International Journal in Management and Social Science
Volume 08 Issue 09, September 2020 ISSN: 2321-1784 Impact Factor: 6.319
Journal Homepage: http://ijmr.net.in, Email: irjmss@gmail.com
Double-Blind Peer Reviewed Refereed Open Access International Journal

EFFECTS OF TURN AROUND STRATEGIES ON SERVICE DELIVERY OF MICROFINANCE INSTITUTIONS: A CASE OF RAFIKI MICROFINANCE BANK, MOMBASA COUNTY, KENYA

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ABSTRACT

Turnaround strategies are extremely important for the management, stabilization, financing and fixing poorly performing firms. Micro-finance Institutions (MFIs) have been facing reduced support from donors as well as change in rules in financial services in the industry and intensive competition in the Banking sector. This pushed for an urgent need for re-strategizing. The study thus focused on the effect of turnaround strategies on service delivery of microfinance institutions: A case of Rafiki microfinance Bank in Mombasa County, Kenya. The study's geographical setting was in Mombasa County. The study was guided by the following specific objectives: To establish the effects of strategic repositioning on service delivery of MFIs in Kenya; to determine the effect of reorganizing on service delivery of MFIs in Kenya and to analyze the effect of strategic expansion on service delivery of Rafiki Microfinance bank in Kenya. The study provides information for all the micro financial institutions (MFIs). The study used survey research design and was anchored on the following theories; Dynamic Capability Theory, Organizational Theory and Resource Based Theory. The target population was Rafiki microfinance bank branches found in Mombasa County, and the respondents were three levels of management staff which included top level management, middle level and lower level management from each branch of Rafiki Microfinance Bank Limited in Mombasa County. Data analysis was through Linear Regression Model. Overall, the study findings revealed a strong correlation between the independent and independent variables with a P value of 0.0028 and R^2 as 0.763, which is the depicted a significant effect on service delivery. The independent variables under study showed a mixed relationship against the dependent variable whereby Strategic Repositioning had a P value of 0.151, whereas Strategic Reorganization scored a P value of 0.809 and Strategic Expansion had a P value of 0.000. This suggests a very strong relationship between turnaround strategies and service delivery of Rafiki Microfinance Bank in Mombasa County, Kenya. Microfinance institutions must therefore incorporate turnaround strategies in their long term strategic objectives if they were to enhance service delivery. The study further *recommends the need for a strong governance system that would enhance successful implementation of turnaround strategies.*

Key Words: *Turnaround Strategies; Strategic Repositioning; Strategic Reorganization; Strategic Expansion; Policy and Practice, and governance System.*

BACKGROUND OF THE STUDY

The challenges in the external environment risks and uncertainties have brought about competition increase in the business environment. Turnaround strategies are extremely important for the management, stabilization, financing and fixing poorly performing farms. The strategies give basic guidelines for measures and forms a ground for coordinated actions towards attaining strategic business objective. Top level leadership is assigned the task of working out acceptable business plan in line with the farms missions and visions this helps the company cope up with the challenge from the external environment (Pearce & Robinson, 2007). For that reason, turnaround is a transformational change which is experiencing low performance or is may to do so in future (Burns, 2004).

Over the numerous years, establishments of a variety offer microfinance services has expended in rural and urban set ups. MFIs kept on having difficulties in conveying microfinance services to expanding demands for microfinance services, which unfavorably sway their future development, frameworks, just as financing system (CGAP, 2008). MFIs are a great booster of informal sectors; though currently it is faced by challenges of decrease in donor support and high competition (Macher & Mowery, 2009). MFIs in Kenya are enlisted among nine distinct enactments. Where some of them don not satisfactorily address issues in regards to proprietorship, administration and clear accountability subsequently these gaps contributed to low production.

Different researchers like (Abdullah, 1985, Katagiri, 1989 & Shawkey, 1995) noted that, the deployment of Automatic machines by MFIs brought in more noteworthy turnover in services without expecting to enroll more staff and open more branches, thereby reducing transaction costs and in the end improving profitability. Generally, it may be viewed as the measure of proprietors' resource accessible to help the company's business (Athanasoglou et al, 2005). Worldwide Microfinance Institutions (MFI's) have grown substantially in scale and have had major changes in their mode of operation. (MFPED 2008),

In Sub-Saharan Africa MFIs had more than 6.0 million people borrowing and 16.0 million investors by end of 2008 (CBK, 2012). These Institutions plays a crucial role in enhancing inclusion of the low-income in the financial sector and has therefore promoted economic development (MFPED, 2008). In developing countries like Uganda, they cannot meet the cost of staying competitive and (Wangwe 1999) recommends that the expansion and developing of

SMEs is challenged by economics, substandard technology, substandard infrastructure, unfavorable legal framework, and insufficient finance the effect of HIV/AIDS and poor market and social linkages.

