

ANALYSIS OF FACTORS INFLUENCING PERFORMANCE OF SELF-HELP ORGANIZATIONS IN UGENYA CONSTITUENCY OF SIAYA COUNTY, KENYA

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A Thesis Submitted to Graduate School in Fulfillment for the Requirements of Masters of Arts Degree in Sociology of Egerton University

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DECLARATION AND RECOMMENDATION

DECLARATION

This thesis is my original work and has not been presented in any university for award of any degree



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RECOMMENDATION

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DEDICATION

This work is dedicated to my wife, Flozzy Oluoch,

My daughter Chantal Oluoch,

My late father Onyango Rapenda and Mother Anna Adhiambo Onyango,

Uncles Raphael Otika, Joseph Ohito and James Ohito,

Brothers and Sisters

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ABSTRACT

The current study focused on factors influencing performance of self-help groups in Ugenya constituency, Siaya County. Specifically this study analyzed the relationship between socioeconomic characteristics, leadership and social networks of self-help groups and their performance. Understanding self-help groups in terms of performance factors is indeed significant at a time when communities are being urged to take charge of their development needs. Further, in terms of policy, this study will inform the development of a national policy framework that helps regulate self-help groups' sector, and establishment of financial and insurance institutions to handle financial and insurance needs of self-help groups respectively in Kenya. General Systems theory and Collective Action theory were used to explain the operating environment of these groups, and why people join them respectively. This was a cross-sectional survey study done in Ugenya constituency covering 27 self-help groups; with 243 respondents sampled through stratified random sampling. Data was collected by use of interview schedules, which were then analyzed using descriptive and inferential statistics, and then reported in percentages, tables, pie charts and graphs. The current study has established that gender, education, age of members and groups, member turnover, group size, size of groups' executive committees, election cycle, number of terms served by executive committees, incidences of disputes, existence, nature and duration of networks were significantly related to performance of self-help groups. However, religion and members' sources of income were found not to bear significantly on groups' performance. Consequently, this study concludes that groups' socioeconomic characteristics and leadership dynamics were major determinants performance in self-help groups. The present study also concludes that successful performance in groups depended on the appropriateness, adequacy and duration of networks groups had established with their external environment. In terms of policy, this study recommends for the development of a national policy framework to regulate self-help groups' sector, and establishment of financial and insurance institutions to handle financial and insurance needs of self-help groups respectively in the country. Given the low uptake of devolved funds by self-help groups surveyed, this study is of the view that further study be done to ascertain factors leading to the low uptake.

TABLE OF CONTENTS

DECLARATION AND RECOMMENDATION	ii
COPY RIGHT	iii
DEDICATION	iv
ACKNOWLEDGEMENTS	v
ABSTRACT	vi
TABLE OF CONTENTS	vii
LIST OF TABLES	xi
LIST OF FIGURES	xii
ABBREVIATIONS	xiii
CHAPTER ONE	1
INTRODUCTION	1
1.1 Background to the Study	1
1.2 Statement of the Problem	4
1.3 Objectives	4
1.4 Research Questions	5
1.5 Justification of the Study	5
1.6 Scope and Limitation of the Study	6
1.7 Definitions of Terms and Operationalization of Variables	8
CHAPTER TWO	10
LITERATURE REVIEW AND THEORETICAL FRAMEWORK	10
2.0 Introduction	10
2.1 Self-Help Organizations: An Overview	10
2.2.1 Socioeconomic Characteristics and Performance of Self-help Groups	12
2.2.2 Leadership and Performance of Self-help Organizations	14
2.2.3 Social networks and Performance of Self-help Organizations	16
2.3 Theoretical Framework	17
2.3.1 General Systems Theory	17
2.3.2 Collective Action Theory	19
2.4 Conceptual Framework	20
CHAPTER THREE	23
METHODOLOGY	23
3.1 Introduction	23
3.2 Description of Study Site	23
3.3 Research Design	25
3.4 Population and Sampling Procedure	26
3.4.1 Sampling Frame	26
3.4.2 Sample Size	27
3.4.3 Sampling Procedure	27
3.4.4 Unit of Analysis	28
3.5 Methods of Data Collection	28
3.6 Methods of Data Analysis	29

CHAPTER FOUR.....	30
RESULTS AND DISCUSSION	30
4.0 Results	30
4.1 Socioeconomic Characteristics of Self-Help Groups	30
4.1.1 Organizations' Sub-Group.....	30
4.1.2 Organizations' Age.....	31
4.1.3 Organizations' Age by Sub-Group	32
4.1.4 Objectives of Various Organizations.....	33
4.1.5 Activities Undertaken by Various Self-help Groups.....	33
4.1.6 Constraints Faced by Self-Help Groups	35
4.1.7 Household Assets purchased using Proceeds from Self-Help Work.....	36
4.1.8 Asset Acquisition by Sub-Group.....	36
4.1.9 Membership in Self-Help Groups.....	37
4.1.10 Requirements for membership by Sub-Group.....	38
4.1.11 Member Turnover in Self-Self Groups.....	39
4.1.12 New Members Relative to Founding Members in Self-help Groups	40
4.1.13 Causes of Member Turnover in Self-help Groups.....	41
4.1.14 Causes of Member Turnover by Sub-Group	42
4.1.15 Organizations' size	43
4.1.16 Organizations' Size by Sub-Group.....	43
4.1.17 Effect of organizations' Size on Groups' Key Performance Areas.....	44
4.1.18 Members' Subscriptions as a Source of Finance in Self-help Groups	44
4.1.19 Sanctions for non compliance	45
4.1.20 Sources of Income of Members of Self-help Groups	46
4.1.21 Levels of Education of Members of Self-help Groups.....	47
4.1.22 Levels of Education of Members of Self-help Groups by Sub-Group	47
4.1.23 Denomination of Members of Self-help groups	48
4.1.24 Effect of Religious Affiliation of Members of Self-help Groups on Groups' Key Activities.....	49
4.1.25 Gender of Members of Self-help Groups	49
4.1.26 Age of Members of Self-help Groups	50
4.2 Leadership Factors in Self-Help Organizations	50
4.2.1 Size of executive Committees in Self-help Groups.....	51
4.2.2 Size of executive committee of Self-help groups by Sub-Group	51
4.2.3 Election of Leadership in Self-help Groups	52
4.2.4 Considerations in the choice of leadership in Self-help Groups	53
4.2.5 Considerations in Election of Leadership in Self-help Groups by Sub-Group	53
4.2.6 Supervision of Elections in Self-Help Groups	54
4.2.7 Election Cycles in Self-help Groups	55
4.2.8 Number of Terms Elected Officials Served in Self-Help Groups	55
4.2.9 Religious Composition of Leadership of Self-help Groups	56
4.2.10 Gender Representation in Leadership of Self-help Groups.....	56
4.2.11 Education Levels of Executive Committee Members of Self-help Groups	57
4.2.12 Age Distribution in Organizational Leadership of Self-help Groups.....	58
4.2.13 Sources of Income of Executive Committee Members of Self-help groups	59
4.2.14 Dispute Management in Self-Help Organizations.....	60

