



Evaluating The Influence of Work Rules and Procedures, on the Performance of Savings and Credit Cooperatives, Focusing on Wakiso District, Uganda

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Abstract

Savings and Credit Cooperatives (SACCOs) play an important role as financial service providers, giving a cross-section of the population a chance of accessing financial services. It is imperative to note that, the efficiency and effectiveness of these institutions are evaluated to improve areas of weaknesses. The purpose of this study was to investigate the influence of work rules and procedures on the performance of SACCOs. It specifically focused on the influence of work rules and procedures on profitability, customer satisfaction, and, the overall performance of SACCOs respectively, in Wakiso District. A quantitative correlational cross-sectional survey and ex post- facto design was used. Using questionnaires and interview guides, data was collected from 10 SACCOs and a sample of SACCO members, Board of directors, audit committee members, and members of staff. Documentary analysis was done to enrich the conceptualization of the problem and interpretation of data. Results revealed that work rules and procedures are not significant predictors of profitability, customer satisfaction, and overall performance of SACCOs in Wakiso District. Work rules and procedures, however, should be emphasized in the SACCOs because they bolster a strong sense of solidarity and commitment towards organizational goals. They are also used as behavioral measures to prevent undesirable organizational actions.

Keywords: Work rules and procedures, profitability, customer satisfaction, the performance of SACCOs and Savings and Credit Cooperatives (SACCOs).