MFI organizations transactions in Kenya are licensed and controlled by the CBK. They are registered by the Microfinance Act of 2006 and micro finance regulations for deposit taking. (Omino, 2005). Growth of Central Bank of Kenya regulation on monetary services provide advices to the enactment of microfinance Act 2009 and Microfinance Act Amendment 2013 which sat the guidelines and silencing of deposit taking MFIs in Kenya present microfinance Banks. The SME environment build a significant role to the gross domestic product in Kenya (19.5%) but there is small or no evidence to propose that any notable and sustainable impact of microfinance services on customers in terms of SME expansion, increased earnings or level of employment (Chowdhury, 2002). Sharma (2008) posits that MFIs can help in the setting up of family enterprise, likewise, making the difference between poverty alleviating and improve life style. On the same breathe (Berger 2009) indicated that finance institution stabilized rather than increase earnings and tends to protect rather than to create employment in Kenyans. Coleman (2010) village bank credits has no any significant and visible asset accumulation.

Rafiki Banks limited is the premier relationship microfinance organization in Kenya, it was the first owned by Chase Bank limited in the Kenyan. Chase Bank Ltd between 1984 was very tumultuous for the banking sector, at the end of 1994, 28 banks and financial intuitions were in liquidation, under management or merged into consolidated Bank of Kenya. United Bank ltd being among the banks under management of CBK of all the Banks that collapsed during this period and subsequent periods, Only the seven banks that were merged into consolidated bank and united bank still exist in some form today. All the others were liquidated (Central Bank of Kenya 1994). Consolidated Bank of Kenya is classified small at number 28 out of 44 banks, market share equivalent to 0.50% while chase Bank was number 13 equivalent to 2.4% (Central Bank of Kenya, 2014). This history gives the background of seeking to understand the turnaround and success of chase Bank. Rafiki Microfinance Bank limited as a sub branch companies of chase Bank (Kenya) Ltd went the same turnaround process.

An organization is said to be declining when it experiences a resource lose, (Cameron et al. 1987). A turnaround said to have taken place when a farm returns to its usual activities and starts enjoying its benefits, mainly it is termed to have persevered a performance crisis and recovered, (Barker & Duhaime 1997; Pearce & Robbins 1993). Ability to implement turnaround strategy is the deciding factor between success and failure of a company’s strategy. MFIs play a very important role which creates a need for turnaround strategies to be developed in order to obtain meaningful profitability and attain market leadership through competitive advantages (Daniel & Storey, 1997).

It is a fact that a number of studies have been done on turnaround strategies. Although various turnaround management studies have been done in other countries, very few have been conducted on Kenyan companies Yawson, (2005). The studies however failed to address the effect turnaround strategy on service delivery of microfinance institutions. For instance, Randa (2012) assessed the challenges of executing of turnaround strategy of the large MFIs in Nairobi and found out that the major obstacle is the conflicting objectives of social and profit that they want to maintain. This study fails to address the aspect of performance. Similarly, Gatwiri, Bichanga, Loki, and Makau, (2014) carried out a research on competition and execution of microfinance institutions in Cameroon and found out that competition have a positive effect on service delivery. From these studies, the aspect of turnaround strategy which is key to service delivery of microfinance institutions has not been addressed adequately. Therefore, this points to the need to carry out the study and address the question of the effects of turnaround strategies on service delivery of microfinance institutions in Kenya.

Objectives of the Study

The study was set to address the following specific objectives;

i. To establish the effects of strategic repositioning on service delivery of Rafiki Microfinance Bank in Mombasa County, Kenya.
ii. To determine the effects of strategic reorganization on service delivery of Rafiki Microfinance Bank in Mombasa County, Kenya.
iii. To analyze the effects of strategic expansion on service delivery of Rafiki Microfinance Bank in Mombasa County, Kenya.