4.2.15 Causes of Disputes in Self-help groups.....	60
4.2.16 Causes of Disputes by Sub-Group.....	61
4.2.17 Dispute Arbitration in Self-help Groups	61
4.2.18 Arbitrator of Disputes by Sub-Group	62
4.2.19 Consequences of Unresolved/Protracted Disputes in Self-help Groups	63
4.2.20 Members' Perception of Groups' Leadership in Key Performance Areas.....	64
4.2.21 Members' Perception of Groups' Leadership by Sub-Group.....	65
4.3 Social Networks in Self-help Groups.....	66
4.3.1 Existence and nature of Networks in Organizations	66
4.3.2 Areas of Co-operation in Self-help Groups.....	66
4.3.3. Areas of Co-operation across Organizations' Sub-Group.....	67
4.3.4 Duration of Networks in Self-help Groups	68
4.3.5 Adequacy and appropriateness of Support in Self-help Groups	68
4.3.6 Members' Perceptions toward co-operations in Self-help Groups.....	69
4.3.7 Access of Devolved Funds in Self-help Groups.....	70
4.3.8 Access to Financial institutions in Self-help Groups by Sub-Group.....	71
4.3.9 Members' Perception of Effects of Network on Key Performance Areas	71
4.4 Performance of Self-help Organizations	72
4.4.1 Organizations' Age and Performance of Groups	74
4.4.2 Size of Organization and Performance of Groups.....	75
4.4.3 Age of Respondents and Performance of Groups	76
4.4.4 Education Level of Respondents and Performance of Groups.....	77
4.4.5 Gender of Members and Performance of Groups.....	78
4.4.6 Religious Affiliation of Members and Performance of Groups	79
4.4.7 Sources of Income of Members and Performance of Groups	81
4.4.8 Member Turnover and Performance of Groups	82
4.4.9 Size of executive Committee and Performance of Groups.....	83
4.4.10 Election Cycle and Performance of Groups	84
4.4.11 Number of Terms Served By Executive Committees and Groups' Performance	85
4.4.12 Incidences of Disputes in Organizations and Performance of Groups.....	86
4.4.13 Existence of Networks and Performance of Groups	87
4.4.14 Purpose of Networks and Performance of Groups	88
4.4.15 Duration of Networks and Performance of Groups.....	89
4.5 Discussion	91
4.5.1 Organizations' Age and Performance of Groups	91
4.5.2 Organizations' Size and Performance of Groups	92
4.5.3 Members' Age and Performance of Groups.....	94
4.5.4 Members' Levels of Education and Performance of Groups	95
4.5.5 Members' Gender and Performance of Groups.....	97
4.5.6 Member's Religious Affiliation and Performance of Groups	98
4.5.7 Members' Sources of Income and Performance of Groups	100
4.5.8 Member Turnover and Performance of Groups	101
4.5.9 Size of executive Committee and Performance of Groups.....	102
4.5.10 Election Cycle and Performance of Groups	104
4.5.11 Term Limits of Executive Committee Members and Performance of Groups.....	105
4.5.12 Incidences of Disputes and Performance of Groups	106

4.5.13 Existence of Networks and Performance of Groups	107
CHAPTER FIVE	111
SUMMARY, CONCLUSIONS AND RECOMMENDATIONS	111
5.1 Introduction	111
5.2 Summary of Findings.....	111
5.2.1 The Relationship between Groups' Socioeconomic Characteristics and Performance of Groups	111
5.2.2 The Relationship between Groups' leadership Factors and Performance of Groups.	113
5.2.3 The Relationship between Groups' Social Networks and Performance of Groups ...	113
5.3 Conclusions	114
5.3.1 Theoretical Conclusions	114
5.3.2 Empirical Conclusions.....	116
5.4 Recommendations	119
5.4.1 General Recommendations.....	119
5.4.2 Policy Recommendations	120
5.5 Suggestions for Further Research	120
References.....	122
APPENDIX I	129
QUESTIONNAIRE	129
APPENDIX II.....	136
ESTIMATION OF SAMPLE SIZE	136
APPENDIX III	137
LIST OF SELF-HELP ORGANIZATIONS	137

LIST OF TABLES

Table 4.1: Organizations' Sub-Group.....	30
Table 4.2: Organization' Age by Sub-Group.....	31
Table 4.3: Household Assets acquired through Self-Help Work Proceeds.....	35
Table 4.4: Acquired Assets according to Sub-Group.....	36
Table 4.5: Requirements for membership in various organizations.....	36
Table 4.6: Surviving Founder Members.....	39
Table 4.7: Distribution of Groups' Size.....	41
Table 4.8: Distribution of Groups' Size by Sub- Group	42
Table 4.9: Effect of organizations' Size on Key Performance Areas.....	42
Table 4.10: Compliance Status across Sub- Group	43
Table 4.11: Sources of Income of Respondents.....	45
Table 4.12: Respondents' Religion.....	46
Table 4.13: Respondents' Rating of Voting Methods.....	50
Table 4.14: Distribution of Considerations in the Choice of Leadership by Sub- Group	52
Table 4.15: Distribution of Number of Terms Served by Elected Officials.....	54
Table 4.16: Religion of Executive Committee Members.....	54
Table 4.17: Sources of Income of Executive Committees Members.....	57
Table 4.18: Distributions of Causes of Disputes.....	59
Table 4.19: Distribution of Dispute Arbitrators.....	60
Table 4.20: Performance of Leadership in Key Areas.....	62
Table 4.21: Performance of Leadership in Key Areas by Sub- Group	62
Table 4.22: Social Networks by Individuals and Organizations.....	63
Table 4.23: Distribution of Nature of Support by Sub- Group	64
Table 4.24: Distribution of Adequacy of Support.....	65
Table 4.25: Distribution of Appropriateness of Support.....	66
Table 4.26: Members' Perception toward Networks.....	66
Table 4.27: Members' Perception toward Networks.....	68
Table 4.28: Mean Scores of organizations' performance.....	69
Table 4.29: Members Account of organizations' effect on their lives Across Sub- Group	70
Table 4.30: Members Account of organizations' by Nature of Membership.....	70
Table 4.31: Relationship between Organizations' Years of Operation and Performance.....	71
Table 4.32: Relationship between Organizations' Years of Operation and Performance.....	72
Table 4.33: Relationship between Age and Performance.....	74
Table 4.34: Relationship between Education Level of Members and Performance.....	75
Table 4.35: Relationship between Gender and Performance.....	76
Table 4.36: Relationship between Religion and Performance.....	77
Table 4.37: Relationship between Members' Sources of Income and Performance.....	78
Table 4.38: Relationship member Turnover and Performance.....	79
Table 4.39: Relationship between Size of Executive Committee and Performance.....	80
Table 4.40: Relationship between Election Cycle and Performance.....	81
Table 4.41: Relationship between Number of Terms Served by Leaders and Performance.....	82
Table 4.42: Relationship between Incidences of Disputes and Performance.....	83
Table 4.43: Relationship between Existence of Networks with Individuals and Performance....	84
Table 4.44: Relationship between Nature of Networks and Performance.....	85
Table 4.45: Relationship between Duration of Networks and Performance.....	86

LIST OF FIGURES

Figure 2.1: Conceptual Framework.....	21
Figure 4.1: Organizations' Age.....	30
Figure 4.2: Objectives of Self-Help Organizations.....	32
Figure 4.3: Activities Undertaken by Various Self-Help Organizations.....	33
Figure 4.4: Constraints Faced by Various Self-Help Organizations.....	34
Figure 4.5: Requirements for Membership within Sub- Group	37
Figure 4.6: Membership Turnover.....	38
Figure 4.7: Reasons for High Membership Turnover.....	40
Figure 4.8: Reasons for High Membership Turnover Relative to Sub- Group	41
Figure 4.9: Sanctions Imposed on None Compliance to Periodic Contributions.....	44
Figure 4.10: Respondents' Levels of Education.....	45
Figure 4.11: Respondents' Education by Sub- Group	46
Figure 4.12: Effects of Religion on Organizations' Performance.....	47
Figure 4.13: Gender Distribution of Respondents.....	48
Figure 4.14: Age of Respondents.....	48
Figure 4.15: Size of executive committees.....	49
Figure 4.16: Size of Executive Committees by Sub- Group	50
Figure 4.17: Considerations in the Choice of Leadership.....	51
Figure 4.18: Distribution of Election Supervisors and their Independence.....	52
Figure 4.19: Distributions of Respondents' Approval of Election Cycles.....	53
Figure 4.20: Gender Representation in the Executive Committees.....	55
Figure 4.21: Levels of Formal Education of Executive Committees Members.....	56
Figure 4.22: Age Distribution of Executive Committees Members.....	57
Figure 4.23: Dispute trends in Selected Organizations.....	58
Figure 4.24: Distributions of Causes of Disputes by Sub- Group	59
Figure 4.25: Distribution of Arbitrators by Sub- Group	60
Figure 4.26: Consequences of Unresolved Disputes.....	61
Figure 4.27: Nature of Social Networks by Individuals and Organizations.....	64
Figure 4.28: Duration of Social Networks by Individuals and Organizations.....	65
Figure 4.29: Distribution of Access to Funds by Source.....	67
Figure 4.30: Distribution of Access to Funds in Financial Institutions by Sub- Group	68
Figure 4.31: Organizations' Impact on Members' Quality of Life.....	69

