACCO and Mwalimu

National SACCO. As far as these quantitative data are concerned, the research concludes that the three SACCO employees under consideration acknowledge their leaders and managers' capabilities, persistence and determination to attain set organizational goals.

Decision-Making and Readiness to take Risks

The final indicator of idealized influence elements is about leaders and managers being consistent in decision-making and ready to take risks on behalf of the employees and the organization. A transformational leader makes decisions consistently and is prepared to take risks on behalf of his employees and the organization. When asked whether their leaders and managers are consistent in decision-making and are ready to take risks, findings in Table 4.4 revealed that employees of Police SACCO felt that their leaders and managers are consistent in decision-making and ready to take risks at 86% (61% + 25%), followed by Mwalimu National SACCO at 46% (40% + 6%) and Stima SACCO at 41% (35%+6%). The overall mean was 3.88 and SD of 0.898. This means that there was a high agreement score for decision-making and readiness to take risks at an average of 3.87 out of 5 . The data points tend to be very close to the mean.

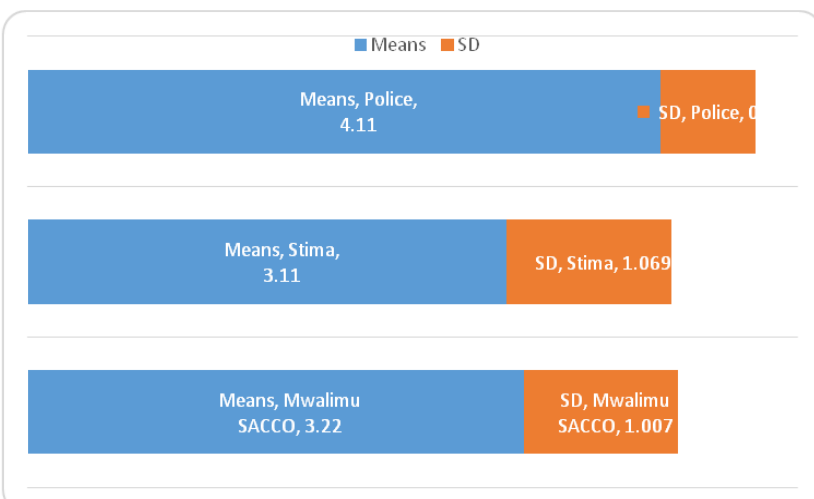


Figure 4. 5. Means and SD of Decision Making and Readiness to take Risks
Source: Research (2020)

Furthemore, the analysis of mean and SD scores in Figure 4.5 also confirmed that Kenya Police SACCO leads in terms of scoring more on average and being more consistent (Mean=4.11; SD=0.620) as far as decision-making and taking risks are concerned, followed by Mwalimu National SACCO (Mean=3.22; SD=1.007) and Stima SACCO (Mean=3.11; SD= 1.069). Considering that the majority; whether simple or overwhelming, the research infers that according to the quantitative data, the leadership and management of these SACCOs are consistent in decision-making and take risks as far as the performance of their respective SACCOs is concerned.

In conclusion, the research's first objective sought to establish whether there is a relationship between idealized influence and OP of the three SACCOs under consideration. Eight elements of idealized influence were considered: respect and trust for the employees, respect and trust for the leaders and management being role models to the employees, fostering of knowledge creation, high standards of ethical and moral conduct, no use of power or positions for personal gains, capabilities, persistence, determination to attain set organizational goals, consistency in decision-making and ready to take risks on behalf of the employees and the organization.

Findings from the quantitative data all confirmed these variables, whether with a simple or overwhelming majority. However, KIs clarified that the set policies far and foremost guide the management of their respective SACCOs. The findings suggest that the established policies should guide any other principle of TLs decision-making and application. It is worth indicating that some of the TL elements under the idealized influence are subjective, leaving every respondent/KI the right to provide a personal view that others might accept. It is notably about the question related to being a role model. In consideration of the overall mean of the idealized influence was 3.85 and SD of 0.858. The study implied that overall, there was high agreement score for idealized influence at an average of 3.87 out of 5 . The data points tend to be very close to the mean.

Even though some questions were very subjective; implying giving out personal views, the research would conclude that in consideration of simple and overwhelming majorities obtained from the findings, these elements of idealized influence are being applied by the management and leadership of the three SACCOs whether formally or informally. The study would infer that the performance of the three SACCOs is ideally influenced, confirming the application of the three theories of the study; which are transformational leadership theory, situational theory and Maslow's Hierarchy of Needs Theory. The findings indicate that the leadership and management of the three SACCOs "focus on building individual relationships, injecting confidence and belief rather than operating from ego-based impulses." They are consistent in decision making, ready to take risks on behalf of the employees and the organization on a situational basis and respond to different needs of their respective SACCO (Ray, 2020).

Inspirational Motivation Indicators and Organizational Performance

The second objective of the study sought to establish whether there is a relationship between inspirational motivation and OP of the three SACCO Societies under consideration. Findings of the study are captured in Table 4.5. In the section each element is discuseed.

Table 4. 5: Inspirational Motivation Elements

	S. Disagree			Disagree			Neutral			Agree			S. Agree		
Inspirational Motivation															
SACCOS	MN	ST	Kp	MN	ST	KP	MN	ST	KP	MN	ST	KP	MN	ST	KP
Harmony in all operations.	(1) 2%	(6) 9%	(1) 1%	(13) 22%	(13) 20%	(1) 2%	(16) 26%	(22) 33%	(8) 13%	(24) 39%	(21) 32%	(33) 53%	(7) 11%	(4) 6%	(20) 32%
Foster Team Spirit	(1) 2%	(2) 3%	(1) 6%	(9) 14%	(4) 6%	(1) 1%	(18) 28%	(13) 20%	(2) 3%	(25) 40%	(35) 53%	(34) 53%	(10) 16%	(12) 18%	(27) 42%
Adhere to company vision, mission and core values	(1) 1%	(1) 2%	(1) 1%	(6) 10%	(4) 6%	(1) 1%	(9) 14%	(10) 15%	(1) 2%	(31) 49%	(30) 45%	(23) 36%	(17) 27%	(21) 32%	(39) 61%
Induce Confidence	(2) 3%	(1) 1%	(1) 1%	(10) 16%	(7) 10%	(1) 1%	(19) 30%	(19) 29%	(4) 6%	(24) 38%	(27) 41%	(33) 52%	(8) 13%	(12) 18%	(25) 40%
Clear Articulation of Plans.	(1) 2%	(1) 1%	(1) 1%	(7) 11%	(5) 7%	(1) 2%	(11) 18%	(15) 23%	(4) 6%	(26) 42%	(34) 53%	(22) 35%	(17) 27%	(11) 17%	(35) 56%
Encourage Employees With Incentives	(4) 7%	(3) 5%	(1) 2%	(13) 21%	(5) 8%	(1) 1%	(19) 31%	(26) 39%	(5) 8%	(21) 34%	(24) 36%	(22) 35%	(4) 7%	(8) 12%	(34) 54%
Drive their Employees through Punishments.	(8) 13%	(13) 20%	(19) 31%	(21) 35%	(23) 35%	(19) 31%	(16) 26%	(23) 35%	(7) 12%	(10) 16%	(5) 7%	(9) 15%	(6) 10%	(2) 3%	(7) 11%

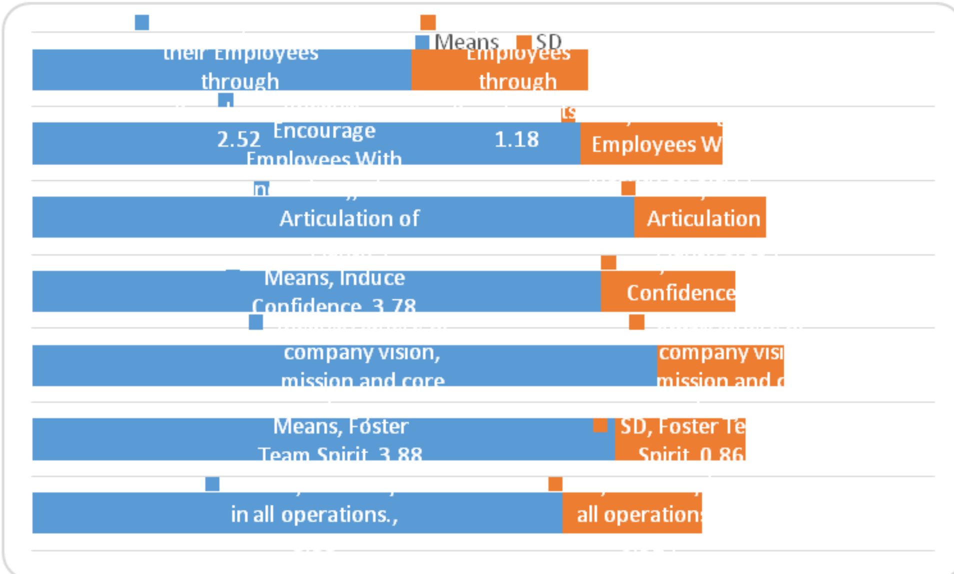


Figure 4. 6: Mean and SD of Inspirational Motivation Indicators

Source: Research (2020)

Harmony in all Operations

This question only focused on quantitative data. When asked whether operations of their respective SACCOs are conducted in harmony. According to findings in Table 4.5, employees of Police SACCO felt that all operations of their SACCO were carried out in harmony at 85%, followed by Mwalimu National SACCO at 50%. The least of the three was Stima SACCO with 38%. The overall mean for harmony in all operations in harmony was 3.53 and SD of 0.924, as shown in Figure 4.6. The findings indicated that overall, there was a high agreement score for all operations in harmony at an average of 3.53 out of 5. The data points tend to be very close to the mean.

The three SACCOs have their operations in harmony according to these findings as confirmed by simple majorities for Mwalimu National and Stima SACCOs and an overwhelming majority for Kenya Police and Stima SACCOs. Kenya Police SACCO takes the lead in terms of scoring more on average (Mean=4.16) and being consistent (SD=0.706) in terms of having its operations carried out in harmony, followed by Mwalimu National SACCO (Mean=3.38, SD=1.003) and Stima SACCO (Mean=3.06, SD= 1.065) both in scoring more on average and being consistent on the same.

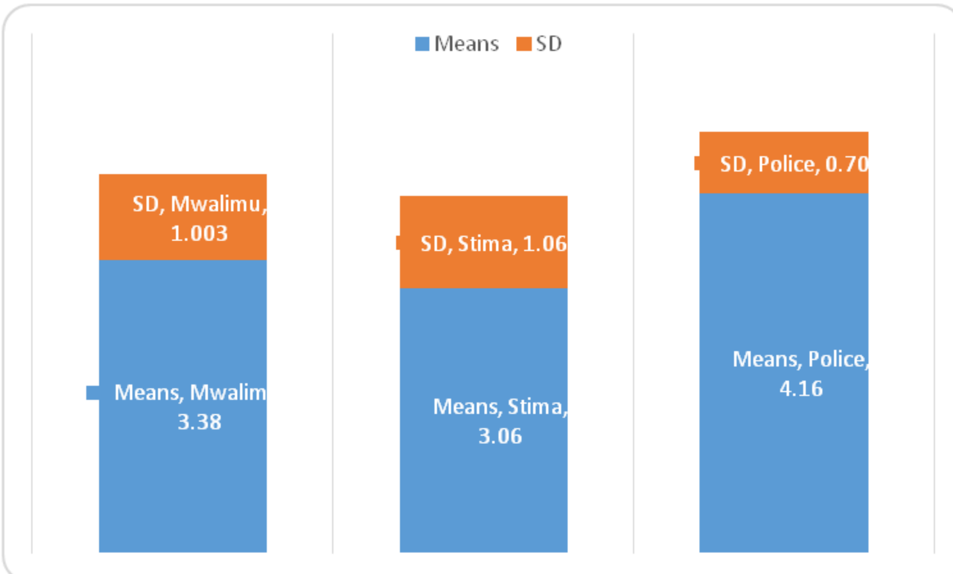


Figure 4. 7: Mean and SD scores of Harmony in Operations

Source: Research (2020)

Talking of the relationship between operations harmony and OP, Scopelliti (2018) argues that maintaining workplace harmony should be the focus of every organization. The employers and employees have a role to play in laying down policies and creating the organization harmony through executing their jobs to the best of their ability, showing commitment to their work, raising issues when they arise and adhering to workplace policies and procedures. The research confirmed that this is the case with Mwalimu National and Stima SACCOs to some extent with a simple majority and to a greater extent with an overwhelming majority of respondents from Kenya Police SACCO, who confirmed that there is harmony in their respective operations. In this study, considering the number of respondents who were reserved, both Mwalimu National and Stima SACCO still have a lot to do in terms of improving harmony in their operations to reaching the level of Kenya Police SACCO in terms of scoring more on average and being consistent in operations harmony. As far as intellectual stimulation is concerned, the research concludes that the element of harmony is upheld by the leadership and management of the three SACCO at a different level, with Kenya Police SACCO taking the lead, followed by Mwalimu National and Stima SACCOs.

Foster Team Spirit

Figure 4. 8: Mean and SD of Fostering Team Spirit

Source: Research (2020)

The study sought to know whether the three SACCOs' leaders and managers also foster team spirit in their operations. According to findings in Table 4.5, employees of Police SACCO confirmed that the mangers and leaders forster team spirit at 95%%, followed by Stima SACCO who felt the same at 71% and Mwalimu National SACCO at

56% respectively. The overall mean for forstering team spirit was 3.80 and SD of 0.867 as shown in Figure 4.6 . This means that overall, there was high agreement score for fostering of teamwork at an average of 3.87 out of 5. The data points tend to be very close to the mean. Police SACCO continues to lead in terms of scoring more on average (Mean=4.34) and in consistency (SD=0.695) followed by Stima SACCO (Mean=3.77; SD=3.77) and Mwalimu National SACCO (Mean=3.54; SD=0.981 as shown in Figure 4.8.

Adhere to Company Vision, Mission and Core Values

Understanding and adhering to a society's vision, mission and core values are critical to its performance. In Table 4.5, an overwhelming majority of Police SACCO's employees felt that their management and leadership underdstand and adhere to society vision, mission and core values at 97%, followed by Stima SACCO at 77%. The least of the three was Mwalimu National SACCO with 76%. The overall mean for respect and trust was 4.16 and SD of 0.837 as shown in Figure 4.6. This means that overall, there was high agreement score for adhering to company vision, mission and core values at an average of 4.16 out of 5 . The data points tend to be very close to the mean.

These analyses still put Kenya Police SACCO on the lead in terms of scoring more on average (Mean=4.55) and being consistent (SD=0.688) in fostering team spirit, followed by Stima SACCO scoring more on average (Mean=4.0) and Mwalimu National National SACCO (Mean=3.94). Mwalimu National SACCO follows second in terms of consistency (SD=0.896), followed by Stima SACCO (SD= 0.928) as shown in Figure 4.9 below.

Figure 4. 9: Means Score and SD of Company Vision, Mission and Core Values

Source: Research (2020)

With qualitative data on adhering to the vision, mission and core values of the SACCO, PKI4 confirmed that they actually own them . This is attained through ensuring that every activity or task is aligned within their strategic plan (PKI4, 20/06/2020). PKI6 explained that the culture within the Kenya Police SACCO is different from other financial institutions. The staff relationship with top management is very close since it anchors on an open door policy (PKI6, 21/06/2020).

The views of SKIs were as follows. According to SKI4, "…there is a documented vision of a department, our core values, and everyone knows that those are the values, the desires that we need to fulfil" (SKI4 17/06/2020). When asked whether she inspires the employees to adhere to the mission, vision and core values of the SACCO; SKI10 indicated not all staff understand vision, mission and core values of the organization (SKI10, 19/06/2020).

The views of MKIs were as follows: MKI3 noted that the SACCO performance would have been much better if they all owned the vision , mission and the core values. From the interactions and engagements in the SACCO , they need to go out of their way and do things differently (MKI3, 22/06/2020). When asked whether he is inspired to adhere to the vision of the SACCO; MKI4 explained that "…yes I am, and most of the business decisions that affect the operation of the SACCO come from the staff" (MKI4, 22/06/2020).

However, some respondents from Stima SACCO believed that not all staff own the vision, mission and core values of the SACCO. All KIs acknowledged that employees of the three SACCOs under consideration hold the vision, mission and core values of their respective SACCO; researching to conclude that the leaders and managers of three SACCOs inspired them to adhere to them. The findings confirm that employees are fully involved in developing the strategic plan, which entails setting . They own it and fully understand it.

In consideration of the findings, the study inferred that the three SACCOs' leaders and managers under consideration inspired their employees to adhere to the vision, mission and core values for the SACCOs with much attention required for Mwalimu National SACCO. Inspiring employees to adhere to the mission, vision and core values of the SACCO ; being an important element of inspirational motivation, the study would infer that this element of TL is being upheld by the managers . Leaders of these SACCOs and OP of the three SACCOs is also positively dependent of it.

Inducing Confidence Among Staff

Confidence is a sentiment of well being that is directly influenced by the things that surround an individual. Building confidence can be encouraged in different ways; notably through scaffolding the environment, relations and training in support of your staff. It makes sense that a manager would influence increasing confidence in their employees to promote everyone's well-being. A company whose managerial staff can improve such powerful agility in this area will thrive, confirming the relationship between employees' confidence and OP.

Findings in Table 4.5 indicated employees of Police SACCO agreed to the statement that leadership and management induce confidence among staff at 92%, followed by Stima SACCO at 69% and Mwalimu National SACCO at 51%. The overall means for inducing confidence among staff was 3.78 and SD of 0.897 as shown in Figure 4.6. This means that overall, there was high agreement score for inducing confidence among staff at an average of 3.78 out of 5 . The data points tend to be very close to the mean.

The analysis of mean and SD scores revealed that Kenya Police SACCO ranks first in terms of scoring more on average and being more consistent (Mean= 4.29; SD= 0.728) followed by Stima SACCO (Mean=3.64; SD=0.955) and Mwalimu National SACCO (Mean = 3.41; SD= 1.010) as shown in Figure 4.10 below. According to these quantitative data, inducing as an element of inspirational stimulation is upheld to foster OP of the three SACCOs under consideration.

Figure 4. 10: Mean and SD of Inducing Confidence Among Staff

Source: Research, (2020)

Clear Articulation of Plans

As shown in Table 4.5, employees of Police SACCO felt that the leadership and manager of the SACCO articulate the SACCO plans clearly at 91% (35%+56%), followed by Stima SACCO at 70%. The least of the three was Mwalimu National SACCO with 69%. The overall mean for clear articulation of plans was 4.00 and SD of 0.884 as shown in Figure 4.6. This means that overally, there was high agreement score for idealized influence at an average of 4 out of 5 . The data points tend to be very close to the mean.

SD analysis had Kenya Police SACCO ahead of the two others with a mean score of 4.41 and SD of 0.816 as the SACCO scored more on average and was consistent in articulating plans with a clear vision, mission and core values. Mwalimu National SACCO follows; scoring more on average (Mean=3.82) then Stima SACCO ranks last (Mean=3.78). Stima SACCO ranks second in terms of being consistent (SD=0.820), followed by Mwalimu National SACCO (S.D =1.017) as shown in Figure 4.11 below. In consideration of percentages, the research would infer that the leaders and managers of the three SACCOs actually articulated their plans with clear vision, mission and core values.

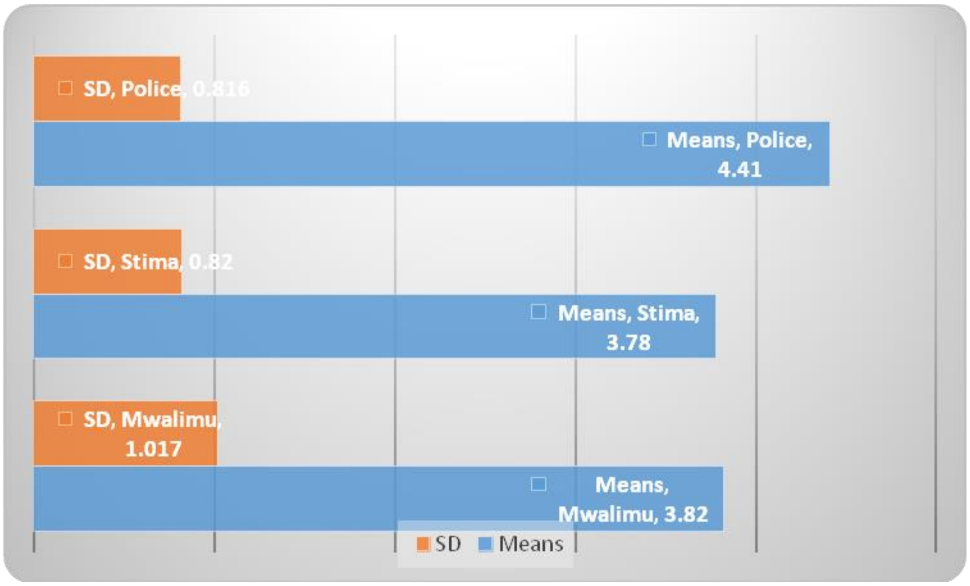


Figure 4. 11: Mean Score and SD of Clear Articulation of Plans

Source: Research (2020)

Quantitative data had the following views from the respective SACCO's: Kenya Police SACCO responses; PKI5 indicated that at the end of the year, they come with objectives/targets for the coming year. Everyone clearly understands the target for the following year and what the SACCO wants to achieve. The set targets are spread to monthly targets throughout the year. Every department indicates what they need to attain the targets. The risk matrix was also analyzed and how identified gaps should be closed. The support required is also highlighted from all levels. The report is then discussed further to attain the goals (PKI5, 19/06/2020). About employees, PKI10 noted they have taken ownership since they are informed about what is happening around them. They clearly understand the process and support it. There is good communication about the strategy and what is expected of everyone. “Therefore, the management and staff understand what is happening in the organization” (PKI10, 20/06/2020). The view of PKIs can be summarized in the following four responses.

