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ABSTRACT NO. 31

Understanding the Drivers of Compliance and Non-Compliance among Transport SACCOs along the Nairobi–Rongai Route

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ABSTRACT

This study investigates the underlying drivers of compliance and non-compliance among Transport Savings and Credit Cooperative Organizations (SACCOs) operating along the Nairobi–Rongai route in Kenya. SACCOs play a vital role in regulating public transport in the matatu sector, yet cases of rule-breaking and governance failures persist. Drawing on the Theory of Planned Behavior and Institutional Theory, this research assesses how internal SACCO management practices, stakeholder pressures, and regulatory frameworks influence compliance behavior. A mixed-methods approach comprising surveys, interviews, and document reviews was used to gather data from SACCO officials, members, and regulators. The findings reveal that effective leadership, regular training, and robust internal policies positively correlate with regulatory compliance. Conversely, political interference, weak enforcement, and profit-driven motives contribute significantly to non-compliance. The study concludes with actionable recommendations for improving oversight, strengthening SACCO capacity, and fostering stakeholder collaboration.

Key Words:

SACCOs, compliance, non-compliance, public transport, matatu, Nairobi–Rongai route, regulatory framework, Kenya