LIST OF ABBREVIATIONS

ACK	Anglican Church of Kenya
CBS	Central Bureau of Statistics
CDF	Constituency Development Fund
DSSO-S	District Social Services Office-Siaya
KNBS	Kenya National Bureau of Statistics
PRSP	Poverty Reduction Strategy Paper
SDA	Seventh Day Adventist Church
SDDP	Siaya District Development Plan
WEF	Women Enterprise Fund
YDF	Youth Development Fund

CHAPTER ONE INTRODUCTION

1.1 Background to the Study

This study examined factors influencing performance of self help organizations in Ugenya constituency of Siaya County, Kenya. Self- help organizations may be said to be as old as humanity. Kropotkin (1955) argues that throughout history society have always socialized its members toward collective action. He adds that members of society have always pooled together when faced with problems that cannot be solved through individual actions alone. He asserts that common activities practiced by early man such as hunting, gathering, child rearing and community defense, are evidence of self-help work during pre-historic times.

While initial self-help work aimed at preservation of family units through provision of basic needs such as food and security as Kropotkin (1955) observes, contemporary self-help organizations in contrast emerged following erosion of traditional support systems (Napier and Gershenfeld, 1987). These contributions are significant in view of the fact that self-help organizations are seen to have emerged due to the declining stature of traditional support systems. But despite the breath Napier and Gershenfeld (1987) add to the evolutionary process by linking the emergence of self-help organizations to dwindling fortunes of traditional support systems, they have not explained why traditional support systems are becoming moribund more so in Africa, leading to formation of self-help organizations.

Oyugi (1991) and Masinde (1991) have addressed this limitation by tracing the birth of self-help organizations in Kenya to the onset of colonialism. The colonial authorities replaced African societies' structures with a hierarchical administration through provinces all down to sub location level (Oyugi, 1991). These structures he maintains had nothing to do with resource distribution but rather entrenchment of colonial authorities to the grassroots. But he observes further that independent leadership inherited the same structures to not only maintain law and order but also to channel development initiatives to the local communities. The result of this he regrets was the disablement of traditional support systems and institutions such as the extended family and council of elders; whose roles were systematically overtaken by the provincial administration. But the problem of the ordinary citizen was aggravated by the failure of post-independent

leadership to live to its promise of alleviating poverty, illiteracy and diseases. The demise of traditional support systems and failure of post-independent leadership in its fight against poverty, illiteracy and diseases resulted in a huge development gulf that could only be filled by specially designed efforts outside the government and traditional support systems. In Oyugi's (1991) views therefore Self-Help organizations emerged to address some of the problems occasioned by the political decisions of colonial and post-independent leadership.

Whereas Oyugi (1991) blames the misfortunes of traditional institutions on the new political order, Masinde (1991) in contrast attributes their failures to the new economic system. He observes that colonialism changed the African economy from subsistence to dual one of commercialism and subsistence. This he argues did not only change land ownership rights in favour of men but also elevated land as the primary factor of production. The implication of these economic decisions were that women and other landless groups apart from being shut out of formal channels of development were also condemned to work as manual labourers in agricultural farms. Self-help work thus emerged as the only viable avenue of development to women and other landless groups, he concludes.

Although colonial experience influenced the formation of some self-help organizations as is held by Oyugi (1991) and Masinde (1991), their explanations may not account for the persistence of these organizations in post-colonial states. Mathur (1986) observes that most of the governments' development initiatives in the developing nations were done in total disregard of the communities' inputs and that their contributions often came in the form of manual labour. He adds that this top-down approach to development meant that socio-cultural variations and other valuable local resources were ignored. This he argues inspired little enthusiasm from local communities to support and 'own' development projects leading to their massive failures and further deterioration of human living conditions in many developing countries.

If centralized planning were to blame for precarious human conditions as Mathur (1986) holds, then one may argue that the panacea to improved livelihood is popular participation. Muia (1991) defines popular participation as "an initiative and action stimulated by participants' own thinking and deliberation, and which they exert effective control" (Muia, 1991: 135). Self-help

work being an initiative of human collectives; with very little external involvement, may then be argued to be one of the avenues of popular participation.

While other parts of the country started experiencing self-help organizations as early as late 1950s, this was not the case with Siaya district. Self-help organizations in the district date back to mid 1970s. The district had about 20 registered self-help organizations by 1979. Presently there are over 6000 registered self-help organizations (SDDP 1994 – 1996; District Social Services Office- Siaya, 2009). About 25% or over 120,000 of the district's population are directly involved in formal self-help work.

Whereas the numbers of self-help organizations in Siaya district have grown by nearly 30,000% in the last four decades, poverty levels in the same period rose from 24% to 50% representing 108% rise (PRSP 2000- 2004; SDDP, 2008-2012). The population of the district that had access to piped water and electricity for lighting stood at a mere 5.1% and 2.9% respectively by the year 2002 (SDDP, 2008-2012). Siaya district is food secure for only four months in a year owing to poor crop yields and insufficient arable land-as only 37% of its land is arable- (SDDP, 2008-2012). In terms of household expenditure, among other expenditures a household in the district spends an average of Kshs 3,148.00 per month on medication. This is higher than the national average of Kshs 1,990.00, and is only second to Kshs 6,280.00 of Nairobi province (KNBS, 2008). This means that many residents suffer from poor health.

From the foregoing, it is apparent that the growing numbers of self-help organizations have not helped much in reversing the tide of deteriorating human conditions. The present study was aware of the existence of other development agencies in the district and noted that self-help organizations alone could not shoulder blame for low standards of living in Ugenya constituency. However, the current study reiterates that the constituency would have had superior human development indices had self-help organizations lived to their billing. Accordingly, the present study was informed by the need to understand why the rising numbers of self-help organizations in the constituency had not resulted in significant improvement in human living conditions. The present study achieved this by analyzing factors that influenced performance of self-help organizations in Ugenya constituency. Although examining other aspects of self-help organizations were desirable, understanding factors influencing their performance was

considered essential, more so at a time when grassroots organizations are increasingly being considered as the focal point of socioeconomic development.

1.2 Statement of the Problem

The emergence of self-help organizations at the height of colonialism in Kenya as alternative agency of development was greeted with a lot of excitements. They have continued to grow in Ugenya constituency- as is elsewhere in Kenya- and today over 25% of the constituents' look up to them for their source of livelihood. However, members of these organizations like other constituents' continue to experience low standards of living. Currently, poverty levels in the constituency stand at 61%. The constituency also suffers from chronic food shortage despite being home to nearly 70% of the district's arable land, and besides a number of its self-help organizations being engaged in agriculture and food related activities. A household in the constituency spends an average of Kshs 3,000 per month on medication; a figure that almost doubles the national average and the second highest nationally. While most scholars had acknowledged the critical role of self-help organizations in socioeconomic development, they had not paid similar attention on the precise nature and extent of their performance. It was against this background that this study focused on factors influencing performance of self-help organizations in Ugenya constituency, Siaya County.

1.3 Objectives

The broad objective of the study was to analyze factors influencing performance of self-help organizations in Ugenya constituency.

Specific Objectives

The study was guided by the following specific objectives;

1. To assess the socioeconomic characteristics of self-help organizations and their influence on performance of self-help organizations in Ugenya constituency
2. To examine the leadership factors influencing performance of self-help organizations in Ugenya constituency
3. To investigate the relationship between groups' social networks and performance of self-help organizations in Ugenya constituency

1.4 Research Questions

Arising from the above objectives, the following research questions guided the study;

1. How do socioeconomic characteristics of self-help organizations affect performance of these organizations in Ugenya constituency?
2. Which leadership factors influence performance of self-help organizations in Ugenya constituency?
3. What is the relationship between groups' social networks and performance of self-help organizations in Ugenya constituency?