When asked whether plans are clearly explained with vision, mission and core values, the view of SKI1 noted that there are clear tabulations of the projection of figures from 2019 to 2024 strategic plan. The figures are clearly understood by all , their expectatation and budget allocations among other many items. Variations were expected from time to time but they were well catered for. “The organization is being steered by a strategic plan that has distinct vision, mission and achievements that are expected” (SKI, 17/06/2020).

The following are the responses from Mwalimu National SACCO Informants were: MKI1 responded that since the SACCOs core business is service to members, everyone is able to connect what they do to an eventual output to satisfy the members and to continuously understand the members changing needs (MKI1, 22/06/2020). MKI2 agreed with MK1 and confirmed that in their monthly meetings, the vision, mission and objectives are the things that come out in every assignment. “Every task undertaken is in relation to the SACCOs vision and objectives” (MKI2, 22/06/2020).

Findings from quantitative and qualitative data confirm that these SACCOs' leaders and managers articulate their plans with a clear vision, mission and core values. Being an element of inspirational motivation, the research would infer that the three SACCOs leaders and managers apply this element of TL to inspire motivation in their employees, confirming the relationship between TL and OP.

Employees' Motivation with Incentives

It is crucial for organizations to maintain institutional performance. They need to provide incentives based on their efficient and effective work. Findings in Table 4.5 revealed that Kenya Police SACCO employees confirmed that they are motivated with incentives at 89%, followed by Stima SACCO at 48% and Mwalimu National SACCO at 41%. The variable overall mean was 3.65 and SD of 0.944 as shown in Figure 4.6. This means that overall, there was high agreement score for employees' motivation with incentives at an average of 3.65 out of 5 . The data points tend to be very close to the mean. Furthemore, as far as encouraging employees with incentives, Kenya Police SACCO ranks first with more score on average (Mean=4.38) and being more consistent (SD=0.831) followed by Stima SACCO (Mean= 3.44; SD=0.963) and Mwalimu National SACCO (Mean=3.13; SD=1.040).

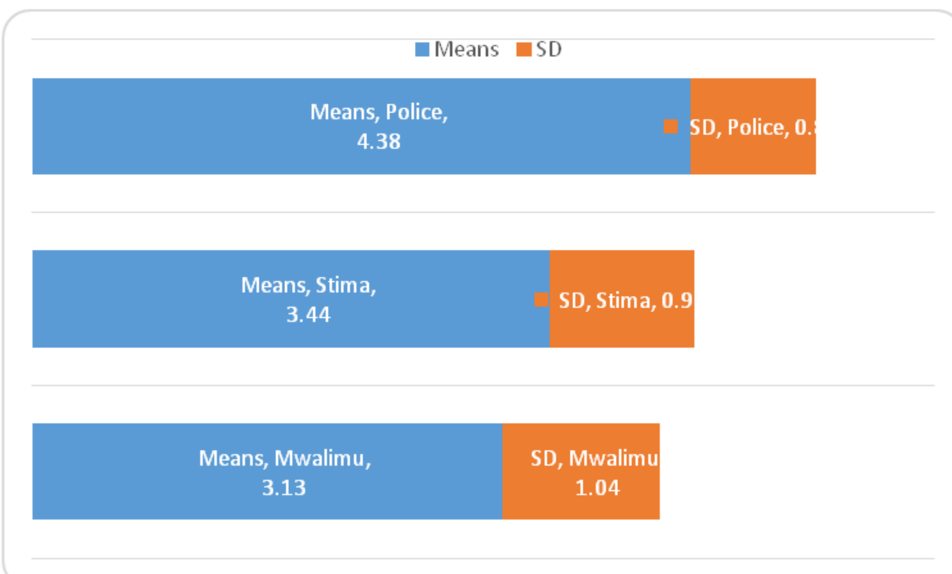


Figure 4. 12: Mean Score and SD of Employees' Motivation with Incentives

Source: Research (2020)

When asked whether employees are encouraged with incentives, MKI3 explained that : "…There is no policy about it, but that acknowledgment and appreciation are important" (MKI3, 22/06/2020). MKI1 noted that the SACCO has a bonus based on staff's appraisal. The reward is based on quarterly or end year performance appraisal, where data is collected and then the staff is rewarded (MKI4, 22/06/2020). MKI5 confirmed the sentiments of MK11 and added that the process involves rating the staff on a scale of 1 to 4. If a staff attains 4 he /she receives a bonus through the HR department and later is under consideration for promotion.

Stima SACCO informants had the following; SKI3 noted that the incentives are necessarily not monetary, but the staff can be appreciated through other forums like a lunch served on behalf of the department. If the staff performs well, management can have a departmental lunch to appreciate him /her and is also considered for promotion if a chance occurs (SKI3, 17/06/2020). SKI5 confirmed the statement and added that there is a long service award to staff. Just like SK13 , he confirmed that there is no policy but noted that having it will enable the SACCO open doors of innovation " (SKI5, 17/06/2020).

The views of PKIs share similar elements with Mwalimu National and Stima SACCOs. PKI2 explained that in Kenya Police SACCO, they reward the best performance annually. Every department nominates the best staff based on data and proceeds to compete with the other staff from different departments. Who becomes the overall winner is sponsored for training, exposure tours and monetary incentives. However, he noted that they do more recommendations and recognitions at the departmental level continually (PKI2, 20/06/2020).

The analysis of these responses confirm that this TL element requires improvement. The three SACCOs are yet to have an official incentive policy that is applicable not only at the end of the year but at all time of SACCOs operations. The few official business practices that exist include reward the best employees of the year and providing promotion to those who have worked well in the course of the year. Other practices are not regulated and are left to the discretion of managers and leaders at different levels. The research would infer that very few official and unofficial business practices are being applied in terms of incentives to stimulate employees within the three SACCOs. The research would also infer that in consideration of the quantitative and qualitative data, motivating employees is a business practice being used by leaders and managers of the three SACCOs. This means also that these leaders are making use of an element of TL under inspirational stimulation.

Drive their Employees through Punishments

Respondents were asked whether their leaders and managers drive them through punishments, understood and rewarded wrong doing. The analysis of the research findings in Table 4.5 revealed that the leadership and management of Kenya Police SACCO do not drive their employees through punishment at 62% (31%+31%), followed by Stima SACCO at 55% (20%+35%) and Mwalimu SACCO at 48% (13%+35%) respectively. Furthermore, the overall mean score was 2.52 and SD of 1.180 as shown in Figure 4.6. This means that overall, there was high agreement score for driving employees through punishments at an average of 2.52 out of 5. Analayis of means scores and SD as shown in Figure 4.13 also confirmed the same ranking with Mwalimu National SACCO leading with more score on average (Mean=2.75) followed by Kenya Police

SACCO (Mean=2.44) and Stima SACCO (Mean=2.39). Stima SACCO ranks first in terms of being more consistent (SD=0.990) followed by Mwalimu National SACCO (SD=1.178) and Kenya Police SACCO (SD=1.373).

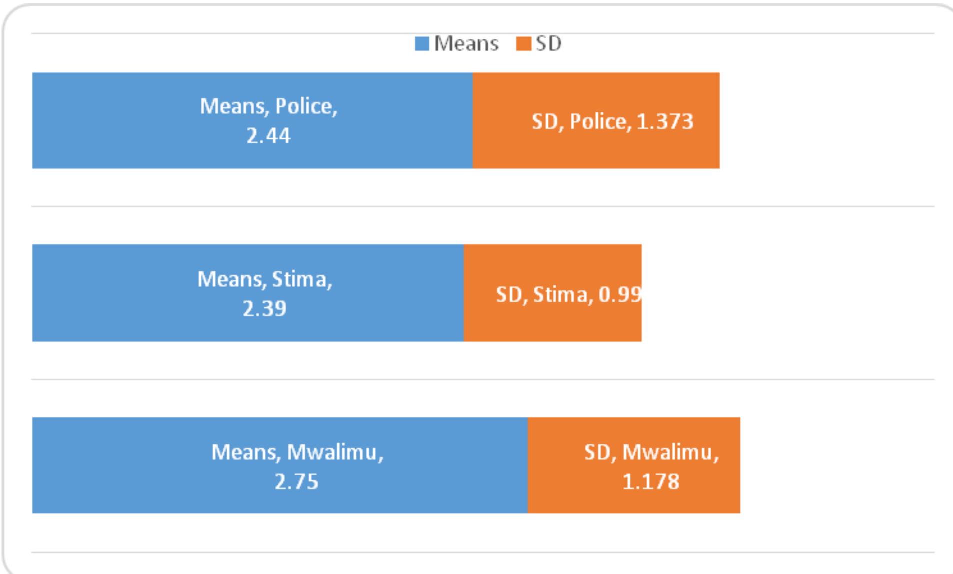


Figure 4. 13: Mean Score and SD of Driving Employees through Punishments

Source: Research (2020)

Quantitative analysis confirmed that there is at least a simple majority of respondents who agreed to the fact that their leaders and managers articulated their plans with a clear vision, mission and core values; encouraged employees with incentives; inspired employees to adhere to their company vision, mission and core values, fostered team spirit among employees, had harmony in their operations and induced confidence among their staff. However, the research found out that leaders and managers do not drive their employees through punishment. These have been confirmed by qualitative data with the need to improve the same. Regarding some variables such as incentives, the three SACCOs still do not have a formal policy to guide employees' use of the incentive.

The three SACCOs' leadership and management have some form of incentives such as the best employee of the year and practices related to the promotion. Other incentives are considered business practices that are left to the discretion of managers and leaders. Except for punishment, the remaining elements have a positive relationship towards motivating employees and improving performance. The research concludes that leaders and managers of the three SACCOs use TL element, inspirational motivation, confirming the relationship between the latter and OP. The leadership and managers of these SACCOs use these theories in one way or another.

In conclusion, the fourth and last objective of the research sought to establish the relationship between inspiration motivation and OP of the three SACCOS under consideration. Seven variables were considered under this objective: Articulating plans with a clear vision, mission, and core values; encouraging employees with incentives; inspiring employees to adhere to the company vision, mission, and core values; fostering team spirit amongst employees; having harmony in SACCOs operations; inducing confidence among the staff and driving employees through punishments. These are considered elements that a leader and manager use to inspire motivation for better performance.

Quantitative analysis confirmed that there is at least a simple majority of respondents who agreed to the fact that their leaders and managers articulated their plans with a clear vision, mission and core values; encouraged employees with incentives; inspired employees to adhere to their company vision, mission and core values; fostered team spirit among employees; had harmony in their operations and induced confidence among their staff. However, the research found out that leaders and managers do not drive their employees through punishment. These have been confirmed by qualitative data with the need to improve the same. Regarding some variables such as incentives, the three SACCOs still do not have a formal policy that would guide employees' use of the incentive. The three SACCOs' leadership and management have some form of incentives, such as the best employee of the year and practices related to the promotion. Other incentives are considered business practices that are left to the discretion of managers and leaders. Except for punishment, the remaining variable has a positive correlation with OP; leading to the research to confirm that leaders and managers of the SACCOs use them because they have understood the positive relationship they have towards inspiring to motivate employees and improve performance. The research concludes that leaders and managers of the three SACCOs use inspirational motivation technics, confirming the relationship between the latter and OP. The overall mean for inspirtational motivation was 3.64 and SD of 0.933 as shown in Table 4.5. This means that overall, there was high agreement score for inspirational motivation at an average of 3.64 out of 5 . The data points tend to be very close to the mean. The findings confirmed the application of transformational leadership theory in Mwalimu National, Stima, and Kenya Police SACCOs. The leadership and managers of these SACCOs make use of the theory in one way or the other.

Intellectual Stimulation Indicators of the Three SACCO Societies

The third objective of the study sought to establish the relationship between intellectual stimulation and OP of the three SACCO societies. Under intellectual stimulation, the following variables were considered: creativity/innovation, analogy/metaphor to resolve problems, encouraging employees to question the beliefs, assumptions and values of leaders/managers.

Table 4. 6: Descriptive Analysis of Intellectual Stimulation Indicators Versus OP ocieties

	S. Disagree			Disagree			Neutral			Agree			S. Agree		
SACCOS	MN	ST	Kp	MN	ST	KP	MN	ST	KP	MN	ST	Kp	MN	ST	KP
Intellectual Stimulation															
Encourage employees to question beliefs	(5) 8%	(4) 6%	(1) 1%	(11) 7%	(9) 13%	(3) 5%	(24) 38%	(30) 46%	(20) 32%	(20) 32%	(22) 33%	(27) 43%	(3) 5%	(1) 2%	(12) 19%
Leaders surport and enhance creativity and innovation	(2) 3%	(3) 5%	(1) 2%	(7) 11%	(9) 14%	(1) 1%	(19) 31%	(19) 29%	(6) 9%	(26) 42%	(25) 38%	(33) 51%	(8) 13%	(9) 14%	(23) 36%
Surport the use of analogy and metaphor	(4) 7%	(1) 1%	(1) 1%	(9) 15%	(9) 14%	(2) 3%	(23) 39%	(32) 51%	(13) 22%	(17) 29%	(20) 32%	(38) 63%	(6) 10%	(1) 2%	(7) 12%
Commited and Satified with jobs.	(1) 2%	(1) 1%	(1) 1%	(10) 16%	(7) 11%	(1) 1%	(22) 35%	(26) 39%	(7) 11%	(21) 34%	(30) 45%	(33) 51%	(8) 13%	(3) 5%	(24) 38%

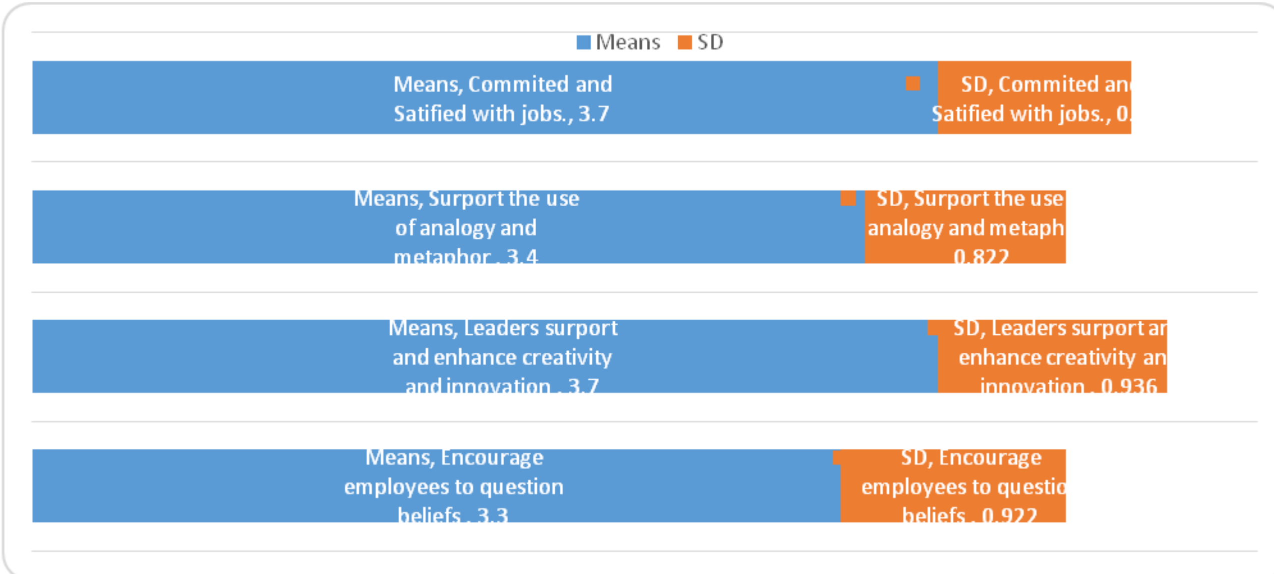


Figure 4. 14: Means and SD scores of Intellectual Stimulation indicators

Source : Research(2020)

Employees Question Beliefs, Assumptions and Values

The question was posed to the respondents on whether their respective SACCO leaders and managers encourage them to question their beliefs, assumptions and values. The analysis of findings in Table 4.6. revealed that employees of Police SACCO agreed to the statement at 62%, followed by Mwalimu National SACCO at 37%. The least of the three was Stima SACCO with 35% . The overall mean for employees questioning beliefs, assumptions and values was 3.30 and SD of 0.922 as shown in Figure 4.14. This means that overall, there was high agreement score for employees questioning beliefs, assumptions and values at an average of 3.30 out of 5 . The data points tend to be very close to the mean.

In consideration to the respective majorities from these findings, the research would infer that the leadership and management of Mwalimu National and Stima SACCOs encourage their employees to question their believes, assumptions and values.

However, considerable percentages of respondents were reserved; making it difficult to understand the views of a good number of respondents in regards to Stima SACCO in particular.

Furthermore, according to findings in Figure 4.15, Kenya Police SACCO ranks first in terms of scoring more on average (Mean=3.73) followed by Stima SACCO (Mean=3.11) and Mwalimu National SACCO (Mean=3.08). However, as far as scoring with more consistency, Stima SACCO ranks first (SD=0.879) followed by Kenya Police SACCO (SD=0.884) and Mwalimu National SACCO (SD=1.005).

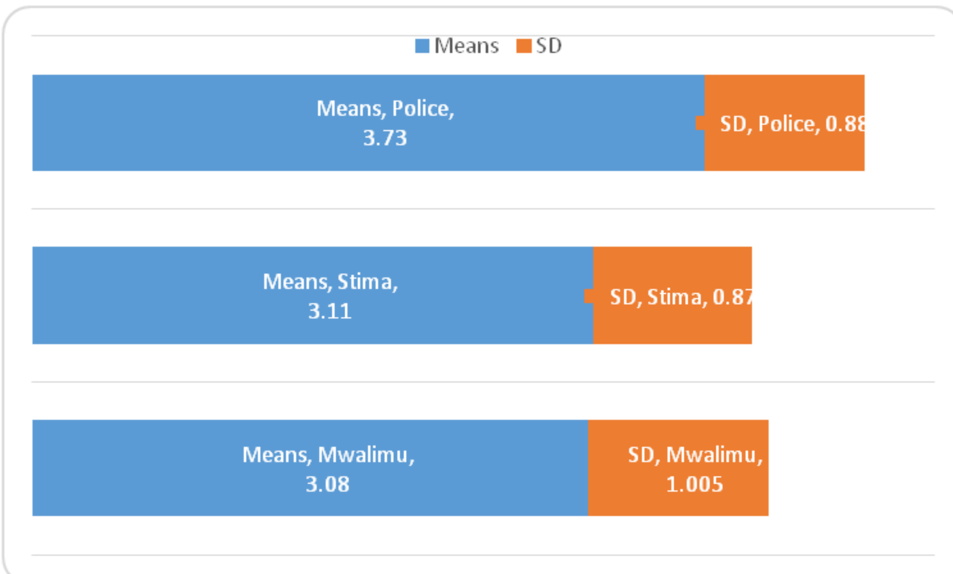


Figure 4. 15: Means Score and SD of Employees Question Beliefs, Assumptions and Values

Source: Research (2020)

Support and Enhancement of Creativity and Innovation

Creativity and innovation involve finding new, alternative ways to upgrade or improve society's products, services and procedures. Sometimes, this requires conscious insight but at other times, it can be done unconsciously. One thing that continually remains true is that the team's diverse attributes and perspectives will all work together. This is significant towards personal and society performance (Reiley, 2020). Being an intellectual stimulation element, any transformational leader should use it to foster employee and society performance.

The research also sought to establish whether the leaders and managers of the three SACCOs apply Support and Enhancement of Creativity and Innovation and whether there is a relationship between the variable and OP of the SACCOs under consideration. The findings in Table 4.6 revealed that employees of Kenya Police SACCO agreed to the statement at 87%, followed by Mwalimu Nation SACCO at 55% and Stima SACCO at 52%. Furthermore, the overall mean score for the same variable was 3.70 and SD of 0.936, as shown in Figure 4.14, which means an overly high agreement score for Support and Enhancement of Creativity and Innovation at an average of 3.70 out of 5. The data points tend to be very close to the mean.