LITERATURE REVIEW

The study was built on three theories, namely Dynamic Capability, Resource Based and Organizational theory. Dynamic Capabilities Theory was advanced by Teece, Pisano and Shuen (1997). The argument is that dynamic skills help to create unique values for the external business environment. Eisenhardt and Martin (2000) posit that dynamic capabilities are processes that support procurement, integration, reconfiguration and release of resources, resulting in new resources and new positions. Dynamic abilities directly affect the competitive advantage which requires both the use of internal and external company-specific capabilities and the development of new capabilities. The theory investigates the way organizations mingle, build, and rearrange their inside and outside services to form firm-specific ability into new strengths to bench match themselves with environment (Teece et al., 1997). Further to this, the theory is based on the assumption that firms with higher dynamic capabilities outperform farms with lower one. The aim of the theory is to know how farms apply it to generate and undergo a competitive advantage over other organizations by answering to and creating environmental adjustments (Teece, 2007).

Resource Based Theory was introduced by Barney (1991). The theory states that companies that identify and possess unique internal capabilities tend to remain superior in competition and realize improved performance levels overtime. The basis is that with unique resources, a company becomes superior in terms of competition Crook, Ketchen, Combs & Todd, (2008). Ambrosini & Bowman, (2009) remark that this theory is largely concerned with how firms generate and sustain competitive advantage. Based on the theory, companies try to ensure value maximization by executing activities using the special and unmatched resources and capabilities (Sirmon, Hitt & Ireland, 2007). The theory aspires to explain the internal sources of a firm's sustained competitive advantage (Kraaijenbrink, Spender & Groen, 2010).

The basis of the theory is that a firm has resources and capabilities which are made up by the material, monetary, human and invisible assets. An organization can translate the resources and capabilities to a strategic advantage, useful, in-imitable where the company is re-organized to utilize these funds. According to Rose, Abdullah & Ismad, (2010), if the resources possessed by an organization can easily be replicated by competitors then the advantage will not last long. The theory, therefore, focuses on the ability of the organization to sustain a combination of resources, which could not be possessed or built up in a homological way by competitors. Any organization should in depth analyze ways to build dynamic capabilities and therefore avoid imitation of their resources in order to reach the highest level of profit performance. Danneels, (2002) contended that it is crucial for the Resource Based View to poses a dynamic perspective, to be able to know how organization developed over period through their deployment and acquiring of revenue.

In as far as the Organizational Theory is concerned, it evolved between 1800s and 1900s, a time when Industrial revolution began. Max Weber (1864–1920), said that bureaucracies, staffed by bureaucrats, constituted the ideal farm's form. He based his model bureaucracy on legal and absolute power, logic, and order. In Weber's idealized organizational structure, tasks for employees are clearly explained and behavior is deeply controlled through use of policies, regulations and procedures. Daft and Armstrong (2012) emphasized that the theory is a macro examination of firms because it analyzes the whole farm as a unit. It deals with people aggregated into sections and farms and with the differences in structure and behavior at the organization level of analysis and is directly relevant to top and middle management concerns and partly relevant to lower management. Organizational theory investigates organizations to recognize patterns and structures for the way they solve issues, maximize efficiency and productivity, and meet the owner's expectations. Organizational theory uses these patterns to articulate normative theories for how organizations function to their best.

Strategic Repositioning is a deliberate action taken by an organization in the process of adjusting to a changing business environment. The term used by organizations who are looking to maximize the use of opportunities for their basic technologies in industries which are far away from their territories. It is essential for many organizations in the industry who find that radical structural move in their surroundings becomes a threat to their viability. This strategic shift often represents a basic change in the underlying value proposition of the organization as it changes its aimed market segments and or its basis of differential advantage' (Turner, 2003). He also points out the importance of a farm reconciling changing external market requirement and internal capability to meet the needs. Main error by Cable and Wireless was to embrace a process of repositioning that was too radical, and which required to be more practical.