1.5 Justification of the Study

Self-help organizations play a critical role in grassroots development where nearly 25% of residents of Ugenya constituency derive their livelihoods from formal self-help work. The current study focused on factors influencing performance of self-help organizations in Ugenya constituency. The current study has revealed that self-help organizations have unique factors that influence their performance. These factors range from socioeconomic characteristics of self-help groups to the nature of their leadership as well as social networks. While some of these factors are from within the organizations, others were found to emanate from lack of uniform policy framework that should govern formation, registration and management of self-help organizations. The current study was thus justified on the following grounds;

First, self-help organizations have been criticized for not rapidly improving their members' livelihoods. But the present study observed that such criticisms have not taken a holistic appraisal of these organizations' more so their performance environment. The present study has shade some light on the operating environment of these organizations. This, the current study hopes will broaden the understanding of self-help organizations and enable us to criticize them from a point of knowledge.

Second, more data on self-help organizations was needed and the focus here was to provide tangible facts that add value to the current debates on the role of grassroots organizations in community development. This study has provided new insights in the field of collective action in general and self-help work in particular. At the core of the revelation is the often theoretical debate on the role of member homogeneity vis a vis diversity on successful collective action.

Most of the studies on this subject had assumed a dichotomous orientation, and appear to suggest that it was only member homogeneity that leads to successful collective action. The present study has extended this debate by demonstrating that both member homogeneity and diversity can stimulate successful collective action depending on other group characteristics. The present study has also revealed that good governance and successful performance are inseparable in human collectivities. It should be recalled that most scholars examine good governance as a performance factor largely in the context of governmental and corporate organizations.

Lastly, the present study has made recommendations that will guide policy makers in strengthening self-help organizations. This study noted with sadness that despite their noble contributions in socioeconomic development, there was no coherent policy framework that could effectively guide in the formation, registration, management and overall regulation of self-help organizations in the country. This study has recommended for the development of coherent policy framework to regulate the conduct and activities of self-help organizations in the country. Additionally, the present study has recommended for the establishment of a financial and insurance institution modeled along Co-operative Bank of Kenya and Co-operative Insurance Company of Kenya to cater for financial and insurance needs respectively of self-help organizations in the country.

1.6 Scope and Limitation of the Study

The current study covered self-help organizations registered in Ugenya constituency before the year 2008. This was because any organization registered after 2008 was considered to be still at operational stage, and as such did not have much in terms of performance related issues to warrant critical appraisal. Although some of the groups this study examined had been in operation for over twenty years, the study focused more on groups' performance factors between 2008 and 2010.

Thematically, the current study confined itself to members of self-help organizations as primary respondents, with records held in the organizations and Siaya district social services office as secondary sources. Groups' socioeconomic characteristics, leadership and social networks were the main focus. This study focused on age, gender, religion, education, group's size, and

members' sources of income, member subscriptions and member turnover as part of groups' socioeconomic characteristics. With regard to leadership factors, the present study limited itself to elections, size of executive committees, terms and conditions of leadership, causes, levels and management of disputes, and leaders' performance on key groups' activities.

This study restricted itself to the existence, types and duration of social networks in self-help organizations. Social networks were also analyzed with regard to level of support members had towards them and how they had affected groups in key activities. Existence of networks was seen in the context of whether or not a self-help group had established networks with other organizations or individuals. Types of networks were examined as to whether they were for financial, human resource or goodwill support. Duration of networks was analyzed in terms of the number of years groups had established networks.

Poor availability of secondary sources of data, particularly the lack of time series data on self-help organizations' functioning and performances limited the portrayal of their past performance, which could have given a deeper insight into the future projections. Although self-help groups were required to submit annual progress reports to DSSO, weak supervision framework implied that very few groups complied with this requirement. And even where such reports were submitted, they were very scanty to provide the current study with a comprehensive outlook of groups' previous performances. This study addressed this limitation by confining itself to organizations' activities that were three years old prior to the current study.

Limitations associated with dishonesty and hostility from some respondents, which may have had a bearing on the authenticity and validity of the results was also anticipated. This limitation was addressed by assuring the respondents that the information obtained from them would be treated with utmost confidentiality and that it will be used for study purposes only. This study also included respondents with diverse and alternative view points to provide further checks to possible dishonesty. For instance, by considering both ordinary and executive committee members as respondents, the present study to a large extent limited possible cases of dishonesty. The presence of the researcher and his assistants during data collection also helped the present study in controlling avenues that respondents could exploit to provide dishonest responses.

Although the study has established that members' level of education was inversely proportional to groups' performance, this study wishes to observe that this finding was limited to only self-help groups surveyed. Whether higher level of education is an impetus or obstacle to performance of collective organizations such as self-help groups may require additional study involving a large sample of the groups. Further, such studies should also be carried out in different geographical areas before a generalized finding on the relationship between members' level of education and group is made.

1.7 Definitions of Terms and Operationalization of Variables

Organization

An organization is a social unit or human groupings deliberately formed to seek specific goals. In this study organization referred to self-help organizations or formal self-help groups.

Performance

Performance here referred to the extent to which a self-help organization achieved its objective, time taken to achieve the objectives and the amount of resources used to realize the objectives. This study examined Performance of self-help groups at three levels; effectiveness (number of objectives achieved), timeliness (the urgency with which the objectives were pursued and achieved), and efficiency (the amount of resources used to achieve particular objectives).

Political Factors

Political factors in this study meant issues pertaining to groups' leadership and their influence on performance. These included issues relating to elections of executive committees, size of executive committees, and performance of executive committees on key organizational activities.

Socioeconomic Factors

The study considered this to mean social and economic factors that influenced performance of self-help organizations in Ugenya constituency. Socioeconomic factors examined in the study included gender, age, education levels, religious affiliations, group size, years of groups' operations and incomes of group members.

Social Network

This referred to partnerships self-help organizations had established with external individuals, organizations and institutions for various kinds of support.

Self-help organizations

Self-help organizations are voluntary association of people who share common needs or problems that are not being addressed by existing organizations, institutions or other types of groups. They are popularly known as self-help groups. This study used the terms self-help organizations and self-help groups to mean the same thing. Self-help groups, in the current study meant those that were registered by the government between mid 1970s and 2008.

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.0 Introduction

In this section the present study has presented a review of literature, theoretical and conceptual frameworks. The chapter begins with a general overview of self-help organizations and the variables that influence their performance. The second section deals with the theories that this study used to explain the operating environment of self-help organizations, which were General systems and collective action theories. The final section in this chapter was concerned with the conceptual framework for this study, which was anchored on the study's objectives, literature reviewed and the theoretical framework.

2.1 Self-Help Organizations: An Overview

Self-help organizations arose to address problems that traditional and government institutions failed to solve decisively (Kroptokin, 1955). He mentions freemason as among the first formal self-help organizations; whose rise he attributes to Black Death that devastated Europe in the medieval times. Other significant moments in history that are cited to have prompted the formation of self-help organizations are industrial revolution in the 17th century and Second World War (Katz and Bender, 1976 in Napier and Gershenfeld, 1987; Oster, 1995; Khan, 1985).

Industrial revolution brought with it a lot of socioeconomic pathologies and general decay of society's moral fiber. This resulted in high cases of anti-social behaviours that rendered the then social control institutions inadequate to handle (Oster, 1995). Unlike any other war in human history, Second World War resulted in monumental humanitarian crises that overwhelmed traditional social institutions such as religion, family and even the state to handle. In the face of this desperation, humanity needed specially designed agencies to bring stability, faith and a sense of empowerment to victims of these new developments (Khan, 1985). One such agency was the self-help organizations. These organizations have continued to be instrumental in providing emotional support, identity and meaning to members of society struggling with challenges of contemporary world. These observations are in line with the objectives of modern self-help organizations as most of them are formed to manage problems occasioned by poverty, family disintegration, and diseases among others. To achieve this, the current study noted that modern

self-help organizations' raise initial capital through membership subscriptions, which they then invest in enterprise development.