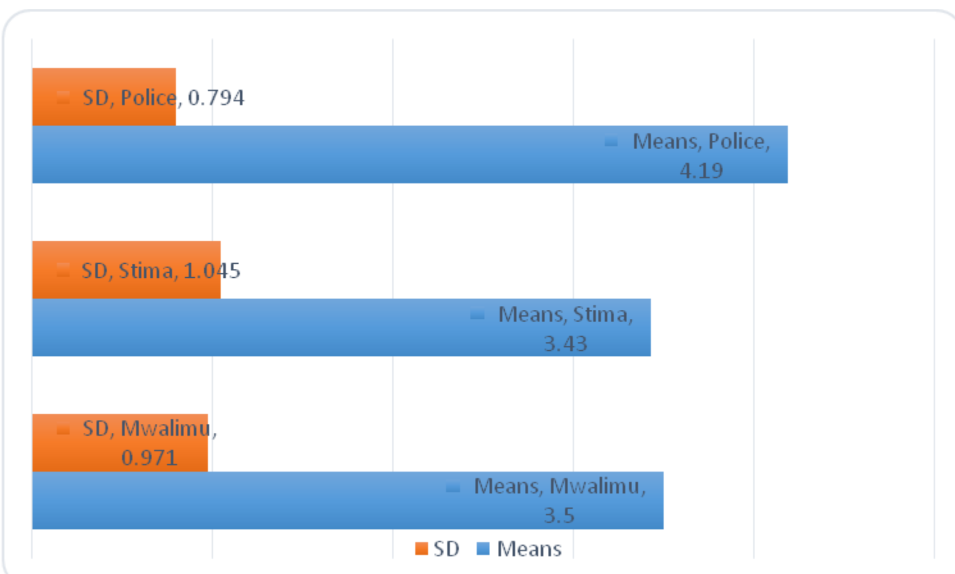


Figure 4. 16 : Support and Enhancement of Creativity and Innovation

Source: Research (2020)

The analysis of the means and SD scores in Figure 4.16 revealed that Kenya Police SACCO still takes the lead in scoring more on average (Mean=4.19), followed by Mwalimu National SACCO (Mean=3.50) and Stima SACCO (Mean=3.43) as far as supporting and enhancing creativity and innovation are concerned. The trend is almost similar in terms of more consistency, whereby Kenya Police SACCO still leads with more consistency (SD=0.794) followed by Mwalimu National SACCO (SD=0.971) and Stima SACCO (SD=1.045). The results indicated that Kenya Police SACCO leaders and managers are more consistent in supporting and enhancing creativity and innovation among their employees. These findings from these quantitative data indicate that the management and leadership of the three SACCOs support, enhance innovation and creativity to a greater extent (Kenya Police SACCO) and some extent (Mwalimu National and Stima SACCOs) as far as the performance of employees and performance of the SACCOs are concerned.

The following are the views of the KIs per SACCO. According to MKI1, any creativity and innovation must adhere to the society policy otherwise one will be in conflict with the SACCO (MKI1, 22/06/2020). MKI2 echoed the same sentiments and noted that policies are there to give guidelines, “but it takes a lot creativity and open mindness in terms of how you are going to implement that” (MKI2, 22/06/2020). According to MKI3, who echoed the same sentiments and noted that there is room for creativity where there are exceptional cases where it is not mapped out in the policy, the matter must be escalated further for approval. The management and the leadership of the SACCO encourage ownership and decision-making by first appreciating the new idea; two, understand the staff's effort. They scrutinize it further and see if it can help the organization. They always escalate to make sure that it is implemented, “to the credit of the staff who has come up with that idea” (MKI3, 22/06/2020). MKI4 believed that staff would be encouraged and be innovative through continuous interactions in the SACCO since the process gives them confidence. He highlighted the yearly team building activities where the entire SACCO meet (MKI4, 22/06/2020). The view of the remaining MKIs were not different for these quoted.

The understanding is that creativity and innovation must be guided by the SACCOs policy. They intervene in exceptional cases where there is a gap that policy has not covered as implementation of operations is concerned. It is up to the manager to think out of the box to ensure that there is creativity and innovation that do not go against the policy. The best way forward is to escalate and seek approval of the innovation and creativity from senior management. One thing is that leaders and managers of Mwalimu National SACCO support and enhance creativity and innovation as confirmed by quantitative data.

The following were views of SKIs. According to SKI1, “we do encourage, but at times, they are not emulated. Sometimes we introduce new ways of doing and do it, while some other times when we introduce it, there is some resistance’’ (SKI1, 17/06/2020). According to SKI4, thorough scrutiny of the idea needs to be done to see if it requires any form of resources. New ideas that do not require any form of resource or even deliberation are beneficial to the SACCO (SKI4,17/06/2020). SKI10 elaborated more and explained that, “…What we do in my department is that we normally share the organization's strategic plan; it is the guideline. But, there is a need to think outside the box” (SKI10, 18/06/2020).

The views of PKIs were as follows: "Talking of employees' creativity and innovation to the SACCO Standing order and procedure." PKI1 noted that the SACCO allows creativity keeping in mind the regulations (PKI1, 20/06/2020). PKI2 indicated that the SACCO encourages innovation and in the process, people make mistakes. He further adds that there is no way to promote creativity and innovation if you do not allow people to make a mistake. "If we do not want people to make mistakes or try on any process, we do not want people to bring new ideas. The way to handle somebody who has made an error will determine whether that person will be imaginative tomorrow or not. If it is a fatal error, there is a limit." "As for familiar things, one is free to imagine; if he/ she can make a mistake, management and the leadership should look at it as a learning process" (PKI2, 22/06/2020). PKI6 indicated that management and leadership are open to new idea generation. She further noted that if the staff has an idea, he/she should channel it through a request or a proposal that goes through the management and then the committee and decide whether the idea is viable. Every time staff has a statement, he/she must make a request . It must be signed and follow all those processes in the SACCO guidelines (PKI6, 20/06/2020).

All PKIs agreed on the fact there is open door policy in regards to supporting and enhancing creativity and innovation. However, not all innovation and creativity was approved and implemented. It was up to the leaders and managers to assess the viability of such creativity or innovation before approval. The approval process seemed to inconvenience some employees but this should be understood as a normal process that must be in line with the SACCO policy . The research would infer that both quantitative and qualitative data confirm that leaders and managers of the three respective SACCOs support and enhance creativity and innovation, which must in line with the policies and follow the right channel of approval.

The two analysis (quantitative and qualitative) confirm that not only that managers and leaders of the three SACCOs under consideration uphold the principles of supporting and enhancing creativity and innovation but also that these are very crucial and significant to improving employees and society performance. Therefore, there is a relationship between supporting and enhancing employees’ creativity and innovation and performance. This element of intellectual stimulation is applied in regards to these three SACCOs. The research would infer that creativity and innovation are under the discretion of respective managers who have the authority to accept or reject any creativity or innovation on the part of employees. Like the case of the Mwalimu National SACCO, creativity and innovation are guided by the SACCO policy on availability of resources for implementation. The research concludes that as confirmed by both quantitative and qualitative findings, leaders and managers of Stima SACCO support and enhance creativity/ innovation as far as operations are concerned.

Analogy and Metaphor in Problem Solving in Employees

The use of analogy helps to gain insight into the novel problem. The metaphor further shows that activating mappings has subtle, sometimes surprising effects on judgment and reasoning in everyday problem solving (Keefer, 2016). Findings in Table 4.6 revealed that Kenya Police SACCO employees felt that their leaders and managers make use of analogy and metaphor in stimulating problem resolution at 75%, followed by Mwalimu National SACCO at 39% and Stima SACCO at 34% respectively. Furthermore, the overall mean score of the variable was 3.40 and SD of 0.822 as shown in Figure 4.14 These findings imply that overally, there was high agreement score for analogy and metaphor in problem solving in employees at an average of 3.40 out of 5. The data points tend to be very close to the mean.

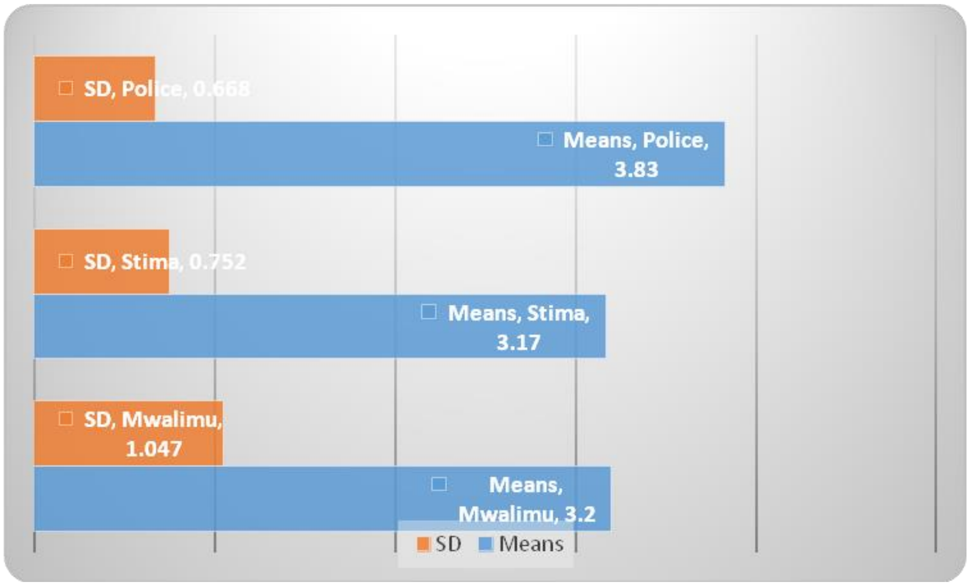


Figure 4. 17: Mean and SD of Analogy and Metaphor in Problem Solving in Employees

Source: Research (2020)

Moreover, Kenya Police SACCO leads in terms of scoring more on average and consistency (Mean=3.83; SD= 0.668) followed by Mwalimu National SACCO with more average (Mean=3.20) and Stima SACCO (Mean=3.17). Stima SACCO scores second in terms of consistency (SD= 0.752) after Kenya Police SACCO whereas Mwalimu National SACCO (SD=1.047) scored last in consistency as far as leaders and managers use of analogy and metaphor in stimulating the problem solving in employees is concerned as shown in Figure 4.17. In summary, leaders and managers of the three SACCOs use analogy and metaphor to resolve problems . The same has been confirmed previously under support of creativity and innovation.

Employees’ Committement and Satisfaction with Jobs

The analysis of these findings as shown in Table 4.6. revealed that employees of Kenya Police SACCO confirmed that they are comiited and satisfied with their respective jobs at 88% followed by Stima SACCO at 50% and Mwalimu National SACCO at 47%. The overall mean score for the variable was 3.70 and SD of 0.787 as shown in Figure 4.12. The findings imply that overall, there was high agreement score for the variable at an average of 3.70 out of 5 . The data points tend to be very close to the mean.

In consideration of simple and big majorities, the study confirms that employees of these SACCOs are committed and satisfied with their jobs with Kenya Police SACCO still taking the lead in terms of scoring more on average (Mean=4.27) followed by Stima SACCO (Mean=3.44) and Mwalimu National SACCO (Mean=3.44) in terms of employees being committed and satisfied with their jobs. The same applies with being more consistent with Kenya Police SACCO still taking the lead in terms of employees being committed and satisfied with their jobs (SD=0.648) followed by Stima SACCO (SD=0.747) and Mwalimu National SACCO (SD=0.966) as shown in Figure 4.18. This means that the most committed and satisfied with their jobs are Kenya Police SACCO employees, followed by Stima and Mwalimu National SACCO employees.

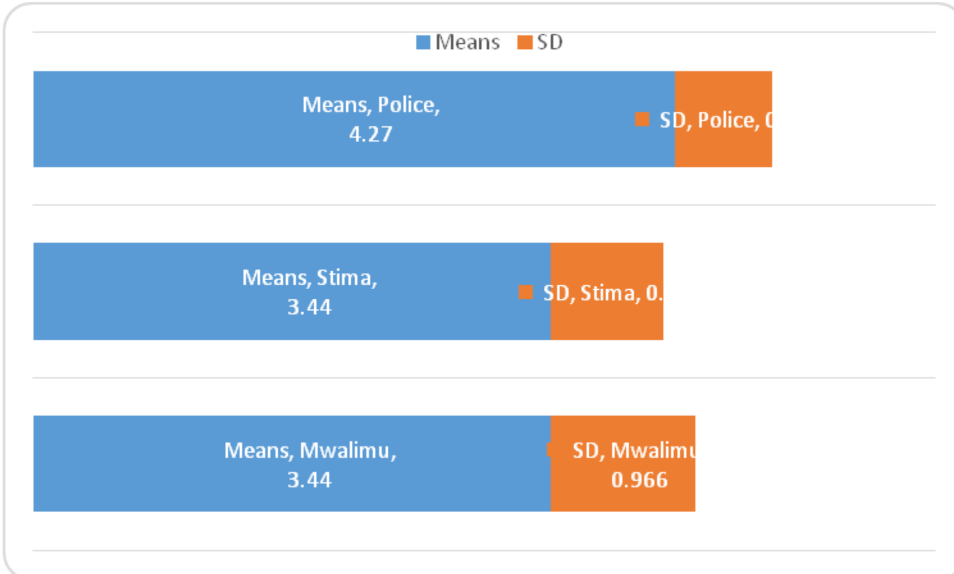


Figure 4. 18: Mean and SD of Employees' Committement and Satisfaction with Jobs

Source: Research (2020)

Despite the fact that a considerable percentage were reserved to provide their view on whether their committed and satisfied or not with their jobs, the study would infer that employees of these SACCOs are committed and satisfied with their jobs. It is worth understanding that satisfaction is very subjective and a further study should be carried out to understand the factors that makes an employee to satisfied with his/her job against those set by the employer. This means that as an element of intellectual stimulation, leadership and management of three SACCOs ensure that their employees are committed and satisfied with their jobs to a greater extent (Kenya Police SACCO) and to some extent (Stima and Mwalimu National SACCOs) even though this might not to the full satisfaction of every employee. Besides, it is always difficult to work towards satisfying everyone to the fullest.

In conclusion, objective three of the study sought to establish the relationship between intellectual stimulation and OP of the three SACCOs. Findings from quantitative data confirmed that leaders and managers support and enhance creativity and innovation, encourage employees to question their beliefs, values and assumptions. Leaders and managers use analogy and metaphor to solve problems. Employees indicated to be committed and satisfied with their jobs. Variables covered under qualitative data also confirmed the same. Correlational analysis revealed positive correlations between the variables and OP, which are not significant to some. The findings mean that leaders and managers of these SACCOs use intellectual stimulation to further both employees and organizational performance to some and a greater extent from one SACCO to another. The overall mean score for intellectual stimulation was 3.52 and SD of 0.866 as shown in Table 4.6. This means that overall, there was high agreement score for intellectual stimulation at an average of 3.52 out of 5 . The data points tend to be very close to the mean.

The use of intellectual stimulation confirmed the application of the transformational leadership theory under this objective. Furthermore, support and enhancement of creativity and innovation to resolve the problem confirm that the situational theory of leadership is also applicable as far as the three SACCOs are concerned. Defined as "the involvement through which the management of SACCO undertakes in supporting their employees in the decision-making process and therefore motivating their efforts to be creative and innovative in identifying solutions" (Anjali & Anand, 2015). Intellectual stimulation is applied by leaders and managers of the three SACCOs under consideration.

Individualized Consideration Indicators of the Three SACCO Societies

The fourth objective of the research sought to establish the relationship between individualized consideration and OP of the three SACCOs; idealized consideration being one of the four elements of TL.

Table 4. 7: Individual Consideration Indicators

	S. Disagree			Disagree			Neutral			Agree			S. Agree		
SACCOS	MN	ST	Kp	MN	ST	KP	MN	ST	KP	MN	ST	Kp	MN	ST	KP
Indivividual Consideration															
Response to specific needs	(5) 8%	(4) 6%	(1) 1%	(10) 16%	(11) 17%	(1) 1%	(23) 36%	(28) 42%	(10) 16%	(20) 32%	(20) 30%	(36) 56%	(5) 8%	(3) 5%	(17) 26%
Create trainings	(2) 3%	(3) 5%	(1) 2%	(5) 8%	(2) 3%	(2) 3%	(16) 26%	(6) 9%	(1) 1%	(29) 47%	(24) 36%	(20) 31%	(10) 16%	(31) 47%	(40) 63%
Coaching and Mentoring.	(4) 6%	(3) 5%	(1) 2%	(5) 8%	(8) 12%	(1) 2%	(20) 32%	(15) 23%	(4) 6%	(23) 36%	(32) 48%	(34) 53%	(11) 18%	(8) 12%	(24) 37%
Motivated Employees.	(3) 5%	(2) 3%	(1) 2%	(9) 15%	(7) 11%	(1) 1%	(20) 33%	(19) 29%	(3) 5%	(24) 39%	(35) 54%	(25) 39%	(5) 8%	(2) 3%	(34) 53%
Listening and follow perception of Employees.	(2) 4%	(1) 2%	(1) 1%	(8) 13%	(11) 17%	(2) 3%	(27) 44%	(26) 40%	(10) 16%	(22) 36%	(24) 37%	(32) 50%	(2) 3%	(3) 4%	(20) 31%

Source: Research 2020

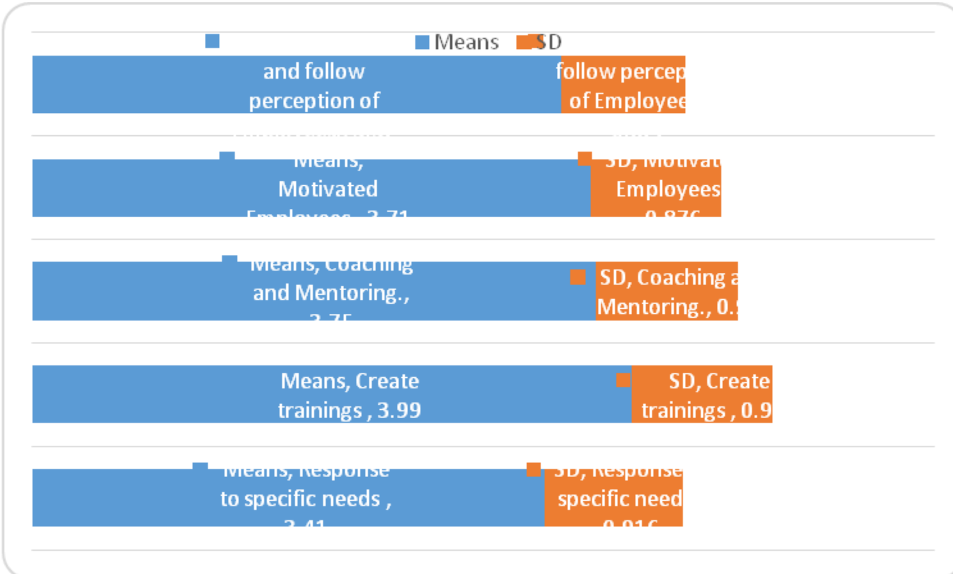


Figure 4. 19: Mean and SD of Individual Consideration Indicators

Source: Research (2020)

Respond to Specific Needs

Transformational leaders understand and respond to the specific needs of their employees and create relevant opportunities for them. The research sought to know whether this is the case for the three SACCOs under consideration. The findings in Table 4.7 revealed that employees of Police SACCO overwhelmingly felt that the leadership and management of the SACCO responded to employees' specific needs at 82%, followed by Mwalimu National SACCO's who the simple majority also felt the same at 40%. The least of the three SACCO was Stima, with a simple majority agreed to the statement at 35%. Furthermore, the overall mean score of the variable was 3.41 and SD of 0.916, as shown in Figure 4.19 above. These findings implied that overall, there was a high agreement score for response to specific needs at an average of 3.41 out of 5. The data points tend to be very close to the mean.

Although a simple majority of respondents agreed to the statement, there is a worrying trend of another considerable percentage of respondents who were reserved and disagreed. When summed up, the two come to a cumulative rate of 60% of respondents. However, the research would infer that leaders and managers of Mwalimu National SACCO consider and respond to employees' needs and create opportunities for them. The study would also conclude the same for Stima SACCO and obviously for Kenya Police SACCO. Analysis of mean and SD score revealed that Kenya Police SACCO still leads in terms of considering and responding to employees' needs for having scored more in average (Means=4.06) and being more consistent (SD=0.753) followed by Stima SACCO (Mean=3.11) and (SD=0.947) and Mwalimu National SACCO (Mean=3.06) and (SD= 1.050) as shown in Figure 4.20.

Although a simple majority of respondents agreed to the statement, there is a worrying trend of another considerable percentage of respondents who were reserved and disagreed. When summed up, the two come to a cumulative rate of 60% of respondents. However, the research would infer that leaders and managers of Mwalimu National SACCO consider and respond to employee's needs and create opportunities for them. The study would also conclude the same for Stima SACCO and obviously for Kenya Police SACCO. Analysis of mean and SD score revealed that Kenya Police SACCO still leads in terms of considering and responding to employees needs for having scored more in average (Means=4.06) and being more consistent (SD=0.753) followed by Stima SACCO (Mean=3.11) and (SD=0.947) and Mwalimu National SACCO (Mean=3.06) and (SD= 1.050) as shown in Figure 4.20.