A farms' long-term competitive advantage stems, from positioning transactions. Measure the effectiveness of a certain offering's position in the marketplace requires identification of what exactly positioning strategy is pursued and to what increase that selected strategy actually influence performance. Operationalization of positioning concerns the adapting of tangible characteristics and intangible perceptions of a marketable benefits in relation to the competition in the market (Blankson & Crawford, 2012). Kamau and Wafula (2015) argued that, always it has been known that prompt, efficient and quick customer service alone holds the customers to continue and attract new consumers to try the services provided by a MFIs. Effective positioning strategy to take place, it must be profit- making to the marketer and customer. Positioning is applicable strategic concept, and a major development in client marketing, which has identical applicability for industrial production of products and services. MFIs marketing management had to adopt strategic concepts due to forces from the competitors and schemes in positioning their services so as to convey value to their customers. MFIs service in Kenya can be thoroughly positioned through non-functional and functional earnings, non-functional gains involves corporate identity and image, though functional benefits comprises of developing brand new attributes for the products, (Kamau & Wafula, 2015).

Strategic Reorganization is a trial to prolong the life of an enterprises under insolvent through a particular positioning and restructuring so as to keep down the possibility of previous situations reoccurring. Hoshino (2013) argue that reorganization is a broad description of any shift in the inner administration of a farm. The motive of reorganization is to help strategies of repositioning. It demands changing the extent of decentralization, the planning structure, or organizational culture. Over a three-year reorganization period victorious farms were found to be most likely to take up cost and cutting down expenses, distribution of non-core assets, reduction of organization size and while operational strategies aimed at reshaping internal affairs and systems were not likely to be connected with triumphant organizations Sije, Omwenga & Iravo (2016). Similarity of reorganization measures with the confirmed reorganization plan can affect production positively.

Kontes (2004) posit that top leadership should think of redefining the all activities in the organization and restructuring the organization to become a powerful enabler and not a barrier to, superior producer. Sawchuk (2001) came up with a case study on union based and education pursuit generated in response to restructuring in the Canadian telecommunication industry and workshop reorganization. Finding proposed that an education planted in the union local assists to build the potential for workplace democracy and organizational capacity in the development of labour. Strategic Expansion is strategic option for growing specifically for undeveloped countries like Kenya due to very poor product penetration and utilization levels. In the financial industry demands that enterprises must have successful systems in place to counter unforeseeable happenings that can sustain transactions and risks minimization involved through expansion strategies Gatwiri, Bichanga, Loki & Makau (2014). Growth and other alike phases used in the trading and corporate strategy literature do not every time mean market expansion. Glueck & Jauch (2009) proposed that concentration, integration, diversification, cooperation, and internationalization as distinct ways to growth. But the plan of action does not automatically lead to growth of market for a certain production class.

Ansoff (2007) emphasizes on market extension strategy and the penetration into the market strategy through his product-market growth matrix. At present and in future competition may be unhealthier to undertake in some of countries due to differences in industrial formation and business practices. Degree of significant marketing, economic and other transmission required for preparation varies a big deal within countries in availability, depth and reliability Mutuma, (2013). One more angle of extension has been approached by Dunning & McQueen, (2006), Using economic theories to describe the strategies embraced by some enormous banking farms when enlarging their business. Strategies of business growth in banking industry has been considered sometimes by investigators who could not differentiate strategies from processes. However, organic expansion and permitting had been considered as the major strategies for banks business expansion. Rugman and Hodgetts (2009), he emphasized on the importance of monitoring the environment, he maintains that the facts resulting from this procedure may be used for strategic focus. It is their view that the increased complexity, the acceleration in the rate of shift and the variability in the boundary and resulting trends brought about a need for management to develop ways of monitoring the soundings.

RESEARCH METHODOLOGY

The study adopted a cross-sectional survey research. The population targeted was 55 employees working at Rafiki Microfinance Bank, Mombasa County, Kenya. This included staff from three levels of management, this include the top level, middle level, and lower level management. These staffs were targeted since they were presumed to have the necessary information and experience concerning turnarounds strategies and their effects on service delivery. A census technique was employed where researchers sampled all the staff at the study area. Data was collected using a structured questionnaire. Content validity was used as sample test items. The reliability was determined using Cronbach alpha coefficient where Chong, (2012) and Bryman & Cramer (1997) advocates a reliability coefficient of 0.70 and above. Collected data was studied, examined and compiled. The coded questionnaires were posted into a computer with the help of statistical package for social science (SPSS) V. 21. Data was analyzed using linear regression, which can be given as follows: -

$$\mathbf{y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon}$$

Where:

y = Service Delivery

β_0 = Constant Variable

β_1, β_2, and β_3 are Regression coefficients

X_1 = Strategic Repositioning

X_2 = Strategic Reorganization

X_3 = Strategic Expansion

ε = Error term

RESULTS AND DISCUSSION

A total of 55 questionnaires were distributed to the staff at Rafiki Microfinance Bank in different levels of management. This included the top level, middle level, and lower level management. From the 55 questionnaires distributed, 49 questionnaires were filled with 6 remaining unfilled. This represented a response rate of 89%. This response rate is in concurrence with what Ott & Longnecker (2015) asserted that a response rate of over 70% is considered adequate for investigation.

Regression Model Summary

The model summary below is a regression output showing the research results between the independent variables and the dependent variable. The analysis is as given in the Table 4.10:

Table 1: Model Summary

Model	R	R^2	Adjusted R^2	Std. Error
1	.874[a]	.763	.758	.2531

a. Predictors: (Constant), Strategic Repositioning, Strategic Reorganization, and Strategic Expansion

From the model summary R value is 0.874 implying that, turnaround strategies and service delivery of Rafiki Microfinance Bank in Mombasa County, Kenya are positively related. This manifests a positive relationship between independent variables and dependent variable.

The results also show a strong correlation between the dependent and the independent variables as shown by the value of R^2 as 0.763, which is the determinant of coefficient or variation. This suggests a very strong relationship between turnaround strategies and service delivery of Rafiki Microfinance Bank in Mombasa County, Kenya. The R^2 value can be translated as 76.3%, which indicates how much of service delivery of Rafiki Microfinance Bank in Mombasa County, Kenya is due to turnaround strategies done. This means the variation that has been found is 76.3%. This connotes that the turnaround strategies under study account for 76.3%, while the remaining turnaround strategies have an effect of 23.7%. From these findings, and an advise is given to the Rafiki Microfinance management not to ignore any other turnaround strategies that have not been captured in the study like liquidation and divestment.

Analysis of Variance

Table 2: Analysis of Variance

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	1.038	5	.447	.4636	0.0028[b]
Residual	1.074	43	.097		
Total	**3.192**	**48**			

a. Dependent Variable: Service Delivery

Basically, the Analysis of Variance (ANOVA) statistics was used to test the fitness of regression model and the significance F value of 0.4636 with P value=0.0028 was realized, which is within the significance level of 0.005. This therefore means that the regression model obtained was fit and can be deemed fit for prediction purposes. Further the implication is that strategic repositioning, strategic reorganization and strategic expansion reliably predict service delivery of Rafiki Microfinance Bank in Mombasa County, Kenya.

Regression Co-efficients

Table 3: Regression Co-efficients

	Unstandardized Coefficients		**Standardized Coefficients**		
Model	**B**	**Std. Error**	**Beta**	**t**	**Sig.**
(Constant)	.541	.227		2.389	.021
Strategic Repositioning	.270	.185	.302	1.464	.151
Strategic Reorganization	.041	.166	.047	.243	.809
Strategic Expansion	.387	.088	.428	4.390	.000

a. Dependent Variable: Service Delivery

Source: Research Findings (2020)

After the analysis of the findings revealed that Strategic Repositioning had a P=.151, which is slightly above the significance level of 0.005. This connotes a very strong relationship between this variable with the dependent variable under study. Secondly, Strategic Reorganization had a P=.809, still connoting a relative relationship between it and the service delivery of Rafiki Micro-finance Bank in Mombasa County. Finally, Strategic Expansion had a P value=.000, which is also within the significance level of 0.05 signifying a very strong relationship with the dependent variable. Therefore, as per the variable coefficients results generated, the earlier multiple linear regression for the study was;

$$y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

Based on the findings, a multiple linear regression model for the study can be established as:

$$y = .541 + .270X_1 + .041X_2 + .387X_3 + \varepsilon$$

This is a clear indication that out of the three turn around strategies studied, two of them, i.e. Strategic Repositioning and Strategic Expansion had a very strong effect on the service delivery of Rafiki Micro-finance Bank in Mombasa County, while Strategic Repositioning had a relative relationship. It is imperative upon the management of the bank in question to ensure that they incorporate these strategies and many others in order to enhance their service delivery.