While Khan (1985) has attempted to explain the link between self-help organizations and human predicaments in general, he has not tackled specific issues self-help organizations set out to address. It is this void that Levy (1979) addresses by concentrating on the typologies of self-help organizations. He classifies self-help organizations as conduct reorganization, stress-coping and support, survival oriented, personal growth and self-actualization organizations. Most of the self-help organizations he observes are survival-oriented, whose major goal is to help members enhance self-esteem through mutual support and consciousness raising activities. Indeed it is true that victims of poverty, diseases and conflicts develop poor self concept, stigma and become vulnerable to other problems. However, in an effort to confront and overcome these problems and thus give members a life of dignity, self-help organizations have to achieve the objectives for which they had set out to pursue. The current study examined self-help organizations' in terms of what hinders or stimulates them to promptly and sustainably rebuild the lives of their members who happen to be victims of these social vices.

While these typologies do not exactly explain why people pursue common goals, they are a starting point in understanding the nature of problems faced by people that compel them to join hands. It is apparent here that resource vulnerability of different forms is what motivates people toward group formation; more so to pursue goals that individuals on their own cannot achieve. The current study equally concedes that common problems, need or handicap was the denominator underpinning all members of self-help organizations, and whose solution lay in their collective strength. But more hints as to why people form self-help groups is to be found in the nature of membership to the groups. Katz and Bender (1976) have affirmed that membership to self-help groups are voluntary and are organized around a common need. Whereas the current study raised no objection on mode of membership, the only concern was about the implications of voluntary membership on organization's stability and performance.

Self-help organizations as observed by different analysts are catalysts in community development. Scholars such as Kropotkin (1955); Khan (1985); Katz and Bender (1976); Levy (1979); Napier and Gershenfeld, (1987) have accounted for the emergence of these organizations

and the critical role they play in community development. They are unanimous that the increasing complexity of life brought on by industrialization, urbanization and bureaucratization of government and corporate organizations and subsequent erosion of traditional support systems has left individuals feeling powerless to effect any change, frustrated and helpless. Self-help organizations have thus emerged to serve people who have been rendered destitute. However, they have offered no information on performance related issues facing the organizations. It was this limitation that the study endeavoured to address. The predicaments faced by individuals is exacerbated by the ever deterioration of traditional support systems such as the family, neighbourhood and community, which have further given rise to individualism as opposed to collectivism that was the cornerstone of traditional communities. Many have thus looked to self-help organizations for support, emotional nurturance, and a sense of identity that is lacking in their lives. People who join self-help organizations consider themselves as in need of help from others. They affirm that they have a problem, need or handicap, which they believe solution, rests on their collective effort thus their resolve to join the organizations.

2.2.1 Socioeconomic Characteristics and Performance of Self-help Groups

Literacy is considered an asset in the management of organizations (Stinchcombe, 1983). He noted that increased literacy other than motivating members to join organizations, also facilitates learning of new roles and keeping of rules and records. While the socialization role of education in organizations is unquestionable, the findings of earlier studies especially by Rothschild-Whit (1979) offers an indictment to Stinchcombe's (1983) assertion that education is significant to self-help organizations in formalization of activities. Rothschild-Whit's (1979) established that most of the collectivist organizations had no clear chain of command and work specialization. At the same time they had lengthy decision making procedures, which demonstrated their resolve to reduce formalization.

Scott (1998) while arguing in support of the relationship between literacy and organizations' success has modified Stinchcombe's (1983) idea of literacy. He believes that literacy per se is insufficient in managing organization but rather advanced schooling and specialized training. He concludes that the capacity of a population to support special-purpose organizations is determined by widespread literacy and specialized advanced schooling. More recently, Oster

(1995) has written that educated and trained personnel and membership is critical given the many challenges faced by contemporary organizations.

The size of group membership is considered a factor that influences group performance. Barker and Whalers, (1983) have argued that the size of group affects its resource mobilization ability so that the larger the group the more able it is to mobilize resources. Although on the face of it large organizations can mobilize more resources, it needs commitment by members to have this realized. This skepticism has been qualified by a study done by Olson (1965) on collective organizations. One of his key findings was the tendency of some individuals in groups to take advantage of collectivity by not doing much since they know that the goals served represent a collective good. He regrets that such members rationalize their tardiness by arguing that because the collective good is differentially distributed it would be difficult to identify their lack of commitment to group course. The current study moved further and analyzed not only the relationship between group size and resource mobilization in general but also other activities in self-help organizations that were influenced by size of organizations. These included decision making, conflict management, commitment to organizational goals and relationship with other organizations. This study also empirically examined whether large groups had better or more resources as is always held by many scholars.

While contributing on the relationship between socioeconomic characteristics and performance from social capital orientation Taylor (1995) maintains that ethnicity and religion provide trust and norms of reciprocity that stimulate successful performance. This he adds is useful in raising resources. Taylor (1995) assumes that all organizations are formed along homogeneous lines. Yet differences bordering on religion, ethnicity, clan affiliations and gender have implications on organizations' development. The concern here was whether organizations with heterogeneous membership still enjoy social capital that are hitherto associated with Taylor's (1995) type of organizations. The current study has not only confirmed that member homogeneity was positively related to performance, but has also observed that member diversity when well harnessed was even a greater performance stimulus.

The above scholars (Stinchcombe, 1983; Scott, 1998; Barker and Whalers, 1983; Olson, 1965; Oster 1995 and Taylor, 1995) have put a strong case for religion, literacy and group size in terms

of their benefits to organizations. They have, however, not adequately linked these characteristics to organizations' performance. Whereas they have dwelt on organizations' size and resource mobilization, they are silent on the kinds of resources big or small organizations can raise better. Another glaring omission is that of group size and consensus building, and group cohesion. They have also not recommended what organizations with low or illiterate membership can do to cope with situations that require highly literate membership. While this may be outside the study's scope, efforts were made to establish how organizations have over the years responded to challenges posed by low literacy. Although gender, religious and ethnic homogeneity is hailed for organizations' success, the present study examined different denominations and other issues and how they influenced performance.

2.2.2 Leadership and Performance of Self-help Organizations

Leadership is the art or process of influencing others to do things effectively and efficiently despite resistance (Willits and Gadon, 2001). As an art, leadership is about talents and skills nurtured and developed in childhood. As a process, leadership requires education and work experience. Selection of leadership is not only difficult in the absence of clear criteria but also those chosen may not have qualifications for assigned tasks. This is what Muia (1991) found with most of leaders of self- help organizations, who were poor at resource mobilization and decision-making as they lacked skills needed to build group cohesion and mobilize their followers towards self-help activities. Their organizations suffered from resource scarcity and protracted disputes leading to underperformance.

While Muia (1991) has dwelt on the dismal performance of leadership in self-help organizations, he has offered no explanations as to what has contributed to this state of affairs. Omoka (1991) has cited over dependence on single personalities for financial assistance as one of the possible causes of poor resource base for most of the organizations. He adds that over-reliance on single sponsors may stand on the way of organization's long term interests given that any sudden withdrawal of the sponsor may results in organization's demise. The current study agrees with the assertion that self-help organizations suffer from poor leadership. The current study, however, moved further by attempting to establish whether there was any link between groups'

performance and organizational leadership. These included leadership selection and size of executive committees.

Omoka's (1991) contributions on poor performance of self-help organizations has been broadened by O'Brien (1975) by asserting that individual interests, which at times is elevated above group interests in these organizations is to blame for poor performance. While analyzing problems faced by neighbourhood organizations, he discovered the prevalence of widespread self-interest within their leadership. Although this finding negates popular belief that collective organizations pursue common goals, this was not the case in some organizations, as they are used as stepping stone to political leadership. Similarly political leaders have also used these organizations to advance personal agenda.