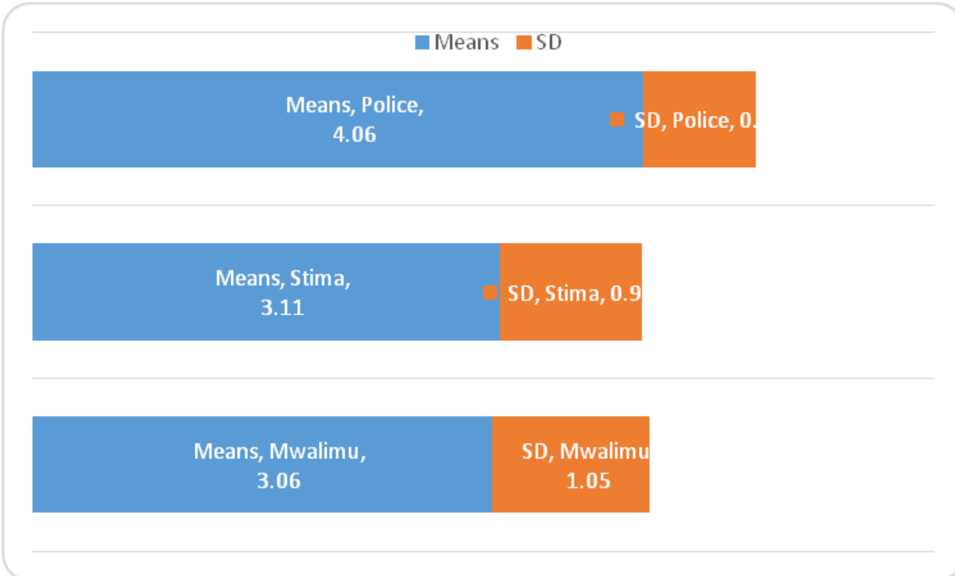


Figure 4. 20: Mean and SD of Response to Specific Needs of Employees

Source: Research (2020)

The views of KIs on the topic were as follows. When asked whether he is satisfied that his needs are responded to, MKI1 responded that, “Yes, I do, and I also accommodate them when they cannot respond; maybe they are also caught up with Board issues’’ (MKI1, 22/06/2020). MKI2 indicated that he is satisfied with the management and the leadership of the SACCO response to his needs and desires. He further noted that support has been there in terms of resources and ideas, appreciating what one is doing. According to him, it gives him courage in reaching out to the level of the senior manager (MKI2, 22/06/2020). While acknowledging efforts of the SACCO leadership and management in responding to employees’ needs, MKI4 indicated that though the SACCO is not performing poorly. There is room for improvement and he aspires for the organization to even perform better (MKI4, 22/06/2020).

MKI5 was also of the view that the SACCO's leadership and management consider and respond to staff needs. According to him, most of the staff issues are handled through the HR desk. The management typically understands the staff. If an employee has serious concerns, he or she is usually given days off to address the problems (MKI4, 22/06/2020). MKI6 highlighted that they have a staff union and respective departments that address staff concerns. He also indicated that they have staff welfare, which is called the Mwalimu Welfare Staff Association. They also have a staff policy that guides the staff on how they should relate at all levels. In addition, the SACCO has a whistleblower policy where a junior member can report a senior staff if found doing something sinister. There are also laid down guidelines on an interpersonal working relationships and how they are supposed to maintain an excellent cordial working relationship (MKI6, 23/06/2020).

Analysis of KIs responses to the question indicates that leaders and managers of Mwalimu National SACCO consider and respond to employees' needs and create opportunities for them, which positively impacts the performance of the SACCO. While acknowledging the same, other MKIs admitted that there is still room for improvement regarding and responding to employees' needs and creating opportunities for them.

The following are views of KIs from Stima SACCO as far as this variable is concerned. According to SKI1, ‘‘I would say that when it comes to employees’ welfare, I have never had such employer. When it comes to pension, allowances, leave, insurance for hospital medical they really tried. They have done their best’’ (SKI1, 17/06/2020). According to SKI3, “ Without repeating the responses by other SKIs, the research would infer that SKIs acknowledge that the leadership and management of Stima SACCO recognizes and responds to the needs of employees and create opportunities for them. Therefore, the leadership and management of Stima SACCO ideally considers the needs of employees and this has influence on the performance of the organisation. Barett (2014) confirms the same and notes that; "when employees' needs are met, and employees feel aligned with the organization's mission, vision, and values, they respond with high levels of engagement and commitment and come to work with enthusiasm and are willing to go the extra mile to support the organization in its endeavours."

The following are the views of Kenya Police SACCO KIs (PKIs). It is worth noting that the overwhelming majority of Kenya Police respondents agreed that the leadership and management of the society considers and responds to the needs of employees and creates opportunities for them. The view of the KIs was as follows. According to PKI2, the management and leadership of Kenya Police SACCO endeavors to provide a conducive working environment for its staff and members. They have training programs, capacity-building sessions, and recognition programs that keep them motivated. As member needs arise, they have a formal way of handling them, notably through mid-year and end-year appraisal programs. However, some needs are addressed on the spot (PKI2,19/06/2020). PKI5 indicated that the members have monthly meetings that address any other issues outside the office, from work-related issues (PKI5, 19/06/2020). PKI6 elaborated that they continuously get feedback from staff. If it is an issue within the manager's control, the staff receives assistance immediately, but if it is beyond his/ her, control it is escalated to the next level (PKI6, 19/06/2020).

Responses from Kenya Police SACCO informants are not different from those captured from the other two SACCOs, still acknowledging and indicating that the SACCO managers and leaders recognize and respond to the staff's needs and create opportunities for them. The study is of the view that responding to one's needs should be considered from both subjective and objective perspectives. There is need to differentiate between work related needs for every staff and individual needs. As far as official needs are concerned, policies are in place to respond to them even through in reality they are not responded to the fullest. The big responsibility on the same is left to the department manager to respond to those needs. The commonality is that the three SACCOs have policies in regards to providing trainings on an yearly basis to every employee to capacity build them in relations to their work. Personal needs are generally catered for by the department manager and the staff welfare association.

In summary, both quantitative and qualitative data concur that the managers and leaders of three SACCOs recognize and respond to employees' needs and create opportunities for them. Although this has been confirmed by an overwhelming majority in Kenya Police SACCO and by the simple majority in Mwalimu National and Stima SACCOs, the study would infer that by responding to the staff needs and creating opportunities for them, the managers and leaders ideally consider employees individually and collectively as far as their performance is concerned. This confirms the application of Maslow's Hierachy of Needs Theory where managers of the three SACCOs respond to the needs of their employees in consideration of their respective case.

Trainings for Employees

Figure 4. 21 : Mean and SD of Provision of Trainings for Employees

Source: Research (2020)

A transformational leader or manager creates an opportunity for training to make employees grow and become fulfilled in their positions. The process is an element of individual consideration of employees that positively influences the performance. In seeking to establish whether there is any relationship between individual consideration and OP, the study asked whether leaders and managers of the three SACCOs create opportunities for training for their employees. Findings in Table 4.7 revealed that employees of the three SACCOs agreed to the statement. Kenya Police SACCO still ranked first at 94%, followed by Stima SACCO at 83% and Mwalima SACCO at 63%. The same variable had an overall mean score of 3.99 and SD 0.937 as shown in Figure 4.19. This implies that the variable was highly accepted at average of 3.99 out of 5 . The data points tend to be very close to the mean.

The research therefore concludes that according to these findings, the three SACCO leaders actually create opportunities for training for employees that help them to grow and be fulfilled in their careers. Stima SACCO leads in terms of scoring more on average (Mean=4.18), followed by Kenya Police SACCO (Mean= 4.16) and Mwalimu National SACCO (Mean=3.65). As far as consistency is concerned, Kenya Police SACCO leads with an SD of 0.816, followed by Mwalimu National SACCO (0.960) and Stima SACCO (1.036) in regards to creating trainings for employees as shown in Figure 4.21.

The following are views from KIs of Mwalimu SACCO. According to (MKI2 ,22/06/2020); the SACCO has training and a manager must recommend relevant trainings against the various deficiencies or gaps that he sees with reference to the HR policy in terms of capacity development. MKI5 noted that the SACCO has training programs for the whole organization but each staff is supposed to identify a training. If a staff is good in a specific area, that training is recommended for him or her to attaend (MKI5, 22/06/2020). Respondents from Stima SACCO also confirmed to have a system in place where staff receive training according to the needs that are identified at the department level. According to SKI2 ; the manager evaluates if the staff requires a training or coaching and then addresses that staff training need individually (SKI2, 17/06/2020).

All the Stima SACCO informants confirmed that the management creates opportunities for training for employees that help them to grow and be fulfilled in their careers. Without repeating the other remaining SKIs informants responses, the research would infer that the leaders and managers of Stima SACCO offer trainings as opportunities to help employees to grow and to be fulfil in their careers.

With focus on Kenya Police SACCO, all KIs shared the same view without any contradiction. This section mentions just few of them. In reference to his department, PKI3 explained that , “every year we undertake an external training for risk for all of the staff, we close all the branches and we take everyone through a rigorous risk management training “ (PKI3, 20/06/2020). PKI8 further explained that they have training procedures for the society. They ensure that every year each staff is trained. The staff however need to identifying the skills they want to ensure that they are are taken to that specific training (PKI20/06/2020). PKI10 explained that;“… we have embraced a lot training to our staff so that they understand their work and interact effectively with customers” (PKI10, 20/06/2020).

Quantitative and qualitative data concur on the fact that leadership and management of the three SACCOs provides opportunities to have their staff trained so as to have positive impact on the performance. With focus on the correlation analysis, the study also sought to understand whether creation of training has any positive or negative correlation with the study dependent variable, which is OP.

The research would infer that the three SACCOs' leaders and management ideally consider every employee and offer them training to make them grow and become fulfilled in their respective positive since the three analyses concur without contradiction. The research would infer that the leaders and managers of the three SACCOs under consideration uphold one important element of idealized consideration which is about the provision of trainings to ensure that their staff are grown and fulfilled in their career path. The views of KIs do not differ from these quantitative data. From one SACCO to another, all of them acknowledge the provision of training for staff. One common practice to the three SACCOs is the provision of a budget whereby the best employee of the year is given opportunity to attend an international training abroad

Coaching and Mentoring of Employees

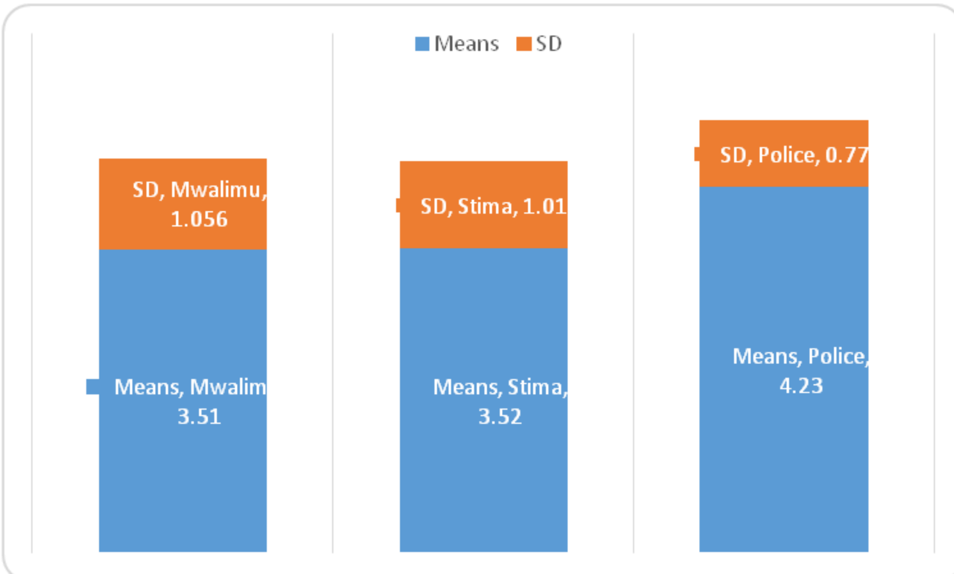


Figure 4. 22: Mean and SD of Coaching and Mentoring of Employees

Source: Research (2020)

Coaching and mentorship are considered elements of idealized consideration that transformational leaders ought to foster for organization performance. In seeking to understand the relationship between TL and OP, the research also sought to establish whether managers and leaders of the three SACCOs consider coaching and mentoring their employees.

The findings in Table 4.7 revealed that employees of Kenya Police SACCo felt that the management of the SACCO supports coaching and mentorship of employees at 90%, followed by Stima SACCO at 60% and Mwalimu National SACCO at 54% . Furthemore, the same findings also revealed an overall means score of 3.75 and SD of 0.946 as shown in Figure 4.19. This implies that overall, there was high agreement score for the variable at an average of 3.57 out of 5 . The data points tend to be very close to the mean.

In consideration of the majority of respondents under each SACCO who agreed to the statement, the analysis of this data would infer that the management and leadership of these three SACCOs coach and mentor their employees to enhance personal skills with Kenya Police SACCO taking the lead in terms of scoring more on average (Mean=4.23) and in consistency (SD = 0.771) as far as coaching and mentorship are concerned, followed by Stima SACCO (Mean=3.52; S.D=1.011) and Mwalimu National SACCO (Mean=3.51; SD= 1.056) as shown in Figure 4.19.

As far as qualitative data was concerned, the view of the KIs concurred on the fact that the three SACCOs do not have any coaching and mentorship policy in place. The process is left to the discretion of the department managers. Coaching is covered under trainings as a way of enhancing employees skills towards better performance. SKI2 confirmed and revealed that : *"…we have training programs, not coaching programs. We have both internally and externally"* (SKI2, 17/06/2020). SKI5 noted that the SACCO does not have a policy on coaching and mentoring. But due to COVID-19 pandemic , employees are working on shifts and the staff who stands for her does everything at least within a specific scale to get used to doing her work (SKI5, 17/06/2020).

The same was confirmed by SKI6 who noted that they do not have an official system for coaching and mentoring employees, but instead they have a gentlemen agreement within their functions (SKI6, 18/06/2020). SKI8 confirmed that there is no policy in place, but what they do is sit with the staff or team that require coaching or mentorship and tell them what is expected of them. When an assignment is not done as expected, they take time to talk to them without macro managing him/her. For those who do not want to be assisted, they are asked to come back in case they need help (SKI8, 18/06/2020).

The research understands that Stima SACCO does not have any coaching ad mentorship policy and the processes is considered at the manager discretion.

The following were views of MKIs who also agreed to the fact that he SACCO does not have any policy on coaching and mentoring of employees but the process is carried on managers discretion. According to MKI1, coaching and mentoring is done at a personal level and through the respective supervisors but there is no policy to guide the process. Any staff who has a concern on the same has to talk to the HR department for a solution (MKI1, 22/06/2020). MKI3 confirmed that coaching at Mwalimu National SACCO is a business practice but there is no policy to guide the process. With reference to new staff, he noted that,

> *…‘‘most of the new staff are placed under experienced ones. It is easy to mentor them here at the head offices before posting them to the branches. We ensure that we train them well, coach and mentor them, and walk them through all the SACCO process*” (MKI3, 22/06/2020).

MKI6 also confirmed the same and explained further that they have an appraisal system , they do coaching in case a staff is struggling in a given area, one can call him/ her and do mentoring in case of an identified challenge (MKI6, 23/06/2020). The research would conclude that all MKIs believe that the SACCO leadership and management carry out coaching and mentorship of their staff, mostly newly recruited ones. The SACCO does not have any policy on the same. Still, as far as leadership and management are concerned, this is a business practice that is very much applicable to plan, improve performance and cater for a succession plan in the society.

Regarding Kenya Police SACCO, the views of the KIs concurred with one another, acknowledging the practice of coaching and mentorship without any policy so far in a place like in the case of Stima and Mwalimu National SACCO. The policy is under development. According to PKI4, "…we are in the process of developing one this year. It is important not only for performance but for purposes of guaranteeing the future operations of the society. When we exit, others should be ready to take over" (PKI4, 19/06/2020). When asked whether the SACCO has any policy on coaching and mentorship, MKI5 confirmed that there is no policy but with reference to any promotion, he noted that there has to be recommendations, then the staff is put on probation for six months befor he is confirmed. During the probation period the staff is mentored until satisfaction(PKI5, 19/06/2020). According to PKI7, every head of a department is in charge of coaching his/her team. "We do not have any policy yet "(PKI7, 20/06/2020). As the case for Mwalimu National and Stima SACCO, coaching and mentorship of staff are still considered a business practice left for the head of the department's discretion to improve the staff and organization's performance and ensure leadership succession. Both quantitative and qualitative data concurred and confirmed that the leadership and management of the three SACCOs coach and mentor their personnel. The study sought to establish any correlation between the variable and OP of the three SACCOs.

The two analysis confirm that the leadership and management of the three SACCOs coach and mentor their employees . This is considered key to the performance of the society but also to the organization succession. Coaching and mentorship of employees are not guided by any policy. They are considered a business practice left to the discretion of the department manager. Everybody agrees on the importance of coaching and mentoring staff.

The leadership and management of the three SACCOs have understood that mentorship/coaching helps to build a positive and concrete change in individuals and to boost the transfer of knowledge from the coach/mentor to the individual as they are profoundly beneficial for the career growth of their employees. The purpose is to strengthen employees' skills, working behavior lapses and problems with performance output and to improve their potentials to achieve better in and through employees' jobs by being more prolific (Phrenimos, 2020). In consideration of the research results and borrowing from Ray (2020), the leadership and managers of the three SACCOs "understand the value of prioritizing their time in order build a personal connection with each team member, regardless of their title, tenure or job description"(Ray, 2020). However, there is need to put policies in place to guide the same.

Employees Motivation

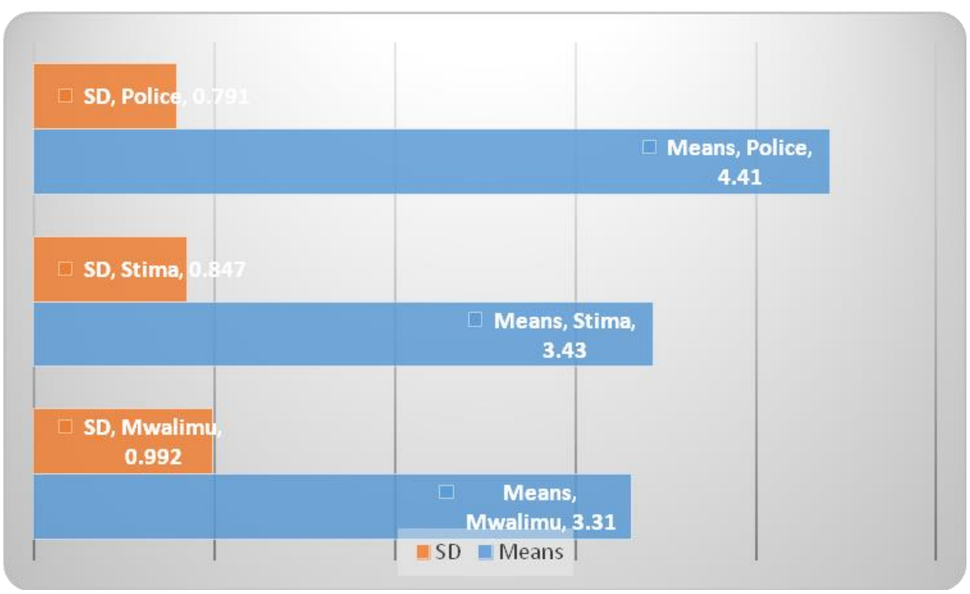


Figure 4. 23: Mean and SD of Employees' Motivation

Source: Research (2020)

Motivation is critical to performance. Acknowledging the good work of employees contributes to better performance. A transformational leader must put in place strategies and systems to motivate his followers. The research sought to know whether this is the case for the SACCOs under consideration. Whether the employees were individually considered in terms work performed, if they are appreciated in terms of good work and if they are commited to achieving the goals of the respective SACCOs.

As shown in Table 4.7. employees of the three SACCOs agreed to the statement with Kenya Police SACCO still taking the lead at 92%, followed by Stima SACCO at 57%. The least of the two was Mwalimu National SACCO at 47%. Furthermore, the overall mean score of the same variable was 3.71 and SD 0.876, as shown in Figure 4.19, meaning that overall, there was a high agreement score for the same variable at an average of 3.71 out of 5. The data points tend to be very close to the mean. In any case, the findings present a simple and overwhelming majority confirming that employees of the three SACCOs are motivated, with Kenya Police SACCO presenting an overwhelming percentage regarding quantitative results. These findings are supported by their respective mean scores with Kenya Police SACCO still leading with more average (Mean= 4.41) and consistency (SD=0.791) followed by Stima SACCO (Mean=3.43, S.D=0.847) and Mwalimu National SACCO (Mean=3.31 and S.D= 0.992) as far as motivating the staff is concerned as shown in Figure 4.23.

In reference to qualitative data, findings revealed a common trend among the three SACCOs. All respondents confirmed that their respective SACCOs have incentive practices that include practices like the best employees of the year award, payment of end year bonuses, provision of national and international seminars. They are yet to have a policy on the same. Other motivators are applied by the managers at their discretion to acknowledge the good performance by the personnel under them. These include provision of lunch, open acknowledgement of staff performance during the department meeting among others.

SKI1 explained that :

> "…*in terms of the policy, we do not have that yet, but they encourage staff and give rewards. We have a budget for staff recognition and awards. We amended the system on staff loans, and I got a recognition certificate, which greatly encouraged me to perform even harder. I believe that they are motivating staff"* (SKI 1, 18/06/2020).

PKI8 revealed that; "… yes I feel motivated to work here. I have been given an opportunity to present new ideas, new thoughts" (PK18). SKI1 feels motivated by the working relationship he has with his manager. According to him; "…I am motivated to do my work and bring news ideas. The reason of my motivation is that my boss is open to ideas" (SKI1, 17/06/2020). The research would infer that motivation of employees if left at the discretion of department managers who have to come with informal and personal ways of acknowledging the work of their staff. Formal policies do not exist but business practices and motivators such best employees of the year, payment of bonus exist and happen to be implemented only at the end of the year. In their recommendations, all KIs insisted on the need to have such policy not only at the end but throughout the years. The leaders and managers of the three SACCOS consider their respective personnel through informal and formal motivation practices.