Discussion of Findings

The main purpose of the study was to establish the effects of turnaround strategies on service delivery of Rafiki microfinance bank in Kenya. The specific focus was to establish the effects of strategic repositioning, strategic reorganization and strategic expansion on service delivery at Rafiki Microfinance bank in Kenya. Based on the study findings strategic repositioning strongly affects service delivery of Rafiki Micro-finance Bank in Mombasa County. In as far as this finding is concerned, (Kamau & Wafula, 2015) are in support of this by arguing that microfinance institutions for them to remain relevant in the market have to adopt strategic approaches so as to outwit their competitors for the target customers. Further, they assert that microfinance services in Kenya can be thoroughly positioned through non-functional and functional earnings, non-functional gains involves corporate identity and image, though functional benefits comprises of developing brand new attributes for the products. On the same breathe, (Turner 2003, Blankson & Crawford, 2012) in echoing of the findings remark that a farms' long-term competitive advantage stems from positioning transactions. Measure the effectiveness of a certain offering's position in the marketplace requires identification of what exactly positioning strategy is pursued and to what increase that selected strategy actually influence performance. This implies that for quality service delivery and profitability among microfinance institutions strategic repositioning is essential.

On the effects of Strategic Reorganization on service delivery of Rafiki Micro-finance Bank in County, the findings are in agreement with other studies, for example (Sije, Omwenga & Iravo, 2016) assert that similarity of reorganization measures with the confirmed reorganization plan can affect production positively. They further argue that submission and reorganization scheme information improve standard in terms of suitability nevertheless do not significantly improve classification accuracy. These sentiments are also supported by (Kontes 2004) who posits that Company leadership should think of redefining all activities in the firm and restructuring it (organization) to become a powerful enabler and not a barrier to superior producer. This suggests that failure to strategically reorganize the Company or organization can lead to poor or no productivity and thus negatively impacting on the banks service delivery due to compartmentalization.

Finally, on the effects of Strategic Expansion on service delivery of Rafiki Microfinance Bank, the findings are for instance supported by (Gatwiri, Bichanga, Loki & Makau 2014), they posit that expansion is strategic option for growing specifically for undeveloped countries like Kenya due to very poor product penetration and utilization levels. On the same note, (Glueck & Jauch 2009) proposed that concentration, integration, diversification, cooperation, and internationalization as distinct ways to growth. Further, (Ansoff 2007) concludes that market extension and market penetration are vital when done through a combination of product-market growth mixture. The implication of these findings is that for reliable and accessible bank service delivery, strategic expansion is inevitable component of turn around strategies. To improve on Micro-finance Institutions' service delivery, it is advisable for Rafiki Micri-finance Bank in Mombasa in particular to make use of these turnaround strategies and any other emerging ones for sustainable competitive edge in the market.

Conclusion

From the study it was found that strategic repositioning, strategic reorganization and strategic expansion have a strong effect with service delivery of Rafiki Microfinance Bank in Mombasa County. This therefore, connotes that the service delivery of Rafiki Microfinance Bank in Mombasa County greatly is affected by strategic repositioning, strategic reorganization and strategic expansion.

On strategic repositioning staff emphasized that if there are common definitions for continuum services across the organization believe that to some extent repositioning will be very significant. On strategic reorganization employees argued that if there are organizational practices required to reinforce service delivery matters a lot for effective reorganization. On Strategic expansion, respondents alluded if moving to new locations is emphasized in my organization then will greatly yield fruitful strategic expansion for the organization.

Recommendations

The recommendations are based on the application of the study regarding practice and policy. Regarding practice, the study recommends that Microfinance institutions should incorporate turnaround strategies in their long term strategic plans if they need to enhance service delivery.

Further, the management of such institutions should ensure that enough resources are made available in ensuring effective implementation of the turnaround strategies. There should also be good leadership to support strategic reorganization that requires extensive management of change and guidance to subordinates.

Regarding policy, the study recommends the need for a strong governance system that would enhance successful implementation of turnaround strategies. There is also need for capacity building on the subject of turnaround to enable stakeholders to take an active role in the process. Equally, a multi sectoral approach and wide consultations need to be adapted in order to develop realistic guidelines that will ascertain effective implementation of turnaround strategies. This is because turnaround strategy is more challenging to realize considering that they take a longer period and require more resources to stabilize the organizations before profitability can be achieved.

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