Scholars like Matteson and Konopaske (2005), have taken a different school of thought with regard to what contributes to success or failures of collective organizations. To them, though sufficient resources and commitment to group's goals are vital for successful performance, conflict management in organizations is also crucial in performance. They argue that conflict management is one of the cardinal responsibilities of leadership in collective organizations and that successful leadership is measured in terms of level of cohesion in the organization. George and Jones (2003) also echo the centrality of conflict management in organization's success has also been echoed by. They have listed competition over limited resources, task interdependence, role ambiguity, poor communication and selective application of organizational rules as some of the causes of conflicts in the organization.

Although leadership, power and conflicts have been cited by different scholars as undermining organizations' progress, a number of areas on the same have not been addressed by these scholars. For instance they have not said the cause(s) of poor leadership in organizations. The study attempted to understand the methods used by people to assume leadership of self-help organizations, their legitimacy and contribution to performance of leaders. Further, the study endeavoured to find out the way power was distributed in these organizations and the way such power structure/distribution influence performance. Many scholars have pointed out that persistent conflict has hampered performance of many organizations. They have, however, not told us of the kinds of efforts employed to manage these conflicts. The analysis of organizations'

leadership was concluded by establishing the kinds of dispute management mechanisms and their adequacy to contain organization's conflict.

2.2.3 Social networks and Performance of Self-help Organizations

Organizations-self-help ones included- require money for routine activities, acquire raw materials and personnel. They need markets for their goods and services and sound infrastructure to access markets and secure supplies. Self-help organizations need extensive social networks to secure some of these essential resources. Feldman (1981) appears to stress on the importance of networks when he asserts that "lack of capital, material and poor and unreliable communication, lack of markets and technical know-how and leadership bickering have contributed a lot to the underdevelopment of women groups and as such calls for external support" (Feldman, 1981:43). Wandera and Omoto, (1991) have contributed to this debate of organizations networking by singling out non governmental organizations as such institutions self-help organizations can network with for financial support. Whereas Feldman (1981) and, Wandera and Omoto (1991) have only emphasized on the significance of networks to the organizations, Omoka (1991) has gone further to warn organizations of the dangers of uncritically established single networks. Such dangers he enumerates as sudden withdrawal of assistance and tendency of donors to emasculate self-help organizations. He concludes by advising organizations to establish networks with several individuals and institutions as an indemnity.

Labour which is at the heart of any organization is given attention by Muzaale (1982) in his analysis of labour dynamics in self-help groups. While he fell short of recommending for technical assistance for these groups, his conclusion that members' labour was inadequate in expertise and unreliable is a justification for technical support from external organizations. But Rothschild-Whitt (1979) repudiates Muzaale's sentiments by arguing that it is haphazard work structure and not inferior expertise that leads to underperformance of self-help organizations. Although Muzaale (1982) imputes that self-help organizations dearly need technical assistance, he failed to demonstrate sufficiently the need for such aid.

Masinde (1991) addresses this shortcoming by looking at the activities of self-help groups. He discovered that the groups had multiple activities each of which needed multiple skills that was

conspicuously absent from members. This gap in skills he proposed may be addressed by urging organizations to establish links with external organizations for technical assistance.

In taking an entrepreneurial perspective Zald and Danton, (1963 in Aldrich, 1979) underscore the role of networks in light of intense competitions for inputs by organizations. This they say has forced organizations to seize operation, change to other products or diversify their activities to fit market needs. This task they note requires talented and resilient personnel a situation that is easily attainable through firm and dependable links with their external environment.

It is clear here that the above scholars have made outstanding contributions to the understanding of organizations and networks. However, while these networks have been discussed in terms of financial and technical contributions to self-help organizations, more needs to be done. For instance the assumption that organizations with single networks stand to fail and that they need to have several networks to avoid failure may not hold for all organizations. This study departs from this position by striving to establish performance levels of organizations with single vis a vis those with multiple networks. These scholars have also not explained why organizations have single networks in the first place and also why a sponsor may opt out suddenly or unnoticed. This study was useful in filling this gap. It would also be far fetched to conclude that self-help organizations' networks are only limited to technical and financial support the way the above scholars appear to suggest. This study addressed this limitation by establishing other kinds of support that organizations sought through networks.

2.3 Theoretical Framework

The current study was guided by General Systems and Collective Action theories. General Systems theory was used to dissect the operating environment of the organizations while Collective Action theory was used to explain why people form self-help organizations and what it takes them to succeed.

2.3.1 General Systems Theory

General Systems theory perceives society as a system such that if a small modification different from that which will otherwise occur impressed upon a system, a reaction will at once occur to restore a state of equilibrium. Ludwig Von Bertalanffy is considered as the founder of general

systems theory. He says that a system is characterized by the interactions of its components and the nonlinearity of those interactions (Bertalanffy, 1968). Closed and open systems perspectives have emerged within the general systems theory. Closed systems perspective focuses on the system's internal environment. The works of pioneer management theorists like Taylor (1911), Fayol (1918), Mayo et al (1932) and Weber (1947) are cited as being supportive of closed system perspective. They emphasize on staffing, selflessness, employee motivation and formalization of system's activities. Hall (1972) extended this to include mechanisms for goal setting, resource mobilization, conflict resolution, and integration.

The fact that organizations depend on the external environment for various inputs make them open systems. Organizations are considered as open systems because the external forces have implications on their performance. Self-help organizations for instance, interact with community members, sponsors, government, professionals, development agencies and clients. These have the potential of affecting organizations' strategy on labour, resource mobilization, management of internal strife and compliance with legal requirements. To this extent, organizations' external environment cannot be taken for granted. Just as the theory holds that change in one part of the system directly affects the operations of other parts and the system as a whole, so is the case here. Similarly, it was held here that any change in the social, economic and political fields apart from affecting the specific parts of self-help organizations also affects the entire organization including their performance.

This study found general systems theory useful in explaining the environment under which self-help organizations operated. Closed systems perspective highlights on the organization's internal strengths needed for successful performance, the subsystems within the organizations and the nature and effects of their interdependence. Such strengths in the current study include competent leadership, adaptive culture, diversified membership, and effective dispute resolution and resource mobilization mechanisms. Subsystems in the current study included group's leadership, group's socioeconomic characteristics and social networks.

The current study holds that membership characteristics have a bearing on leadership, which in turn affect the nature and type of social networks in the organizations. Open systems perspective explicates factors external to self-help organizations that affect their performance. It shows that

organizations must be conscious and prepared to effectively manage external forces that impinge upon them. As the current study found out, groups' must seek for adequate and appropriate support through the networks. But even more critical was for groups' leadership to adequately involve members when seeking these networks not only as a fulfillment to the participatory requirements of self-help groups but also as away of authenticating the suitability of support being sought from the networks.

Despite the contributions of general systems theory to the understanding of self-help organizations, the current study found it insufficient in explaining the motivation behind human collectivities, which self-help organizations are part of. It was also deficient in explicating those pre-conditions that organizations must fulfill for them to attain successful performance. The present study addressed this gap by adopting collective action theory.

2.3.2 Collective Action Theory

Collective action theory seeks to understand how individuals are able to cooperate to overcome socioeconomic dilemmas facing them. James (1962) in his theory of relative deprivation made among the first attempts to explain why people act collectively. The theory of relative deprivation holds that people compare their situation with the situation of members of relevant referent groups and conclude that change is necessary, especially when it is felt that the lives of members of referent group was superior (Gurr, 1970 in Beach, and Lindsey, 2000).

Conflict theorists, structural- functionalists, economists and feminists are some of the leading voices in collective action theory. Functionalists examine collective action in terms of the value they add to present institutions' efforts to address problems facing humanity (Smelser, 1963). He argues that organizations emerge as a result of structural strain precipitated by failure of existing institutions to address emergent problems. While using economies of scale principle, Arrow (1974) observes that members in a collectivity incur less cost through collective than individual action, thus effectively dealing with economic uncertainties. This suggests that members join hands for collective action upon realizing the futility of acting alone.