Listening and Following on Employees' Perception

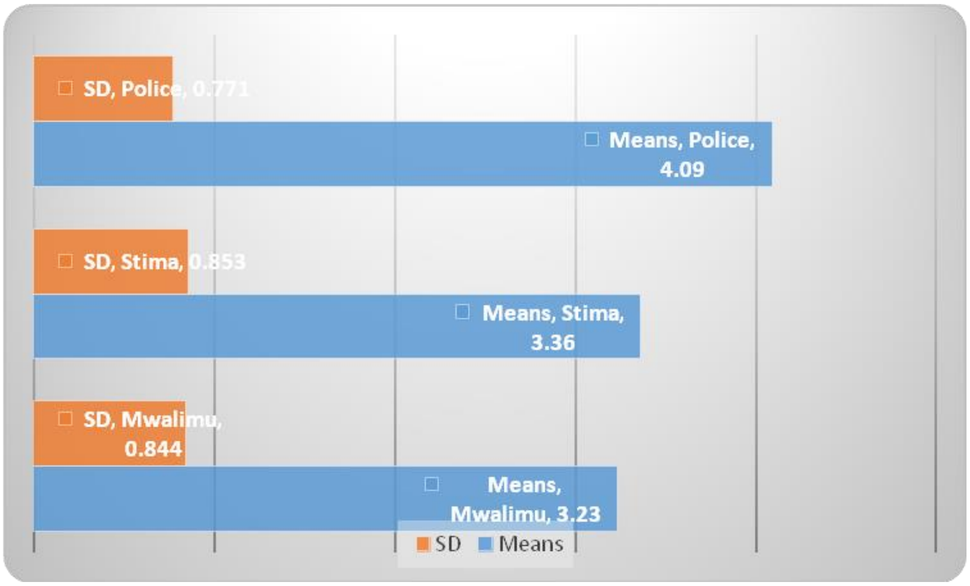


Figure 4. 24: Mean and SD of Listening and Following on Employees' Perception

Source: Research (2020)

Findings in Table 4.7 showed that Kenya Police SACCO overwhelmingly agreed that the management and leadership of the SACCO listen and follow on employees' perception at 81%, followed by a simple majority of employee of Stima SACCO at 41% and Mwalimu National SACCO at 39%. The overall means of the variable was 3.52 and SD of 0.822 as shown in Figure 4.19 The findings imply that overally, there was high agreement score for listening and following on employees' perception at an average of 3.52 out of 5 . The data points tend to be very close to the mean.

Furthermore, the analysis of the means as shown in Figure 4.24 still confirms Kenya Police SACCO on the lead with scoring more on average (Mean=4.09) followed by Stima SACCO (Mean=3.36) and Mwalimu National SACCO (Mean=3.23) as far as listening to the staff perceptions is concerned. Analysis of SD scores put Kenya Police SACCO on the lead for being more consistent (S.D=0.771) followed by Mwalimu

National SACCO (S.D=0.844) and Stima SACCO (S.D=0.853) respectively regarding the same. Kenya Police SACCO is therefore the best in terms motivating its staff towards achieving better performance.

PKI2 indicated that the management and the leadership endeavors produce a conducive working environment. He further noted that there is a task that a staff can undertake and ones need to appreciate that without waiting for the end of the year. Through their open door policy, they urgently discuss and reward the staff (PKI2, 20/06/2020).

Talking of employees perceptions, PKI4 explained that:

> "…there are mechanisms that we usually use, we organize montly meetings. Sometimes I can join them through online meetings and get to know their views, and also be able to tell where we want the organization to head (PKI4, 20/06/2020).

MKI4 noted that feed back within the SACCO movement is very vital. He went on further to indicate that at the head office level, they have quarterly meetings. But at branch level they have monthly meetings and ensure that they send the minutes to the head office for them to note the concerns raised (MKI4, 22/06/2020).

PKI7 indicated that there are secret boxes within the SACCO. If staff feel they are not comfortable with a particular issue and cannot share, the staff can write it down and drop it in the secret box. The matter will be taken into consideration. However, he went on further and noted that it is crucial to involve the staff to decide on work-related issues. At times the boss might not be right but allowing staff to participate in the decision-making process is always good and positively impacts performance (PKI7 19/06/2020). The research understands that the three SACCOs have not put any formal way of getting to understand employees' perception across the three SACCOs. It is left to managers' and leaders' discretion to find ways to understand those perceptions and address them towards better performance. Meetings are understood to be regular way of getting to understand the perception of every employee. Other ways include finding informal ways to talk and get to understand the perception of the staff informally. This requirement is understood to be critical and significant for employees' performance and the Societies' performance. Talview (2016) argues on the same and notes that in employee relations, perception is a significant factor. It is formed by organizational roles, leadership styles and communication styles at the workplace amongst many others. The organization must be able to create the correct perception in the minds of its employees. Thus, proper and adequate supervision is required to prevent employees from having a wrong understanding. Any organization will thrive if its employees are happy and satisfied since it means they are conscious of their brand perception. They will put more effort into maintaining it and assisting the organization in laying the foundation of trustworthy work culture for years to come.

In conclusion, the study's fourth objective sought to establish whether there is any relationship between individual consideration and OP of the three SACCOs under consideration. Staff motivation, consideration of staff perception, needs, opportunities and needs for training to make the employees fulfilled in their careers, coaching and mentorship of employees were considered elements of idealized consideration under TL. The two analyses confirmed that the SACCOs' managers and leaders use these practices either formally or informally. Furthemore, the overall mean of individual consideration was 3.67 and SD of 0.899 as shown in Table 4.7. This implies that overall, there was high agreement score for individual consideration at an average of 3.87 out of 5 . The data points tend to be very close to the mean.

Borrowing from Ogola, Sikalieh & Linge (2017), the leadership and management of the three SACCOs indeed link priorities of every follower with the development of the organization; focus on the development and training of employees that create promotion opportunities and the result of these characteristics depend on the ability of the leader to stimulate and direct followers into desired outcomes. Furthermore, the research also revealed that while there are no formal policies or the policies are being formulated, most of the business practices under individualized consideration are left at the discretion of managers and leaders. As far as the ranking is concerned, Kenya Police SACCO continues to take the lead in scoring more on average and inconsistencies as far as respective variables are considered. From a theoretical perspective, the research confirmed applying the three theories: Transformational and Situational theory of leadership and Maslow's Hierarchy of Needs Theory. While the Transformational Theory is justified by using individualized consideration elements, situational leadership theory and Maslow's hierarchy of needs theory are found applicable as a result of leaders and managers applying different business practices to respond to every situation of needs, perceptions, challenges and motivation of employees.

Organizational Structure Indicators of the Three SACCO Societies

This section responds to the fifth and last objective of the study. The research sought to establish whether there is a relationship between organizational structure and OP of the three SACCOs. Organizational structure is hereby considered as a moderating variable of the model. The study study sought to establish whether OS contributes to realizing organizational goals, encourages good relationships and effective communication, encourages chain of command and spells out employees' responsibility, promotes effective decision-making process; where the employees have clear delegated tasks and encourages a healthy interdepartmental relationship to avoid conflicts in its operations.

Table 4. 8: Indicators of Organizational Structure

	S. Disagree			Disagree			Neutral			Agree			S. Agree		
SACCOS	MN	ST	Kp	MN	ST	KP	MN	ST	KP	MN	ST	Kp	MN	ST	KP
Organisational Strcucture															
Organisation that sets goals.	(1) 2%	(1) 2%	(1) 2%	(4) 6%	(5) 8%	(1) 2%	(15) 25%	(11) 17%	(1) 2%	(33) 54%	(35) 54%	(36) 57%	(9) 15%	(14) 22%	(26) 41%
Good relationship and effective communication	(1) 2%	(2) 3%	(2) 3%	(8) 13%	(7) 11%	(2) 3%	(11) 18%	(19) 29%	(34) 53%	(34) 55%	(28) 43%	(27) 42%	(9) (14%)	(9) 14%	(27) 42%
Chain of command and spells out responsibility.	(1) 2%	(3) 5%	(2) 3%	(1) 1%	(7) 11%	(2) 3%	(2) 3%	(20) 31%	(12) 19%	(37) 58%	(27) 42%	(33) 53%	(24) 38%	(8) 12%	(13) 21%
Effective decision making	(1) 2%	(3) 5%	1 (2%)	(11) 18%	(8) 12%	(1) 2%	(8) 13%	(17) 26%	(3) 5%	(33) 52%	(27) 41%	(36) 56%	(9) 14%	(10) 15%	(23) 36%
Avoids conflicts	(1) 1%	(1) 1%	(1) 2%	(6) 10%	(12) 19%	(1) 1%	(15) 25%	(12) 18%	(3) 5%	(30) 48%	(32) 49%	(35) 55%	(10) 16%	(9) 14%	(25) 39%

Source: Research (2020)

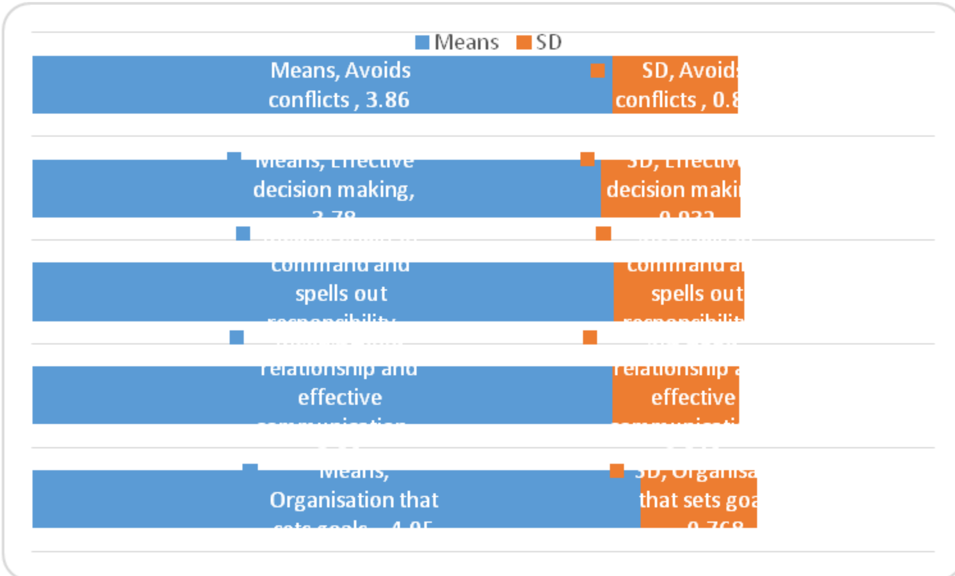


Figure 4. 25: Means and SD of Organizational Structure Elements

Source: Research (2020)

Operative Organizational Structures Realize Set Goals

The research findings in Table 4.8 showed that employees of the three SACCOs confirmed that the structure of their respective SACCO actually contribute to realised the set goals starting by Kenya Police SACCO at 98%, followed by Stima SACCO at 76% and Mwalimu National SACCO 69%. Furhtemore, the overall mean score was 4.05 and SD of 0.768 as shown in Figure 4.25. This implies that overall, there was high agreement score for organizational structures realizing set goals at an average of 4.05 out of 5 . The data points tend to be very close to the mean . When explaining his satisfaction with the structure, PKI4 noted that he is satisfied with the SACCO structure. He further indicated that the supreme body for decision-making is the delegates, the board, the CEO, three general managers and department managers. He went further and explained that the board members are elected at an annual delegates meeting for a three-year term (PKI4, 19/06/2020). The view of MKI1 was not different from PKI4 of Kenya Police SACCO, showing that SACCOs' structure is regulated. According to Figure 4.23, Kenya Police SACCO ranked first with an average mean of 4.50 and more consistent with an SD of 0.690. Stima SACCO had an average mean of 3.89 and being more consistent with an SD of 0.831. Mwalimu National SACCO had an average mean of 3.77 and consistent with an SD of 0.783.

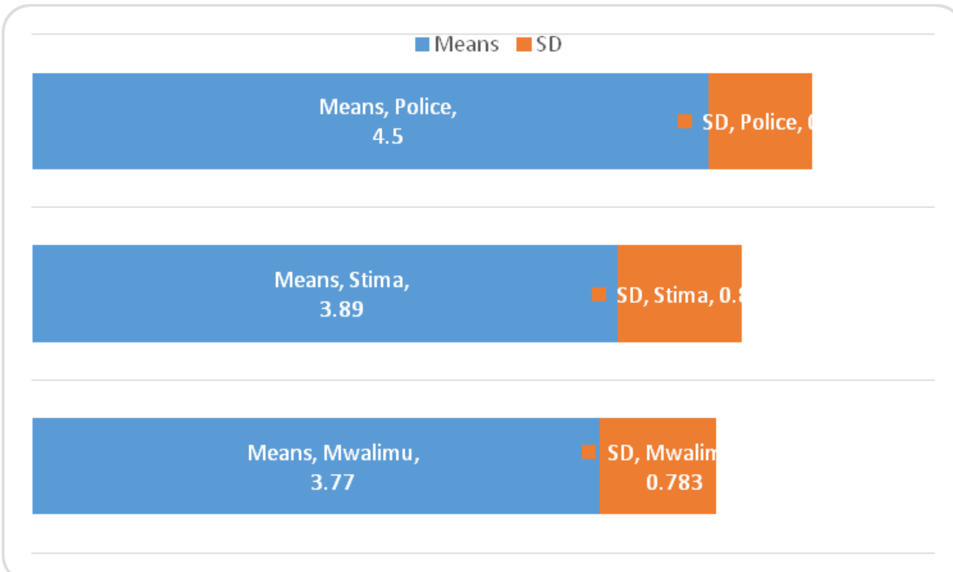


Figure 4. 26: Mean and SD of Organizational Structures Realize Set Goals

Source: Research (2020)

The findings indicate that any SACCO structure depends not on leadership and management but also on its regulation. Whether respondents are happy or not about the structure does not depend on the leaders and managers. The most important thing is that management decision is taken and implemented. Some respondents are happy within the three SACCOs because they are fully involved while others are not happy due to bureaucracy engaged in decision-making and implementation. From both quantitative and qualitative findings, the study concludes that employees of the three SACCOs under consideration are satisfied with the structure. Furthermore, the structure for any SACCO is not determined by the leadership and management. SACCOs are institutions that are legally regulated. Related regulations already establish their structure. The main argument brought up by KIs was related to the decision-making process, which in many cases takes long and affects the institutions' operations. Many urged for a flexible decision-making process for the smooth running of business and operations.

Organizational Structure Encourages Good Relationships and Effective Communication

The analysis of the findings in Table 4.8 indicated employees of three SACCOs felt that the structure of their respective SACCO encourages good relationships and effective communication with Kenya Police SACCO taking the lead at 84%, followed by Mwalimu National SACCO at 69%. The least of the three was Stima SACCO, where employees felt the same at 57%. Furthermore, the overall mean score of a good relationship and effective communication was 3.86 and SD of 0.846, as shown in Figure 4.25. The results implied that overall, there was a high agreement score for encouraging good relationships and effective communication at an average of 3.86 out of 5. The data points tend to be very close to the mean.

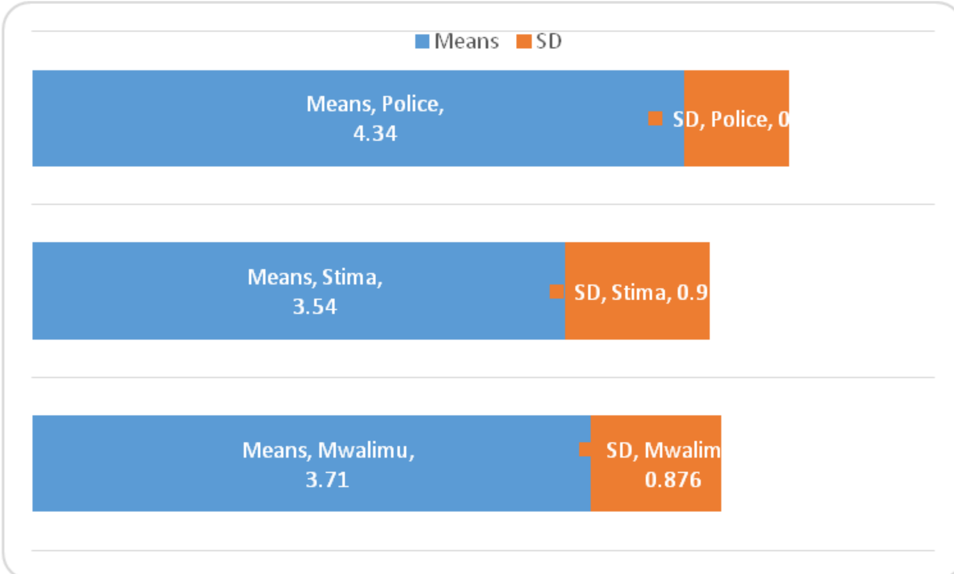


Figure 4. 27: Good Relationships and Effective Communication

Source: Research (2020)

A comparative analysis of the same findings in Figure 4.27 above confirms that Kenya Police SACCO ranked first with an average mean of 4.34 and is more consistent with an SD of 0.695, followed by Mwalimu National SACCO with an average mean of 3.71 and a consistency of 0.876 and Stima SACCO with a mean of 3.54 and being more consistent with an SD of 0.969. This implies that as far as operations are concerned, the structure of Kenya Police SACCO encourages good relationship and effective communication better followed by Mwalimu and Stima SACCOs. The study therefore concludes the performance of these SACCOs is also explained by the fact that the structure encourages good relationship and effective communication between departments.

Chain of Command and Employees' Responsibility

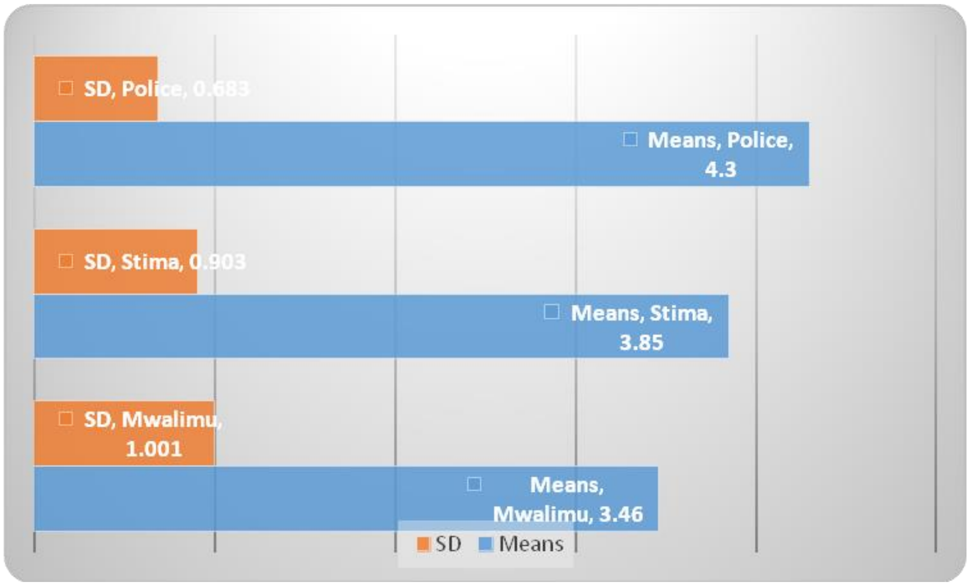


Figure 4. 28: Mean Score and SD of Chain of Command and Employees' Responsibility

Source: Research (2020)

Table 4.8 presents findings on the variable. Employees of the three also felt that the structure of the respective SACCO encouraged chain of command and spells out employees' responsibility with Mwalimu National SACCO ranking first at 96%, followed by Kenya Police SACCO still ranking first at 74% and Stima SACCO at 54%. Furthermore, the overall mean of the variable was 3.87 and SD of 0.862, as shown in Figure 4.25. The research implies that as far as the variable is concerned, there was an overall high agreement score for idealized influence at an average of 3.87 out of 5 a scenarion where the data points are very close to the mean.

Kenya Police SACCO ranks number one with an average mean of 4.30 and consistent with a score of 0.683, followed by Mwalimu National SACCO (Mean= 3.85; SD=0.903) and Stima SACCO (Mean=3.46; SD= 1.001 as shown in Figure 4.25. In consideration of these percentages, the study means that the structure of these SACCOs contribute to their performance through a clear chain of command and established tasks and responsibilities of each department and employees

Organizational Structure and Decision-Making process

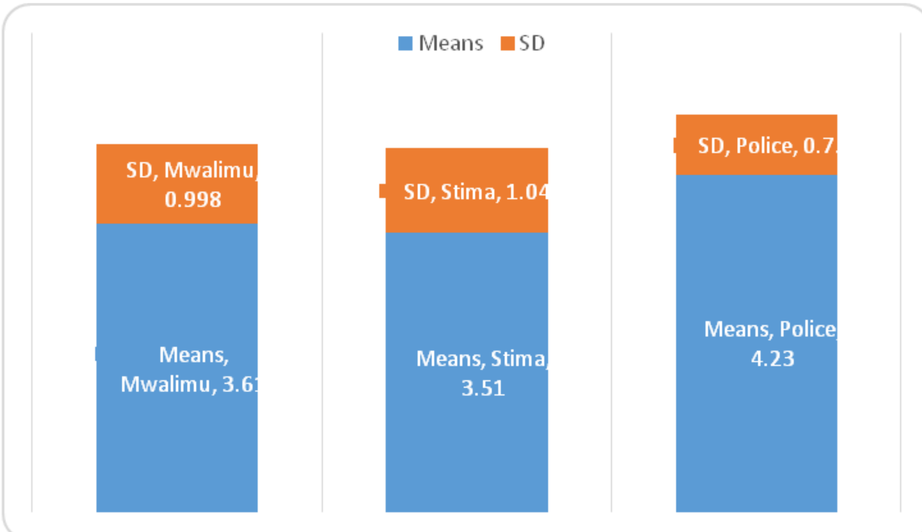


Figure 4. 29: Means and SD of Decision-making Process

Source: Research (2020)

According to Table 4.8, unlike other variables, employees of the three SACCOs once more felt that the organizational structure of their respective SACCO contributes to the flow of decision-making, with Kenya Police SACCO leading at 92%, followed by Mwalimu National SACCO at 66%. The least of the three SACCOs was Stima SACCO at 56%. Furthermore, the overall mean of the variable was 3.78 and SD of 0.932, as shown in Figure 4.25. The results indicated overall, thatthere was a high agreement score for the same variable at an average of 3.8 out of 5. The data points are close to the mean. Kenya Police SACCO still ranked first as shown in Figure 4.29 with an average mean score of 4.23 and being consistent (SD=0.750) in promoting effective decision-making process and delegating tasks followed by Mwalimu National SACCO (Mean=3.61; SD= 0.998) and Stima SACCO (Mean=3.51, SD= 1.048). In consideration of these findings, the study implies that the organizational structure of the three SACCOs contributes to a good decision-making process of operations.

Healthy Interdepartmental Relationship and Avoids Conflicts in its Operations

Figure 4. 30: Means and SD of Healthy Interdepartmental Relationship and Avoids Conflicts in its Operations

Source: Research (2020)

Finally, findings on the last indicator of OS in Table 4.8 revealed that the employees of the three SACCOs also felt that the SACCO structure attains departmental collaboration to avoid conflicts in operations and foster a healthy interdepartmental relationship. Kenya Police SACCO still ranked first at 94%, followed by Mwalimu National SACCO at 64% and Stima SACCO at 63%. Furthermore, the overall mean score of the same variable was 3.86, and SD of 0.837, as shown in Figure 25. Therefore, the study results indicated that overall, there was a high agreement score for the variable at an average of 3.86 out of 5. The data points tend to be very close to the mean. Furthermore, analysis of the ranking revealed that Kenya Police SACCO ranked first with an average means score of 4.30 and a consistency score of 0.706 in terms of promoting healthy interdepartmental relationship, followed by Mwalimu National SACCO (Mean = 3.71; SD= 0.857) and Stima SACCO (Mean =3.58, SD= 0.950) as shown in Figure 4.30 above.

In conclusion, descriptive analysis of these five OS indicators confirmed the relationship between OS and performance. Respondents agreed to each statement under each indicator in consideration of simple, big, and overwhelming majorities under each category. The overall mean score of the moderating variable - organizational structure- was 3.88 and an SD of 0.849, as shown in Table 4.8. The findings implied that overall, there was a high agreement score for organizational structure at an average of 3.88 out of 5. The results indicate that data points are very close to the mean and hence the study concludes that besides the four elements of TL, the performance of these SACCOs heavily relies on the organisational structure. The study's findings under this fifth and last objective of the study are consistent with many studies done globally. Findings of a research carried out by Ogbo, Nwankwere, Orga & Igwe (2015) on the impact of organizational structure on performance of selected technical and service firms in Nigeria are consistent with the study. The study also concurs with findings of a survey carried out by Sibindi (2014) on the relationship between OS and performance, the case of National Railways of Zimbabwe. The findings established that size, chain of command, functional specialization, the span of control affected performance. However, the results of a study carried out by Omondi (2017) on commercial banks in Kenya do not concur with the study's findings. According to his research, there is no relationship between organizational structure and performance of commercial banks in Kenya.

Correlation Analysis of the Variables

This section carries out pearson correlations of research variables. Findings are presented under each objective and conclusions are provided .

Correlation Analysis between Idealized Influence and OP at Mwalimu National

Under idealized influence, high standards of ethical and moral conduct of SACCO management and leadership was correlated with satisafaction of organizational performance. The analysis revealed the following result:

Table 4. 9: Correlations between Idealized Influence and OP

		Kenya Police SACCO leaders and managers demonstrate high standards of ethical and moral conduct	I am satisfied with the performance of my SACCO
Kenya Police SACCO leaders and managers demonstrate high standards of ethical and moral conduct.	Pearson Correlation	1	.478**
	Sig. (2-tailed)		.000
	N	64	64
I am satisfied with the performance of my SACCO.	Pearson Correlation	.478**	1
	Sig. (2-tailed)	.000	
	N	64	64
		Stima SACCO leaders and managers demonstrate high standards of ethical and moral conduct	I am satisfied with the performance of my SACCO

Stima SACCO leaders and managers demonstrate high standards of ethical and moral conduct.	Pearson Correlation	1	.284*
	Sig. (2-tailed)		.021
	N	66	66
I am satisfied with the performance of my SACCO.	Pearson Correlation	.284*	1
	Sig. (2-tailed)	.021	
	N	66	66

		Mwalimu National SACCO leaders and managers demonstrate high standards of ethical and moral conduct	I am satisfied with the performance of my SACCO
Mwalimu National SACCO leaders and managers demonstrate high standards of ethical and moral conduct.	Pearson Correlation	1	.378**
	Sig. (2-tailed)		.003
	N	61	61
I am satisfied with the performance of my SACCO	Pearson Correlation	.378**	1
	Sig. (2-tailed)	.003	
	N	61	63

**. Correlation is significant at the 0.01 level (2-tailed).
Source : Research (2020)

Correlational analysis between the two variables indicate positive correlations for Kenya Police and Mwalimu National SACCOs at 47% (r=0.478, n=64, p= 0.000 <0.01) and 28% (r=0.284, n=61, p=.003 <0.01) with a significance at level 0.01. The same is confirmed by correlational analysis between the two variables which indicate a positive correlation with significance at level 0.01. The findings suggest that OP of Kenya Police SACCO is significantly related to ethical and moral conduct upheld by the leadership and management. The scenario is different from Stima SACCO, whereby the two variables are positively correlated at 37% ($r=0.378$, $n=66$, $p=.021> 0.01$) at level 0.01 without any significance. The findings indicate that the three SACCOs leadership and management need to demonstrate ethical and moral conduct to improve their performance. This is not significant for Stima SACCO.

In conclusion, correlation analysis revealed that idealized influence positively influences the performance of the three SACCOs. The findings indicate that respect and trust, role model, knowledge creation, ethical and moral conduct, acknowledgment of leaders capabilities to attain organization goals decision making/risk-taking and not using power/position for personal gains would positively impact OP when upheld by the management and leadership of these three SACCOs. Therefore, the result implies that increasing levels of idealized influence by a unit would increase the OP of the three SACCOs under consideration. The findings are consistent with many studies, including a study carried out by Maina & Gichinga (2018) in the Coast region, Kenya on the effect of transformational leadership on organizational performance of Steel Manufacturing Companies. The study findings revealed that idealized influence has a positive influence on the organizational performance of the companies.

The findings are also consistent with findings of research by Kulie, Kipkirui & Kipkoril (2019) whereby idealized influence was also positively correlated with employee performance. The findings also concur with study by Ahmed, Alaa & Asmaa (2014) that revealed that academic leaders in Egypt focus on idealized influence while practicing transformational leadership. The university put a higher concentration level in learning and growth perspective in evaluating its performance. A study by McGuire &

Kennerly (2006) is also consistent with the research findings, confirming a significant relationship between idealized influence and the outcomes of leadership in terms of extra effort, effectiveness and satisfaction .

Correlations between Inspirational Motivation and OP

This section analyses the correlation between an indicator of inspirational motivation (Team spirit) and OP before providing a conclusion on the same.

Table 4. 10: Correlations Between Inspirational Motivation and OP

		Mwalimu National SACCO leaders and managers foster team spirit amongst their employees	I am satisfied with the performance of my SACCO
Mwalimu National SACCO leaders and managers foster team spirit amongst their employees.	Pearson Correlation	1	.290*
	Sig. (2-tailed)		.021
	N	63	63
I am satisfied with the performance of my SACCO.	Pearson Correlation	.290*	1
	Sig. (2-tailed)	.021	
	N	63	63
		Stima SACCO leaders and managers foster team spirit amongst their employees	I am satisfied with the performance of my SACCO
Stima SACCO leaders and managers foster team spirit amongst their employees.	Pearson Correlation	1	.311*
	Sig. (2-tailed)		.011
	N	66	66
I am satisfied with the performance of my SACCO.	Pearson Correlation	.311*	1
	Sig. (2-tailed)	.011	
	N	66	66

*. Correlation is significant at the 0.05 level (2-tailed).

		Police SACCO leaders and managers foster team spirit amongst their employees	I am satisfied with the performance of my SACCO
Kenya Police SACCO leaders and managers foster team spirit amongst their employees.	Pearson Correlation	1	.592**
	Sig. (2-tailed)		.000
	N	64	64
I am satisfied with the performance of my SACCO.	Pearson Correlation	.592**	1
	Sig. (2-tailed)	.000	
	N	64	64

**. Correlation is significant at the 0.01 level (2-tailed)
Source : Research (2020)

Correlational analysis confirmed positive relationships between fostering team spirit and OP of the three SACCOs at 29% ($r=.290$, $n= 63$, $p= 0.021> 0.01$) for Mwalimu National SACCO; 31% ($r=.311$, $n= 66$, $p= 0.01=0.01$) for Stima SACCO; 59% and ($r=0.592$, $n=64$, $p=0.000 <0.01$) for Kenya Police SACCO with significance for Kenya Police SACCO and Stima SACCO at level 0.01 and no significance for Mwalimu National SACCO. This means that fostering team spirit for Stima and Kenya Police SACCOs is not only important with positive effect but also significant to OP of the two SACCOs while the relationship is without any significance for Mwalimu National SACCO. This means that as far as inspirational motivation is concerned, OP of the Police and Stima SACCOs is dependent on fostering team spirit among employees.

In conclusion, the correlation between the elements of inspirational motivation and OP showed a positive correlation with the DV. This means that team spirit, adhering to company vision, mission, core values and confidence among staff and OP – positive, articulating plans with clear vision, mission and core values, incentives and not using punishment positively fosters OP of the three SACCOs. The research infers that inspiration motivation correlates positively with OP of the three SACCOs under consideration with significance. The findings are consistent with study by Maina & Gichinga (2018) that revealed the results indicate that there was a positive and significant correlation at 5% level relationship between inspirational motivation and organizational performance of steel manufacturing companies in the coast region. The findings also concur with a study by Chebon, Kipkirui & Chirchir (2019) on the effect of inspirational motivation and idealized influence on employee parformance at Moi Teaching and Referral Hospital, Eldoret, Kenya where inspirational motivation had a very strong positive correlation with employee performance.

Correlation Between Intellectual Stimulation and OP

This section analyses the correlation between an indicator of intellectual stimulation (Team spirit) and OP before providing a conclusion on the same.

Table 4. 11: Correlations Between Intellectual Motivation And OP

		Mwalimu National SACCO society has harmony in all of its operations	I am satisfied with the performance of my SACCO
Mwalimu National SACCO society has harmony in all of its operations.	Pearson Correlation	1	.244
	Sig. (2-tailed)		.058
	N	61	61
I am satisfied with the performance of my SACCO.	Pearson Correlation	.244	1
	Sig. (2-tailed)	.058	
	N	61	63

		Stima SACCO society has harmony in all of its operations	I am satisfied with the performance of my SACCO
Stima SACCO society has harmony in all of its operations.	Pearson Correlation	1	.217
	Sig. (2-tailed)		.079
	N	66	66
I am satisfied with the performance of my SACCO.	Pearson Correlation	.217	1
	Sig. (2-tailed)	.079	
	N	66	66
		Kenya Police SACCO society has harmony in all of its operations	I am satisfied with the performance of my SACCO
Kenya Police SACCO society has harmony in all of its operations	Pearson Correlation	1	.576**
	Sig. (2-tailed)		.000
	N	62	62
I am satisfied with the performance of my SACCO	Pearson Correlation	.576**	1
	Sig. (2-tailed)	.000	
	N	62	64

**. Correlation is significant at the 0.01 level (2-tailed).

Source: Research (2020)

Correlational analysis shows positive correlation between harmony and OP of the three SACCOs at 21% ($r=0.217$, $n=61$, $p=.058> 0.01$) for Mwalimu National SACCO, 24% ($r=0.244$, $n=66$, $p=.079> 0.01$) for Stima SACCO and 57% ($r=0.576$, $n=62$, $p=0,000 <0.01$) for Kenya Police SACCO. Despite the positive correlations for Mwalimu National and Stima SACCOs, they are not significant. The positive correlation is rather positive and significant at level 0.01 only for Kenya Police SACCO. This means that having operations in harmony is important and positively affects OP of the three SACCOs but without any significance as far as Mwalimu National and Stima SACCOs are concerned while it is not only important but also significant to the performance of Police SACCO.

In conclusion, intellectual stimulation is positively related to the OP of the three SACCOs. The findings mean that questioning beliefs/values of the leadership/management, fostering creativity/innovation, use of analogy/metaphor and employees commitment/satisfaction would positively influence these SACCOs' performance with the questioning of beliefs/values and use of analogy/metaphor not being significant. The research concludes that intellectual stimulation is positively correlated to the three SACCOs' OP under consideration. The findings are consistent with a study carried out by Orabi (2016) on the impact of transformational leadership on organizational performance. He narrowed down on three operating banks in Jordan. Correlational analysis findings proved that intellectual stimulation plays a significant role in shaping employees' performance, hence; the outcome of the organization's performance. The study findings also concur with another study by Bushra, Usman & Naveed (2011) which determined the relationship between transformational leadership, job satisfaction and organizational commitment of employees working in the banking sector of Lahore (Pakistan). Their findings concluded that transformational leadership and intellectual stimulation positively affect employees' job satisfaction and organizational commitment.

Narrowing down to Kenya, Ochilo, K'Aol & Kavoo's (2017) study on influence of Intellectual Stimulation of Judicial Officers on the Performance of Judicial Staff also "assertively pointed out that intellectual stimulation of judicial officers positively and significantly influenced the performance of judicial staff in Kenya's Judiciary". The same concurs with a study by Maina & Gichinga (2018) where "correlation analysis to determine the association between intellectual stimulation and organizational performance of steel manufacturing companies in coast region indicated a positive relationship between intellectual stimulation and organizational performance of steel manufacturing companies in coast region." Finally, the findings are also consistent with study by Zhou, Aryee, Walumbwa & Hartnell (2012) in Thailand on the elements of transformational leadership, transactional leadership and organizational commitment on the employee's job satisfaction and job performance . The study used multiple regressions to analyze the data. The findings were that intellectual stimulation affects intrinsic job satisfaction (Zhou, Aryee, Walumbwa & Hartnell, 2012).

Correlation between Individualized Considerations and OP

This section analyses the correlations between an indicator (observation of employees' needs) of individualized considerations and OP of the three SACCOs and prvides a conclusion.

Correlations between Observation of Employees' Needs and OP

Table 4. 12: Correlations between Individual Consideration and OP

			1	2
1.	Mwalimu National SACCO leaders and managers observe specific needs in employees and create relevant opportunities for them.	Pearson Correlation	1	.402**
		Sig. (2-tailed)		.001
		N	63	63
2.	I am satisfied with the performance of my SACCO.	Pearson Correlation	.402**	1
		Sig. (2-tailed)	.001	
		N	63	63
			1	2
1.	Stima SACCO leaders and managers observe specific needs in employees and create relevant opportunities for them.	Pearson Correlation	1	.113
		Sig. (2-tailed)		.366
		N	66	66
2.	I am satisfied with the performance of my SACCO.	Pearson Correlation	.113	1
		Sig. (2-tailed)	.366	
		N	66	66
			1	2
1.	Kenya Police SACCO leaders and managers observe specific needs in employees and create relevant opportunities for them.	Pearson Correlation	1	.228
		Sig. (2-tailed)		.070
		N	64	64
2.	I am satisfied with the performance of my SACCO.	Pearson Correlation	.228	1
		Sig. (2-tailed)	.070	
		N	64	64

**. Correlation is significant at the 0.01 level (2-tailed)
Source: Research (2020)

According to Table 4.21 above on correlational analysis between the two variables, there is a positive correlation between observing employees' needs and creating opportunities for them and OP of Mwalimu National SACCO at 11% (r=0.402, n=63, p=0.001<0.01) with a significance at level 0.01. The findings confirm that considering and responding to the needs and creating opportunities for employees are considered factors that positively influence the performance of the Mwalimu National SACCO. The correlational analysis supports findings from quantitative data.

The correlational analysis shows weak but positive at Stima SACCO between the two variables at 11% (r=0.113 n=66, p= 0.366> 0.01) without any significance at level 0.01. The findings indicate that OP of Stima SACCO is not significantly dependent on managers and leaders considering and responding to employees' needs and creating opportunities for them. The findings; therefore, do not support the quantitative data. The Kenya Police SACCO correlational analysis shows a relatively weak but positive correlation between the two variables at 22% (r=0.228, n=64, p= 0.70> 0.01) without any significance at level 0.01. The understanding is that while respondents overwhelmingly (82%) acknowledge that leaders and managers recognize and respond to their needs and create new opportunities for them, correlational analysis shows that it is a positive factor to the SACCO performance but without any significance. The findings confirm that recognizing and responding to employees' needs has no significant effect on the performance of the SACCO.

Pearson Correlation between Organizational Structure and OP

Table 4. 13: Pearson Correlations between OS and OP

		1	1
1. I am satisfied with the performance of Stima SACCO.	Pearson Correlation	1	.076
	Sig. (2-tailed)		.545
	N	66	65
2. Stima SACCO Cooperative organizational structures create active organisation that realize set goals.	Pearson Correlation	.076	1
	Sig. (2-tailed)	.545	
	N	65	65
		1	2
1. I am satisfied with the performance of Kenya Police SACCO.	Pearson Correlation	1	.477**
	Sig. (2-tailed)		.000
	N	64	63
2. Kenya Police SACCO organizational structures create active organisation that realize set goals.	Pearson Correlation	.477**	1
	Sig. (2-tailed)	.000	
	N	63	63
		1	2
1. I am satisfied with the performance of Mwalimu National SACCO.	Pearson Correlation	1	.378**
	Sig. (2-tailed)		.003
	N	61	61
2. Mwalimu National SACCO organizational structures create active organization that realize set goals	Pearson Correlation	.378**	1
	Sig. (2-tailed)	.003	
	N	61	63

**. Correlation is significant at the 0.01 level (2-tailed)

Source: Research(2020)

Organizational structure is the moderating variable of the study. This means that besides the four IV, OP of the three SACCO is also function of other variables such as organizational structure. The Pearson correlation analysis reveals positive correlations between OS and OP of the structure of Stima, Police and Mwalimu SACCOs (r=0.076 n=65, p= 0.545> 0.01; r=0.477 n=63, p= 0.000; r=0.378 n=61, p= 0.003) respectively. This means that OS there is positive but weak correaltions between OS and OP of these three SACCOs with only Police and Mwalimu SACCOs having a significant correlations between the two variables. This also means that the structure of the SACCO is not significant to its performance as far as Stima SACCO is concerned while it is significant for Mwalimu and Police SACCOs. A study by Omondi (2017) on the Relationship between Organizational Structure and Performance in Commercial Banks in Kenya: The Mediating Role of Innovation; the study findings are consistent with the research in regard to Stima SACCO. In a study by Avdelidou-Fisher (2006), the relationship between Organizational Structures and Performance: the case of the Fortune 500; the findings are consistent with findings in regards to Mwalimu National and Kenya Police SACCOs. The testing revealed that structural types are positively related to financial performance (Avdelidou-Fischer, 2006).

In conclusion, correlational analysis carried out between individualized consideration and OP revealed a positive and sometimes weak correlation between the indicators of individualized consideration and the DV. The findings indicate that when individualized consideration is upheld by the management and leadership of the three SACCOs, they positively contribute to their performance . The findings are consistent with a study carried out within the coastal region of Kenya, where a correlational analysis between these two variables also confirmed a positive relationship. According to the study findings, the results indicate a positive relationship between individualized consideration and organizational performance of steel manufacturing companies in the coast region. Also, the study found the relationship to be statistically significant at a 5% level (Maina & Gichinga, 2018). However, a similar study by Ndwiga & Ngaithe (2016) on the effect of individualized consideration and intellectual stimulation on organizational performance of commercial state owned enterprises in Kenya, individualized consideration negatively influences organizational performance.

At the end these correlations analysis, the study would infer that the four elements of transformational leadership have a positive relationship with OP of the three SACCOs under consideration. Therefore, the study also concludes that transformational leadership has a positive relationship with OP performance as far a these three SACCOs are concerned. With focus on Steel Manufacturing Companies in the coast region, a similar study by Mbugua & Gichinga (2018) concurs with the findings. The study indicated that the four elements of TL have a positive impact on organizational performance of the Steel Manufacturing companies. The study also confirms that there is a weak and positive mederating relationship between OS and OP of the three SACCOs under consideration. This means that a part from the four elements of TL, organizational structure is a also a factor that affect organization performance.

Test of Research Hypotheses

The test of hypothesis is based on the research conceptualized framework with its corresponding null hypothesis. Linear regression analysis was carried out and the value of R, R2, F ratio, t-values and p-values were obtained. The R-value shows the strength of the relationship between the variables, R_2-(coefficient of determination) value shows the extent to which variations in independent indicators explain indicators of the dependent variable (goodness of fit or explanatory power). t-values represent the significance of individual variables. Beta values show the effect of the independent variable on the dependent variable (positive or negative) . p-values represent the confidence level at 95% or 0.05 significant level at which point a decision to confirm the hypothesis was made at values of F-ratio where $p<0.05$. Based on SPSS analysis that provides p-values for every analysis, the rejection of the null hypothesis was based on the decision that the p value is inferior to the level of significance ($p < 0.05$).