Writing a decade later Khan (1985) agrees with Arrow (1974) when he says "people not only empower themselves within the context of self-help groups, but also extend their new power into

the community by influencing other organizations to initiate development” (Khan 1985: 515). Therefore, the aim of group formation is to raise the necessary numbers to not only assist members but also compel societal change. Zald and McCarthy, (1987); Tilly, (1978) in Scott, (1998) observe that collectivities are not an end to themselves but rather a means of mobilizing resources. This suggests that collectivities’ main concern is not who is responsible for their vulnerability but rather how to reverse it. The argument here is that human collectivities in addition to resources they seek to raise are in themselves resources, since certain changes can only be initiated through mass and not individual movements.

While others have tried to understand the birth of all kinds of self-help organizations, Scott (1998) has focused on women organizations. He notes that unlike men, women lack the necessary physical and financial capital, but have substantial human capital- intelligence, creativity and energy- and social capital that motivates them to form collectivities” (Scott, 1998). This may partly account for the endurance of women’s self-help organizations. Walsh (1981); Gamson and Gadi (1993) have identified resources such as money, office machines, talented leadership, supporters, networks and access to the media as being critical for organization’s performance. To them, organizations with capacity and ability to attract funds, offer good governance and conscious leadership with sufficient and popular support from members and the public are likely to succeed, with the converse of this resulting in failure.

2.4 Conceptual Framework

The conceptual framework for this study was modeled along general systems and collective action theories. Collective action theory holds that pursuit of common goals leads to formation of human collectivities and that such collectivities have similar or diverse members’ characteristics. The theory identifies leadership, financial and physical resources as key to organizations’ success. Leadership is tasked with acquisition of resources, motivation of members and articulation of organizations’ mission and vision, and maintenance of group’s cohesion. Groups’ internal features such as socioeconomic, management committees and needs also had a bearing on performance. These are the views of closed systems theorists. Open systems perspective, however maintains that organizations must contend with forces emanating from the external environment for it to succeed. Such external environment as the current study found includes networks with individuals, institutions and even other organizations. The following figure 2.1

illustrates how the three factors were conceptualized to influence performance of self-help organizations.

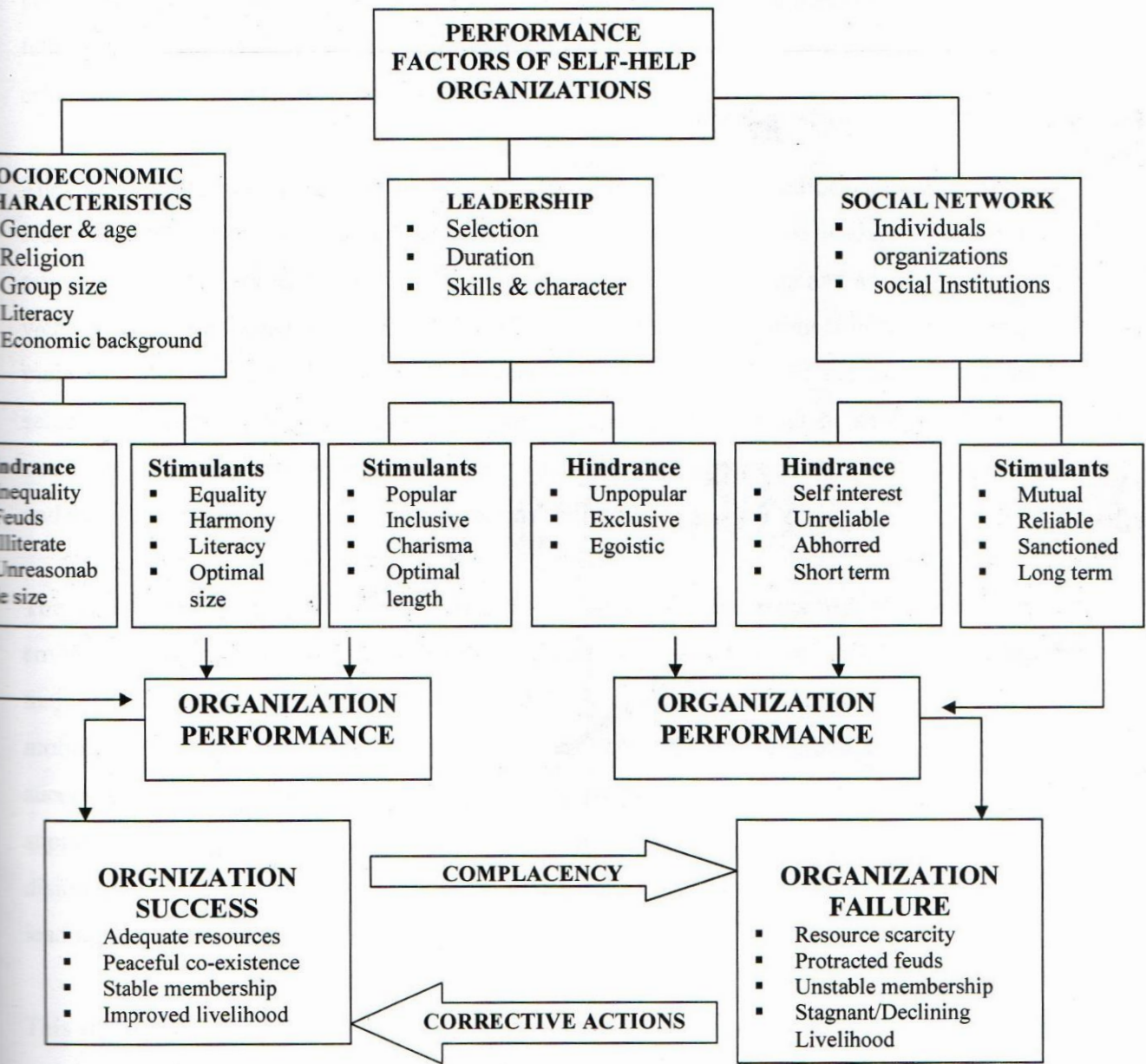


Figure 2.1: Conceptual Framework

The study held that socioeconomic characteristics of members of self-help organizations have a bearing on their resource mobilization, decision making and cohesion building strategies among other key functional areas. This study maintains that gender equality and equity, optimal

membership, literate membership and religious harmony enhance organization's resource acquisition ability, cohesion and consensus building leading to goal attainment. On the contrary, gender parity, unreasonably too small or large membership, illiterate membership and religious feuds hinder organization's ability to raise resources, maintain cohesion and build consensus on critical issues leading to organization's failure.

The study further held that the choice of leadership, selection methods, duration of office, leadership traits and skills influence performance of leaders. So that leaders chosen through popular methods, serving for reasonable time and terms, with charisma and are also participative were likely to succeed in mobilizing sufficient resources, building fruitful networks and maintaining group harmony resulting in successful performance. On the other hand leaders selected through unpopular methods, staying for unreasonably longer or shorter duration and exercising exclusive management could not mobilize sufficient resources, building consensus and motivate members leading to organizations' failure.

The current study maintains that organizations that established networks with their external environment for appropriate and reliable support, and which were socially sanctioned by majority of members, and whose terms lasted for reasonable period of time stood a chance of mobilizing sufficient resources, gaining members' commitment to group's course leading to successful collective action. On the contrary groups that receive inadequate and inappropriate support, for unreasonably too short or long period risked raising insufficient resources, disintegrating social ties among members and dissuading members' from groups' objectives leading to poor performance.

This study, however, asserts that successful performance can be improved by integrating internal and external strengths while simultaneously eliminating weaknesses. But complacency can lead to performance decline. Persistent failure in groups can be reversed by careful appraisal of performance factors, through creative and innovative choice of leadership and networking.