Hypothesis Testing (Ho1)

The first hypothesis of the study is that: there is no significant relationship between idealized influence and OP of the three SACCOs under consideration. According to the first null hypothesis, there is no significant relationship between idealized influence and OP of the three SACCOs under consideration. The following formula was used:

$Ys = \beta_0 + \beta_1 X_1 + \varepsilon i$

Where as

Ys = Organisational performance

X_1 = idealized influence

β_0 = constant (coefficient of intercept)

ε = error term

Table 4. 14: Testing of Ho1

Coefficients[a]							
Model summary	R	R Square	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
			B	Std. Error	Beta		
(Constant)	.371[a]	.138	2.802	.354		7.911	.000
Stima SACCO leaders and management act as role models to the employees.			.308	.096	.371	3.199	.002
	R	R Square	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	.264[a]	.070	B	Std. Error	Beta		
(Constant)			2.770	.409		.6768	.000
Mwalimu National SACCO leaders and management act as role models to the employees.			.245 .116		.264	2.117	.038
	R	R Square	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	.366[a]	.134	B	St. Error	Beta		
(Constant)						6.873	.000
Police SACCO			3.023	.440		3.093	.003
leaders and management act as role models to the employees.			.317	.102	.366		
	a. Dependent Variable: I am satisfied with the performance of my SACCO						

Source: Research (2020)

Linear regression between role models to the employees; which is the independent variable and SACCO performance (dependent variable) revealed a significance of (0.038) for Mwalimu National SACCO which is inferior to the P-value (0.05). These findings mean that the research rejects the null hypothesis and confirms a significant relationship between idealized influences and OP of Mwalimu National

SACCO. The finding shows the same result with Stima SACCO, whereby the significance (0.002) is considered inferior to the P-value (0.05). The findings also indicate that as far as Stima SACCO is concerned, the research rejects the null hypothesis (Ho1) and confirms a significant relationship between idealized influence and OP of Stima SACCO. ANOVA for Kenya Police SACCO revealed that P-value (sign.=0.003) is inferior to the significance level (P. value= 0.05), making the research reject the Ho1 and conclude that there is a significant relationship between idealized influence and OP of Kenya Police SACCO. Ho1 was rejected in the three cases. The research confirms that there is a significant relationship between idealized influence and OP of the three SACCOs.

Hypothesis Testing (Ho2)

The second hypothesis of the study is that: there is no significant relationship between inspirational motivation and OP of the three SACCOs.

The second null hypothesis of the research stated that there is no significant relationship between inspirational motivation and OP of the three SACCOs under consideration. Regression analysis was carried out and the following were the results and analysis. The following formula was used to carry out the analysis:

$Ys = \beta_0 + \beta_2 X_2 + \varepsilon i$

Where as,

Ys = organizational performance

X_2 = inspirational motivation

β_0 = constant (coefficient of intercept)

ε = error term

Table 4. 15: Testing Ho2

			Coefficients[a]				
Model summary	R	R Square	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
			B	Std. Error	Beta		
(Constant)	.427[a]	.183	2.634	.346		7.619	.000
Stima SACCO leaders and management leaders and management encourage the employees with incentives.			.366	.097	.427	3.783	.000
	R	R Square	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	.523[a]	.273	B	Std. Error	Beta		
(Constant)			2.770	.348		.5844	.000
Mwalimu National SACCO leaders and management encourage the employees with incentives.			.497 .106		.523	4.707	.000
	R	R Square	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	.350[a]	.123	B	St. Error	Beta		
(Constant)			3.059	.450		6.803	.000
Kenya Police SACCO leaders and management encourage the employees with incentives.			.294	.101	.350	2.919	.005

a. Dependent Variable: I am satisfied with the performance of my SACCO

Source: Research(2020)

Findings under this table revealed significant regression analysis between incentive and OP performance for Stima SACCO (Sig.= 0.000), Mwalimu National

SACCO (Sig.= 0.000) and Kenya Police SACCO (Sig.= 0.05) which are inferior and equal to level of significance (0.05). The findings indicate that the second null hypothesis of the study is also rejected . The study concludes that there is a significant relationship between inspirational motivation and OP of Kenya Police, Stima and Mwalimu National SACCOs. The findings therefore concur with many other empirical studies identified under literature review which confirmed the same.

Hypothesis Testing (Ho3)

The third Hypothesis of the study is that: there is no significant relationship between intellectual simulation and OP of the three SACCOs under consideration. The third hypothesis stated that there is no significant relationship between intellectual simulation and OP of the three SACCOs under consideration. This section presents the regression analysis to test the hypothesis and provides a conclusion on whether to reject or fail to reject the third null hypothesis. Regression analysis was carried out using the following formula:

$Ys= \beta_0+ \beta_3X_3 +\varepsilon i$

Where as,

Ys = Organisational performance

X_3 = intellectual Simulation

β_0 = constant (coefficient of intercept)

ε = error term

Table 4. 16: Testing of Ho3

Coefficients[a]							
Model summary	R	R Square	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
			B	Std. Error	Beta		
(Constant)	.342[a]	.117	2.960	.338		8.768	.000
Stima SACCO leaders and management leaders and management support and enhance creativity and innovation.			.272	.094	.342	2.887	.005
	R	R Square	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	.262[a]	.069	B	Std. Error	Beta		
(Constant)			2.653	.466		5.699	.000
Mwalimu National SACCO leaders and management support and enhance creativity and innovation.			.270 .128		.262	2.102	.040
	R	R-square	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	.477[a]	.228	B	St. Error	Beta		
(Constant)			2.601	.418		6.222	.000
Police SACCO leaders and management support and enhance creativity and innovation.			.420	.098	.477	4.278	.000
	a. Dependent Variable: I am satisfied with the performance of my SACCO						

Source : Research (2020)

Still using linear regression analysis between the ID versus the DV revealed significant relationship for Kenya Police SACCO (Sig=0.000), Mwalimu National

SACCO (0.040) and Stima SACCO (sig.=0.005) at level 0.05. In consideration of these findings, the research rejects the third null hypothesis and confirms that there is a significant relationship between intellectual stimulation and OP of these SACCOs.

Hypothesis Testing (Ho4)

The fourth hypothesis of the study is that: there is no significant relationship between individual consideration and OP of the three SACCO Societies. The fourth null hypothesis the study tested was that there is no significant relationship between individual consideration and OP of the three SACCO Societies under consideration. Regression analysis was carried out using the following formula:

$Ys = \beta_0 + \beta_4 X_4 + \varepsilon i$

Where as,

Ys = Organizational performance

a= constant

X_4 = individual consideration

β_0 = constant (coefficient of intercept)

ε = error term

Table 4. 17:Testing of Ho4

	Coefficients[a]						
Model summary	R	R Square	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
			B	Std. Error	Beta		
(Constant)	.355[a]	.126	2.696	.408		6.604	.000
Stima SACCO employees are motivated.			.349	.116	.355	3.019	.004
	R	R Square	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	.476[a]	.227	B	Std. Error	Beta		
(Constant)			1.999	.395		.6768	.000
Mwalimu National SACCO employees are motivated.			.476 .114		.476	2.117	.000
	R	R - square	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	.478[a]	.229	B	St. Error	Beta		
(Constant)						5.670	.000
Kenya Police SACCO employees are motivated.			2.498	.441		4.290	.000
			.422	.098	.478		
	a. Dependent Variable: I am satisfied with the performance of my SACCO						

Source : Research (2020)

Using motivation as key element of individual consideration, findings from regression analysis revealed that the significance values for Kenya Police SACCO (sig.= 0.000), Stima SACCO (sig.=0.000) and Mwalimu National SACCO (sig.=0.004) are less than the P value (0.05). This means that the research rejects the fourth null hypothesis and concludes that there is a significant relationship between idealized consideration and OP of Mwalimu National, Stima and Kenya Police SACCOs. The findings are aslo consistent with another study on the influence of idealized influence on employee job performance in the insurance industry in Kenya by Lang'at, Linge & Sikalieh (2019). Findings revealed that linear regression for idealized influence and employee job performance was significant. The findings imply that the overall model was statistically significant in determining the relationship between idealized influence and employee job performance among lower level managers in insurance companies in Kenya.

Hypothesis Testing (H05)

The fifth hypothesis of the study is that: there is no significant relationship between organisation structure and organisation performance of Mwalimu, Stima and Police SACCOs.

Table 4. 18: Linear Regression Analysis between OS and OP

			Coefficients[a]				
Model summary	R	R Square	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
(Constant)	.076[a]	.006	3.613	.495		7.294	.000
Organization structure of Stima SACCO.			.076	.124	.076	.609	.545
	R	R Square	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	.405[a]	.164	B	Std. Error	Beta		
(Constant)			1.711	.568		3.012	.004
Organizational structure of Mwalimu National SACCO			.503 .148		.405	3.406	.001
	R	R Square	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	.477[a]	.227	B	St. Error	Beta		
(Constant)			2.133	.533		4,004	.000
Organizational structure of Kenya Police SACCO			.511	.121	.477	4.236	.000

a. Dependent Variable: I am satisfied with the performance of my SACCO

Source: Research (2020)

The fifth and last hypotheses of the study sought to establish the moderate significant relationship between organisationa structure and organizational performance of the three SACCOs under consideration. The research argues that beside the four elements of TL that explain the dependent variable, performance of SACCO Societies are also dependent on other factors such as organizational structure. The aim of this hypothesis was to establish how the relationship between TL and organizational performance is moderated by orgranisation structure. The testing of hypothesis is expressed using the following regression model; $Ys = \beta_0 + \beta_1 Z_1 + \varepsilon i$

where,

y= organisational performance

a = constant

β_0= beta coefficient

X_5= organizational structure

e= error term

Correlation coefficient (r) and the coefficient of determination (R-square) were determined where r = 0,076, 0.477 and 0.405 for Stima, Kenya Police and Mwalimu National SACCOs. This means that organizational structure has a very weak and weak relationship for Stima SACCO on one hand and Mwalimu National and Kenya Police SACCOs on the other hand. The value of R-squared (0.227, 0.006 and 0.164) suggest that organizational structure explains 22.7 %, 0.06% and 16.4% of the variance of the respondents score in organizational performance and 77.3%, 99.94% and 83.6% of organization performance of Police, Stima and Mwalimu SACCOs respectively are explained by other factors. With the F-ratio at F (1,180)=11.604 p= 0.001 and 17,943, p=0.000 for Mwalimu National and Kenya Police SACCO, this implies that the relationship between organizational structure and OP of these two SACCO are statically significant. With the F-ratio of 0.371, p=.545 for Stima SACCO, this means that statistically there is no significant relationship between the two variables at p=0.05. This implies that the study reject the first hypothesis for both Mwalimu National and Kenya Police SACCOs and concluded that a part from the four IV of the study, OP of Mwalimu and Police SACCOs are signifinctly related to organizational structure. However, the study fails to reject the null hypothesis in regards to Stima SACCO. This implies that the structure of does not have any significant realtionhip with OP of the SACCO.

The findings on Mwalimu and Police SACCOs are consistent with many studies. Findings of a study in Nigeria by Fadeli & Adunola (2016) on the impacts of organizational structure on organizational performance confirm that organizational structure affects organizational performance. The findings further indicated a relationship between the work process's specialization, which implies that organizational structure affects employees' behavior in the organization. Therefore, based on this research, organizations' performance largely depends on its structure. According to the research findings, when a clear structure exists; people perform better, tasks are well divided and productivity increases. Therefore, it is crucial to have a suitable organizational structure that recognizes and addresses the company's various human and business realities since it is a prerequisite for long-term success (Fadeli & Adunola, 2016).

Findings of a study carried out by Kampini (2018) in Malawi confirmed the same. Results confirmed the relationship between organizational structure and performance.

According to the results, organizational structure affects employee performance and a good organizational structure is equally beneficial to employees since they experience job satisfaction and improve their performance. The study further confirmed that a clear organizational structure is critical for the employees to perform well in their work. In this study, most respondents believed that an organization must have an excellent organizational structure since it motivates employee performance (Kampini, 2018). Finally, a study by Onono (2018) on the impact of organizational structure on performance at General Electric Africa in Kenya established a robust and positive relationship between organizational structure and performance

In conclusion, th testing of the five hypothesis reveals a significant relationship between the IV and DV of the study. This implies that the performce of Mwalimu National, Stima and Kenay Police SACCO is significanclty related to the use of transformation style of leadership, confirming the application of transformational leadership theory. The study concludes that TL is significant to the performance of these SACCOs. Furthermore, a lot of empirical studies confirmed the same.

A study carried was carried out by Mbugua & Gichinga (2018) on the effect of transformational leadership on organizational performance of Steel Manufacturing Companies in Coast region, in Kenya is consistent with this research findings. This study revealed that organizational performance of Steel Manufacturing Companies in Coast region can be improved by idealized influence, inspirational motivation, individualized consideration and intellectual stimulation by the leader on his / her subordinates. The result was not different with Arif & Akran's study (2018) whose findings concur that transformational leadership and organizational performance have a strong relationship. A thrird study on the same focusing on National Bank of Kenya by Amin (2016) confirmed the same result. The study concluded that the four elements of TL have a positive and significant influence on the organizational performance of the National Bank of Kenya.

On the contrary, while the OP of Mwalimu National and Kenya Police SACCOs is also significantly related to the structure of the SACCO, the opposite is confirmed in regards to Stima SACCO. Findings revealed that the performance of Stima SACCO is not related to the organizational structure. The findings are consistent with a study carried out by Omondi (2017) on the Relationship between Organizational Structure and Performance in Commercial Banks in Kenya: The Mediating Role of Innovation; where organizational structure was found not having any significant correction with OP of commercial Bansks in Kenya.

Discussions

The study sought to establish wheter the performance of Mwalimu National, Stima and Kenya Police SACCOs was also dependent on a transformational style of leadership. The three SACCOs are considered the three leading institutions in the SACCO movement according to the 2018 SACCO supervision Annual report (Mwaka, 2019). Their ranking is explained by different factors including market share, national coverage, test of time and leadership styles. SASRA has peer grouped DT SACCOs based on their total assets. This grouping is significant because it assesses the concentration of risks within DT SACCOs based on the unique challenges, opportunities and risks associated with assets and helps the authority to determine individual weaknesses and strengths. The SACCO supervision annual report of 2018 (Mwaka, 2019) confirms the same. The process is also coupled with the style of leadership that each SACCO uses, making the three respective

SACCOs perform well. Regarding leadership style, this study sought to establish whether the TL style of leadership is a contributing variable to their performance. The study understands that different leadership styles are used in different contexts to respond to situations and achieve any set goals. The study revealed that the staff of the three SACCOs are satisfied about the performance of their institutions. It established that the four elements of TL leadership namely idealized influence, individualized consideration, intellectual stimulation and inspirational motivation have a positive and significant relationships with OP of the three SACCOs either to a lower or to a greater extent. Many studies concur on the same. For example, findings of a study by Arif (2018) on TL and organizational performance indicated that the four elements of TL and organisational performance also have a strong relationship. Findings of a similar study by Khan, Rehmat, Butt, Farooqi and Asim (2020) are also consistent with this study. The result showed that transformational leadership has a significant positive relationship with mediator intrinsic motivation. The result also concluded that work performance has positive significant relationship with transformational leadership. However, there is indirect and insignificant relationship of transformational leadership with working burnout and social loafing (Khan et al., 2020). While the other three elements (Idealized influence, individual consideration and inspirational motivation) of TL are confimed to have a positive relationship with organizational performance, findings of study by Ndwiga and Ngaithe (2016) on The effect of individualized Consideration and Intellectual Stimulation on Organizational Performance of Commercial State Owned Enterprises in Kenya are not consistent with this study whereby intellectual stimulation was found not having any significant effect on organization performance.

As far as correlation analysis was concerned, all the variables were found to have a positive correlations with the DV. This implies that the transformation style of leadership has a positive relationship with organizational performance of the three SACCOs. As far as regression analysis is concerned, all the four null hopothesis were rejected; implying a significant relation between the four elements of TL and OP. The study infers that the application of TL indicators by leadership and managements of the these SACCO will positively and sgnificantly affect the performance of the SACCOS. Many studies are consistent with the findings. A study carried out by Toufaili (2017) is consistent with the findings and argues "that transformational leaders generate a greater involvement in the work of subordinates. This involvement results in higher efficiency and satisfaction leading to managerial and organizational performance" (Toufaili, 2017). With focus on Steel Manufacturing Companies in the Coast region of Kenya, similar studies by Mbugua & Gichinga (2018) also established the relationship between TL and OP of the companies, concurs with the study. The four elements of TL were found to have statistical relationship with OP of the Societies.

As a result of these findings, many scholars confirm and conclude that transformational leadership is vital in initiating change in organizations, groups, oneself and others by motivating followers to attain higher goals than what they intended or even more than what they thought was possible. Shanker and Sayeed (2012) are of the same view and explain that transformational leaders encourage followers to become part of the overall organizational environement and its work culture; the leaders set expectations for the followers and achieve such high performance (Shanker, 2012). Statistically, transformational leaders tend to have more committed and satisfied followers because they empower them (Raza, 2019). The analysis of both quantitave and qualitave data confirmed the application of the three research theories. The significane that TL has towards OP automatically confirms the application of the transformational leadership theory. By applying TL indicators, including indicators such responding to the needs of employees individually or collectively to their satisfaction and in consideration of the situation at hand confirm the relevance of Maslow's Hierachy of Needs and situational theories of leadrship. KIs confirmed that their respective management apply leadership style according to the situation and needs/goals. Andrus & Yazdanifard (2013) concur that the application of leadership style on organizational matters varies and is indefinite.

However, data from qualitative confirmed that leaderships and management of these SACCOs can do better. They acknowledge TL indicators are being applied in informal ways. This was also confirmed by the leadership of each SACCO. Lack of specific policies to enforce the use of TL leadership is contributing to its informal application, left to the discretion of each manager.

Moreover, the analysis of the realationship between the moderating of the DV showed mixed results as far as the three SACCO are concerned. The findings reveal that the relationship between organizational structure and OP is very weak and weak but significant for Mwalimu and Police SACCOs . This means that besides TL elements , the performance of these two SACCOs is also dependent on their structure. Many studies confirm the same. Study by Onono (2018) concurs on the same. With focus on General Electric Africa, Onono's study confirmed the positive and significant relationship between the two variables. However, the same regressional analysis between the two variables revealed no significant relationship regarding Stima SACCO. The same has been confirmed in a study by Omondi (2017) on Commercials Banks in Kenya where regressional analysis indicated lack of statitiscal significance beween the structure of Commercial Banks and their performance.

Furthermore, it is worth mentioning that some TL elements require personality focus, employees were free to give subjective views, which might be disputed by the concerned. A confirmation by many managers, accepting to be role models may be disputed by the staff working under them. Many acknowledged that they found it difficult to respond to some of the questions that should be answered by other people. The research also noticed considerable percentages of respondents who were rather reserved, especially in regards to Stima and Mwalimu National SACCOs. These are areas that the managers of the two SACCOs should consider for improvement as far as the management is concerned. As far as the management ranking and as confirmed by findings under different variables, Kenya Police SACCO ranks first in terms of using TL principles with overwhelming percentages of respondents who confirmed the same. Some TL principles are being used by the management and leadership of the three SACCOs informally. The principles are used as business practices left at the discretion of managers without necessarily understanding that they are related to TL. The research has confirmed the relationship that exists between TL and performance of these SACCOs although the fact that some of the principles are being applied informally.

CHAPTER FIVE : SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

Introduction

This chapter presents a summary of the research findings. It concludes the analysis carried out under chapter four and provides recommendations by contributing to the body of knowledge. The final section of the chapter suggests the way forward for further study.

Summary of Findings

Idealized Influence and OP of the Three SACCO Societies

The research's first objective sought to establish whether there is a relationship between idealized influence and OP of the three SACCOs under consideration. Eight elements of idealized influence were considered: respect and trust for the employees; respect and trust for the leaders and management; being role models to the followers; fostering of knowledge creation; high standards of ethical and moral conduct; no use of power or positions for personal gains; capabilities; persistence and determination to attain set organizational goals and consistency in decision-making and ready to take risks on behalf of the employees and the organization. Findings from quantitative data all confirmed that these variables are upheld by managers and leaders of the three SACCOs with simple majorities for Mwalimu National and Stima SACCOs and an overwhelming majority for Kenya Police SACCO. Whether low or strong, the findings confirmed positive relationships between these variables and the DV, with some not being significant. However, KIs have provided clarification indicating that while using these principles of TL, the management and leadership of their respective SACCOs are far and mostly guided by set policies. The findings mean that the established policies show other principals of TL's decision and application. In conclusion, it is worth noting that some of the TL elements under the idealized influence are very subjective, leaving every respondent the right to provide a personal view that might necessarily be accepted by others. It is notably about the question related to being a role model.

Regression analysis confirmed that there is a significant relationship between idealized influence and OP of the three SACCOs. In contrast, regression analysis carried out in relation with every SACCO indicated values inferior to the P-value (0.05), making the research reject the first null hypothesis and conclude that there is a significant relationship between idealized influence and OP of the three SACCOs. The findings confirm the application of the first element of transformational leadership theory; idealized influence, which is defined as a leadership style through which the management and leadership act as role models and display a charismatic personality that influences to build trust with employees and customers. Findings revealed that linear regression for idealized influence and employee job performance was significant.

Furthermore, findings under the first objective also confirmed the application of transformational leadership and situational theory. In contrast, the three SACCOs managers and leaders influence their employees in consideration of every single context and situation. As far as the ranking is concerned, Kenya Police SACCO led under each variable; followed either by Stima or Mwalimu National SACCO, as far idealized influence was examined.

Inspirational Motivation and OP of the three SACCO Societies

The second objective of the research sought to establish the relationship between inspiration motivation and OP of the three SACCOS under consideration. Seven variables were considered under this objective : articulating plans with a clear vision, mission and core values; encouraging employees with incentives; inspiring employees to adhere to the company vision, mission and core values; fostering team spirit amongst employees; having harmony in SACCOs operations; inducing confidence among the staff and driving employees through punishments. These are considered elements that a leader and manager use to inspire motivation for better performance.

Quantitative analysis confirmed that under each variable, at least a simple majority of respondents agreed that their leaders and managers articulate their plans with a clear vision, mission and core values. They encourage employees with incentives, inspire employees to adhere to their company vision, mission and core values, foster team spirit among employees, have harmony in their operations and induce confidence among their staff. However, the research found out that leaders and managers do not drive their employees through punishment. However, regarding some variables such as incentives; the three SACCOs still do not have a formal policy to guide management's use of incentives. The three SACCOs' leadership and management have some form of incentives given to employees, such as the best employee of the year and practices related to promotion. Other incentives are considered business practices that are under the respective manager's discretion. Except for punishment, the remaining variables positively correlate with OP. Therefore, the research confirms that the three SACCOs' leaders and managers use them because of the positive relationship they have towards inspiring employees to improve performance. The research concludes that the three SACCOs' leaders and managers inspire their employees, confirming the relationship between inspirational motivation and OP.

Furthermore, regression analysis between inspirational motivation and OP was able to reject the second null hypothesis and concluded that there is a significant relationship between inspirational motivation and OP in regards to these three SACCOs. The findings confirmed the application of transformational leadership theory in the case of Mwalimu, National Stima and Kenya Police SACCOs. The leadership and managers of these SACCOs make use of these theories in one way or the other.

Intellectual Motivation and OP of the three SACCO Societies

Objective three of the study sought to establish the relationship between intellectual stimulation and the OP of the three SACCOs. Under intellectual stimulation, the variables considered were creativity/innovation, employees' commitment and satisfaction. Findings from quantitative data confirmed that leaders and managers support and enhance creativity and innovation, encourage employees to question their beliefs, values and assumptions. Leaders and managers use analogy and metaphor to solve problems. Employees indicated that they are committed to and satisfied with their jobs. Variables covered under qualitative data also confirmed the same. Correlational analysis revealed positive correlations between the variables and OP but are not significant to some. The use of metaphor and analogy; encouraging employees to question leaders' beliefs, values and assumptions were not considered significant to the three SACCOs performance. Supporting creativity, innovation, employee commitment and satisfaction are also crucial to the performance of the theee SACCOs. The findings indicate that the

SACCO leaders and managers use intellectual stimulation to further both employees and organizational performance to some and a greater extent from one SACCO to another.

The regression analysis also confirmed a significant relationship between intellectual stimulation and OP of the three SACCOs after hypothesis testing. The use of intellectual stimulation demonstrated the application of transformational leadership theory under this objective as analysis throughout. Support and enhancement of creativity and innovation to resolving the problem confirm that the situational theory of leadership is applicable as far as the three SACCOs are concerned.

Individual Consideration and OP of the three SACCO Societies

The fourth objective of the study sought to establish whether there is any relationship between individual consideration and OP of the three SACCOs under consideration. Staff motivation, review of staff perception, needs, opportunities and needs for training to make the employees fulfilled in their careers, coaching and mentorship of employees were considered elements of idealized consideration under TL. The findings involved four analyses: analysis of quantitative data, qualitative data, correlational and regression analysis. The four analyses confirmed that managers and leaders of the SACCOs make use of these practices either formally or informally. The findings also confirmed that these variables have positive correlations with the DV, which is OP. Regression analysis also demonstrated a significant relationship between the two variables, leading to the rejection of the second null hypothesis. Thus, the study concluded that there is a significant relationship between individual consideration and OP of the three SACCOs.

The study also revealed that while there are no formal policies or the policies are in the process of being formulated, most of the business practices under individual consideration are at the discretion of managers and leaders. As far as the ranking of the SACCOs is concerned, Kenya Police SACCO continues to take the lead by scoring more on average and inconsistencies as far as respective variables are considered. From a theoretical perspective, the research confirmed the application of Transformational and Situational Theory of Leadership. While the Transformational Theory of Ledaership is justified by using idealized consideration elements, Situational Leadership Theory is found applicable as a result of leaders and managers applying different business practices to respond to diverse situations of needs, perceptions, challenges and motivation of employees.

Organizational Structure and OP of the three SACCO Societies

The fifth and last objective of the study sought to establish whether there is any relationship between the moderating and dependent variables. In other words, the study sought to establish whether beside TL, OP is also dependent on organizational structure of the SACCOs. The analysis of the moderating variable was carried out and findings revealed that the performane of both Mwalimu National and Kenya Police SACCOs is also attributed to the moderating variable. Despite the fact that relationship between organizational structure and OP of Mwalimu SACCO is found very weak and weak for Mwalimu National and Kenya Police SACCOs, it is however significant. The study rejected the fifth hypothesis for Mwalimu National and Kenya Police SACCOs and concluded that OP of the two SACCOs is significantly related to the four elements of TL and to their organizational structure. The findings concur with descriptive analysis where all indicators of OS are said to have a relationship with performance of the two SACCOs. However, as far as Stima SACCO is concerned, analysis carried failed to reject the hypothesis. This implies that the organizational structure of Stima SACCO does not have any significant realtionhip with its OP as far the study is concerned. OP of Stima SACCO is also dependent of TL and other factors except its organizational structure. The findings on regression analysis do not concur with findings of descriptive analysis of the same data where in all the analysis, only simple majority of respondents indicated that OS has a relationship with the performance of the SACCO.

Conclusion

Employees are satisfied with the performance of their respective SACCOs. This performance is attributable to several factors including market share which results from standing the test of time and national coverage. Furthermore, another essential element that is contributing to their performance is the leadership style that is applied. There is no one specific leadership style applicable. The application of one leadership style depends on the situation and needs at hand. As far as this study was concerned, the three theories were confirmed to be applicable in the management of these SACCOs.With a focus on TL, the study confirmed that its principles are applicable and that they have a positive correlation. At the same time, the others are also significant to OP. The four elements of TL: Idealized influence, individual consideration, intellectual and inspirational motivation were found to have a significant relationship with OP of the three SACCOs. The finding confirms much other literature on the same and the view that TL has considerable attention because of its potential implications on an organization's performance. The research findings; especially the qualitative ones, indicate that most of these TL elements are being applied informally, without any policy in place. The results also confirmed that the three SACCOs do not have any policy regulating these practices, but they are applicable based on the leader's and managers' discretion. All the respondents confirmed the findings when asked whether satisfied with the performance of their respective SACCO and also confirmed that their SACCO can do better.

Recommendations

From the results of this study, the following recommendations are made to various stakeholders in the SACCO movement:

To SASRA , transformational leadership is significant on the OP of SACCO Societies and following this research, the study recommends that every SACCO has TL principles. The elements of TL should be compulsory and regulated by any SACCO leadership and management. A policy framework is necessary for adoption and full implementation.

The managers and leaders of Mwalimu National, Stima and KenyaPolice SACCOs

should embrace the following; one; to consider taking advantage of these principles of TL and facilitating their smooth implementation by adopting policies that would regulate their performance. Two; they should consider incorporating TL principles in regular appraisals and rewards the best staff without necessarily waiting for the end year usual process. Three; they should consider adopting policies where every employee is empowered on TL at least once a year.

The research is vital in the debate and discussion on whether transformational leadership is a predictor of organizational performance focusing on the SACCO movement. It provides academicians and researchers with empirical findings that will fill the gap concerning literature on transformational leadership and organizational performance of SACCO Societies in Kenya; regionally and globally. Like many other empirical studies, this study confirmed TL's significance to the three SACCOs OP. The study recommendations benefit the SACCO movement across Kenya, Africa and worldwide. There are high rates of SACCO formation globally. Still, many of these entities face liquidation challenges due to the lack of proper leadership and governance related challenges, thus affecting the global economy.

The findings are also helpful to Mwalimu National, Stima and Kenya Police SACCOs and any other SACCO Society entity in improving loopholes or closing gaps that pose challenges in organizational leadership. They also assist the SACCO movement in its legislation processes and draw strategies on how to make use of a transformational leadership style of leadership to enhance performance and attain a competitive edge in their operations.

Lastly, but not the least; transformational leaders influence their followers . The study creates a transparent leadership style through the leaders being role models to the followers. Consequently, the study will contribute to improving performance in a sector that is very key to the global economy since it will go a long way in assisting leaders to promote organizational performance.

Studying the relationship between transformational leadership and organizational performance of the Mwalimu National, Stima and Kenya Police SACCOs is essential. It will go a long way to benefit the three SACCO Societies by embracing a transformational leadership style in their organizations and seeing how to have policies in place. The study is very significant to any SACCO Society senior management team local, regional, and even global.

This research initiated a highly pragmatic research study that can help organizations learn how transformational leaders can attain excellent performance. The study enables the SACCO Societies to make well-informed decisions on leadership selection of the institutions and their development. It is of great help to corporate leaders and organizations in conceptualization, formulations, implementation and suitable leaders' recruitment for maximum business output.

Suggestions for further Studies

There is a lot of body of literature on the relationship between TL and OP. Most of them confirmed the significant relationship between the two variables. Considering that the principles are being applied informally in most cases, yet they have a positive and significant correlation with OP, this research proposes a study that would understand the challenges and shortcomings of fully and officially adopting and implementing the TL style within the SACCO movement. Furthermore, the study focused only on three SACCOs and established that the four TL elements have a significant relationship with their performance. This research would then recommend that a similar study be carried out to understand whether the same TL elements do also predict the performance of public and private financial institutions like banks.

Furthemore, as far as theoretical framework is concerned, the study would also recommend that a similar study be carried out to establish how the application of situational theory of leadership specifically contributes to the performance of organisations. Finally, the study only used questionnaire survey and interviews schedules to collect data, it therefore recommends that any future on the same to also consider make use of Focus Group Discussions as an additional instrument to collect data to validate the responses.

Dissemination of Research Findings

The researcher will use the following means to disseminate the research findings; Publication of research findings through journals and conference publications. Furthermore, the research will submit a copy of the thesis to the management of every SACCO under study for feedback and learning purposes.

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APPENDICES

APPENDIX I: PARTICIPANTS CONSENT FORM

Name of SACCO ------------------

TITTLE OF STUDY:

Relationship between transformational leadership, organizational Structure and performamace of the SACCO societies in Kenya

I confirm that I have read and understood the information about the survey as provided in the participant information sheet.

I also confirm that I have had the opportunity to ask questions and the researcher has answered any questions about the study to my satisfaction.

I understand that my participation is voluntary and that I am free to withdraw from the survey at any time without having to give a reason and without any consequences,

I understand that I can withdraw my data from the study at any time.

Yours Faithfully,

APPENDIX II: QUESTIONNAIRE

SECTION A: PERSONAL INFORMATION

1)	Gender	Male	[ ]
		Female	[ ]
2)	Age	20-30	[ ]
		30-40	[ ]
		40-50	[ ]
		50-60	[ ]
3)	No of Years Worked with theSACCO	Less than 5 years	[ ]
		5 - 10 years	[ ]
		10 - 20 years	[ ]
		Over 20 Years	[ ]
4)	Lever of Education	University	[ ]
		College	[ ]
		Secondary	[ ]
		Other	[ ]
5)	Position in The Organization	Senior Level	[ ]
		Middle Level	[ ]
		Lower Level	[ ]
6)	How do you understand the meaning of transformational leadership	Very well	[ ]
		Well	[ ]
		To some extent	[ ]
		I do not understand	[ ]

SECTION B: TRANSFORMATIONAL LEADERSHIP

Transformational leaders engage in the following four elements: individualized consideration, intellectual stimulation, inspirational motivation, and idealized influence.

Use Likert scale to answer the following questions:

1 = Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree and 5= Strongly Agree.

Statement about Transformational Leadership	1	2	3	4	5
7. Globally, all performing organisations have a leadership style that they align with to attain set goals and objectives.					
8. An organisation can use more than one leadership stye depending on its products and services.					
9. Transformational leadership style is one of the leadership styles that is associated with organisations that perform well.					
10. My SACCO has a leadership style that it uses to attain its set goals and objectives.					

SECTION C: ORGANIZATION PERFORMANCE

Organizational performance is how successful an organized group of people is with a particular purpose and how they perform to achieve successful outcomes

Use Likert scale to answer the following questions:

1 = Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree and 5= Strongly Agree

Statement on Organization Performance	1	2	3	4	5
11. I am satisfied with the performance of my SACCO					
12. I am satisfied with the profitability that result from the management of my SACCO					
13. The stability and growth of my SACCO is excellent because the strong market share.					
14. The satisfaction of my SACCO customers is linked to the transformational type of leadership employed by the management					

SECTION D: IDEALIZED INFLUENCE

Under idealized influence,management acts as a role model and displays a charismatic personality that builds trust with employers and customers, who subsequently develop their confidence in the organization.

Use Likert scale to answer the following questions:

1 = Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree and 5= Strongly Agree

Statements on Idealized Influence	1	2	3	4	5
15. The leaders and management of my SACCO have respect and trust for the employees.					
16. My SACCO leaders and management act as role models to the employees.					
17. My SACCO leaders and management encourage knowledge creation.					
18. My SACCO Leaders and managers demonstrate high standards of ethical and moral conduct.					
19. My SACCO leaders and managers do not use power or their positions for personal gain.					
20. My SACCO employees acknowledge their leaders and managers capabilities, persistence and determination to attain set organizational goals.					
21. SACCO employees view their leaders and managers as consistent in decision making, and ready to take risks on behalf of the employees and the organization.					

SECTION E: INSPIRATIONAL MOTIVATION

Inspirational motivation is management's ability to inspire confidence, motivation, and a sense of purpose in their employees, partners, and clients (Orabi, 2016). Individual consideration assists management to have the ability to determine, consider and teach employees particular needs and desires, which motivate them to grow and become satisfied in their positions

Use Likert scale to answer the following questions:

1 = Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree and 5= Strongly Agree

Statements on Inspirational Motivation	**1**	**2**	**3**	**4**	**5**
22. My SACCO leaders and managers foster team spirit amongst their employees.					
23. My SACCO leaders and managers inspire employees' to adhere to the company vision, mission, and core values.					
24. My SACCO leaders and managers induce confidence among the staff.					
25. My SACCO leaders and managers have articulated plans with clear vision, mission, and core values.					
26. My SACCO leaders and managers encourage the employees with incentives.					
27. My SACCO leaders and managers drive their employees through punishments.					
28. My SACCO society has harmony in all of its operations.					

SECTION F: INTELLECTUAL STIMULATION

Intellectual stimulation is the ability of management to support its employees through their involvement in the decision-making process and inspiring their efforts to be as creative and innovative as possible to identify solutions

Use Likert scale to answer the following questions:

1 = Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree and 5= Strongly Agree

Statements on Intellectual Stimulation	1	2	3	4	5
29. My SACCO leaders and managers encourage employees to question their beliefs, assumptions, and values.					
30. My SACCO leaders and managers support and enhance creativity and innovation.					
31. My SACCO leaders and managers support the use of an analogy and metaphor in stimulating the problem-solving process in employees.					
32. My SACCO employees are committed and satisfied with their jobs.					

SECTION G: INDIVIDUALIZED CONSIDERATIONS

Individualized consideration leadership style is a transformational leadership style where leaders and management act as role models by displaying a charismatic personality to build trust and honesty with employees and customers, and in return, develop their confidence in the organization

Use Likert scale to answer the following questions:

1 = Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree and 5= Strongly Agree

Statements on Individualized Considerations	1	2	3	4	5
33. My SACCO leaders and managers observe specific needs in employees and create relevant opportunities for them.					
34. MY SACCO leaders and managers create trainings for employees to make them grow and become fulfilled in their positions.					
35. My SACCO management support coaching and mentoring of skills to the employees to enhance personal skills.					
36. My SACCO employees are motivated.					
37. My SACCO leaders and managers listen and follow the perceptions of their employees.					

SECTION G: ORGANIZATIONAL STRUCTURE

Organizational structure is a system that seeks to define the hierarchy within an organization by identifying each job, its related function and its reporting to the organization.

Use Likert scale to answer the following questions:

1 = Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree and 5= Strongly Agree

Staements on Organizational Structure	1	2	3	4	5
38. Operative organizational structures create active organization that realize set organizational goals.					
39. My SACCO organisational structure encourages good relationships and effective communication amongst the employees.					
40. My SACCO organizational structure encourages chain of command, as well as it spells out responsability to individual employees to accomplish tasks.					
41. My SACCO organisational structure promotes effective decision-making process, where the employee have clear delegated tasks.					
42. My SACCO managment encourages a healthy interdepartmental realtionship to avoid conflicts in its operations.					

APPENDIX III: INTERVIEW SCHEDULES FOR SENIOR MANAGERS

1. In your opinion, is your SACCO a successful enterprise?
2. If your answer to above is yes, please explain………………………………
3. What factors can you attribute the success of your SACCO?
4. What type of leadership style does the management of your SACCO use to manage the company?
5. In a case of crisis, what type of leadership style do you use to resolve the problem facing the SACCO?
6. Are you satisfied with the performance of your SACCO?
7. Do you think that the organizational structure of SACCO contributes to its performance?

Idealized Influence

1. In your view, do you think that as a manager or a leader you are a role model in the organization?
2. Can you attribute the success of your management through being a role model?
3. Do your employees appreciate your personality as leaders or as a managers of the company?
4. Can you consider yourself to have charismatic personality that inspires employees as well as customers?
5. Do your employees and customers trust or have confidence in you and your leadership?

Inspirational Motivation

1. Are you responsive to employee ideas and thoughts to improve performance?
2. Do you articulate a clear vision for the future?
3. What are the kind of incentives mechanisms you use to motivate your employees? Elaborate.
4. Do you work towards developing team spirit among employees?

   Generally, what other recommendations or input would you provide to improve performance of your SACCO?

Intellectual Stimulation

1. Do you personally encourage imagination and creativity, please elaborate?
2. Do you appreciate or support your employees' creativity and Innovation? please provide some concrete examples
3. How do you support critical thinking among our employees? please elaborate
4. Do you involve employees in decision making or problem solving? How? Please provide concrete example(s).

Individual Consideration

1. Do you pay close attention to the needs/desire of employees? How do you respond to those needs and desire for growth?
2. Do you acknowledge and attend to employee needs and concerns individually.
3. Do you listen fully to understand the perceptions of employees about your management?
4. Does your management have a coaching program in our organization to enhance personal skills?

APPENDIX IV: LETTER OF INTRODUCTION

My name is Jossylyn Mutua. I am a Ph.D. student, Faculty of Leadership at Pan Africa Christian University, Nairobi. In partial fulfillment for the award of PhD in Leadership, I am conducting a study on the topic: " Relationship Between Transformational Leadership And Organizational Performance of Mwalimu National, Stima and Kenya Police SACCO Societies – Kenya." You are one among the people chosen to participate in this study. The study will make use of a questionnaire survey and interview schedules to elicit responses from participants. The task requires the participant to answer a series of questions. All the information gathered will be handled with the utmost confidentiality and will only be used for this research. I appreciate your support.

Thank you in advance.

Yours sincerely,

Jossylyn Nzilani Mutua

APPENDIX V: REASEARCH PERMIT BY NACOSTI

REPUBLIC OF KENYA

NATIONAL COMMISSION FOR SCIENCE,TECHNOLOGY & INNOVATION

Ref No: 525105

Date of Issue: 04/June/2020

RESEARCH LICENSE

This is to Certify that Ms.. JOSSYLYN NZILANI NZILANI of Pan Africa Christian University, has been licensed to conduct research in Nairobi on the topic: RELATIONSHIP BETWEEN TRANSFORMATIONAL LEADERSHIP AND ORGANISATIONAL PERFORMANCE OF MWALIMU NATIONAL, STIMA AND KENYA POLICE SACCO SOCIETIES - KENYA for the period ending : 04/June/2021.

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APPENDIX VI: RESEARCH AUTHORIZATION FROM PAN AFRICA CHRISTAN UNIVERSITY

PAN AFRICA CHRISTIAN
PAC
UNIVERSITY

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Email: enquiries@pacuniversity.ac.ke
website: www.pacuniversity.ac.ke

26th May, 2020

TO WHOM IT MAY CONCERN

Dear Sir/Madam,

RE: RESEARCH AUTHORIZATION & ETHICS CLEARANCE LETTER FOR MUTUA JOSSYLYN NZILANI REG. NO: POLD/8898/0/17

Greetings! This is an introduction letter for the above named person a final year student at Pan Africa Christian University (PAC University), pursuing a Doctor of Philosophy in Organizational Leadership Development (Phd).

She is at the final stage of the programme and she is preparing to collect data to enable her finalise on her dissertation. The dissertation title is **"Relationship between Transformational Leadership and Organizational Performance of Mwalimu, Stima and the Police SACCO Societies-Kenya".**

We kindly request that you allow her obtain a research permit so as to proceed and conduct research at Mwalimu, Stima and Police SACCOs in Kenya.

Warm Regards,

PAN AFRICA CHRISTIAN UNIVERSITY
REGISTRAR

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Registrar Academic Affairs
Pan Africa Christian University
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Where Leaders are Made

APPENDIX VII: LINEARITY SCATTER PLOTS