CHAPTER THREE METHODOLOGY

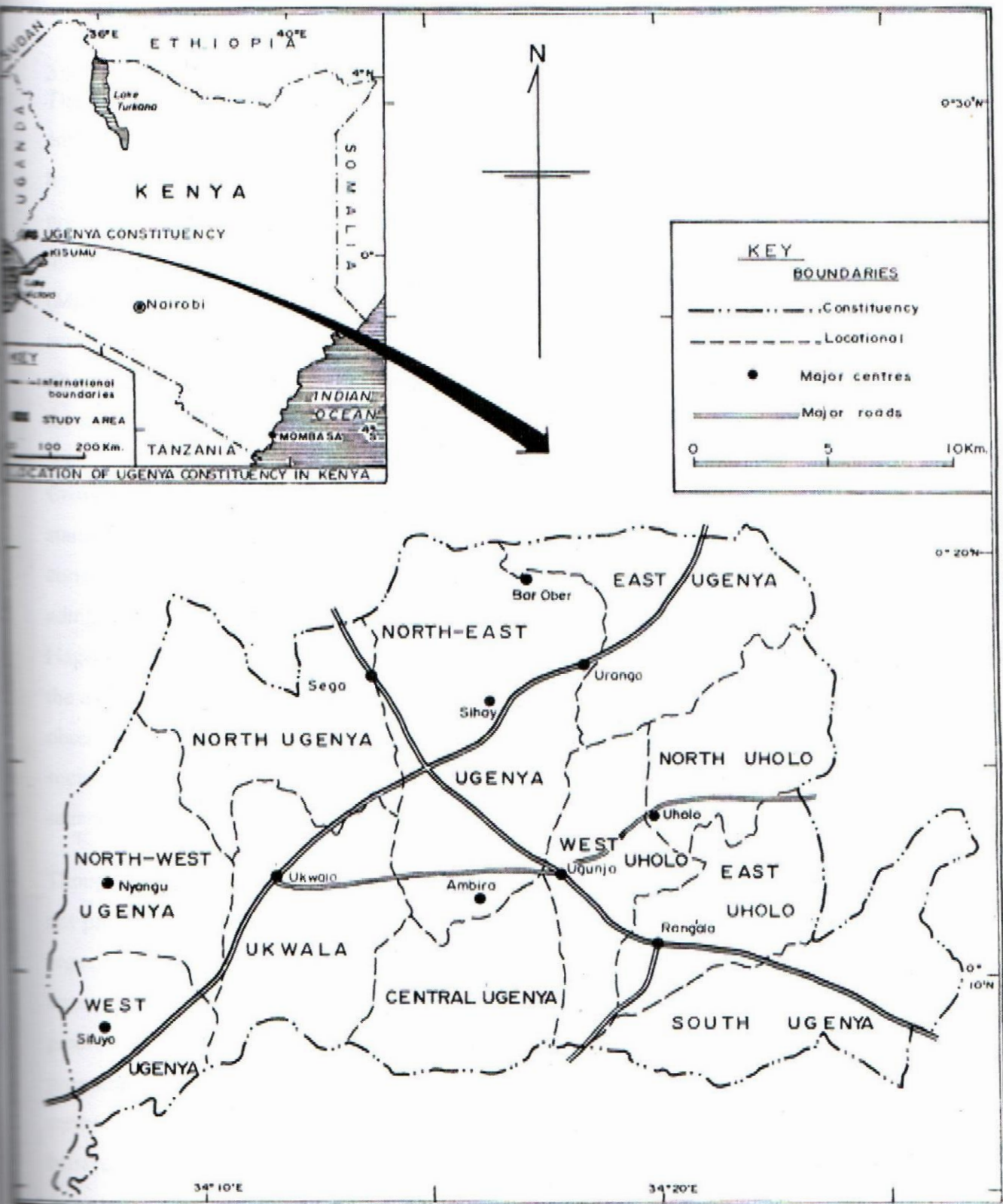
3.1 Introduction

This section indicates where this study was done and the research design it adopted. Other issues discussed are population targeted for the current study and sampling procedures. Methods of data collection and analysis and presentation used in the current study are also discussed here.

3.2 Description of Study Site

Ugenya constituency of Siaya district was the study site. It is located about 80 km west of Kisumu town. Administratively the constituency is found in the Ukwala and Ugunja divisions. The constituency borders Butula constituency to the East, Nambale Constituency to the North, Alego - Usonga constituency to the West, Funyula constituency to the North West and Gem constituency to the South. The constituency is served by only one tarmac road (Kisumu-Busia) and several poorly maintained murrum roads. It is one of the three constituencies of former Siaya district, with others being Gem and Alego-Usonga. It had a population of 200,000, which was 40% of the district's population making it the most populous of the three (CBS, 1999; SDDP, 2008-2012). Poverty levels in the constituency stood at 61% by 2005 (KNBS, 2005).

There are about 2700 formal self-help organizations in the constituency, which is nearly half of the district's self-help organizations. It was estimated that 70% or 1890 of the organizations were operational (DSO-S, 2009). About 600 of self-help organizations in the constituency were registered after January 2008 with the rest or 1290 registered before December 2007. Given that the average membership in these organizations was 20, then these organizations served directly close to 20% of the constituency's population. Like other constituencies in the district Ugenya constituency is acutely food insecure. This is despite being home to 70% of the district's arable land and besides having 60% of its self-help organizations engaged in farming and related activities. Although the constituency is served by River Nzoia, numerous streams and springs, and two regular rainy seasons annually, the population with access to clean water was a mere 5.1% (KNBS, 2005). Map 3.1 is the map of Ugenya Constituency.



Map 3.1: Map of Ugenya Constituency

3.3 Research Design

The current study used cross-sectional survey design. In this type of research study, either the entire population or a subset thereof is selected, and from these individuals, data are collected to help answer research questions of interest (Babbie, 1986). Cross-sectional survey design is preferred where subjects respond to a series of statements or questions in a questionnaire or an interview and where it is inexpensive to collect information from a large number of people (Macionis, 1998; Jackson, 2003). Beach and Lindsey (2000) have noted that cross-sectional survey design is suitable where attitudes and opinions of respondents towards a given phenomena is being sought. In this study, opinions and attitudes of members of self-help groups toward socioeconomic, leadership and social networks in their groups were established.

Cross-sectional survey design is also preferred where standardized questions that elicit standardized responses are needed (Levine and Gelles, 1999). To satisfy this requirement, the current study developed an interview schedule with particular questions, which were then administered to about 236 respondents to permit standard responses. Champion (1975), and Hagedon and Labovitz (1971) have added that cross-sectional survey design offers the researcher the advantage of focusing on specific characteristics in many organizations simultaneously. This observation appropriately fits into the framework of the present study. This study targeted socioeconomic, leadership and social networks characteristics in all the 27 self-help organizations surveyed.

Though critics of survey studies are of the view that the study of smaller number of cases does not provide good grounds for establishing reliability and generalization of findings, Soy (1997) argues that this limitation could be overcome with careful planning and detailed study of the real issues and problems. The activities of self-help groups and their dynamism present a social process which can be well understood through survey study. Like other complex social phenomena, the activities of self-help groups and the behaviours of their members called for methods that allow thorough and detailed study and analysis of their situation. The present study believes that survey design allowed for detailed analysis of different aspects of self-help groups, thus enabling the use of its findings for generalization.

3.4 Population and Sampling Procedure

3.4.1 Sampling Frame

The estimated number of members of self-help organizations in Ugenya constituency was nearly 50,000. This study covered only groups that have had at least three years of operational experience. For this to be achieved the present study considered only groups that were registered before the year 2008. To ease in the identification of respondents, only 25800 members were eligible for study. This was the population of organizations operating and registered before the year 2008. Therefore 25600 was the sampling frame.

The current study used the register of self-help organizations kept at Siaya district headquarters and self-help groups as the primary source of reference. The register of self-help groups held with District Social Services Office-Siaya district was used to identify active self-help groups. This study then sampled 27 active self-help groups from the register using Taro Yamane's formula (Yamane, 1973) as follows:

$$n = \frac{N}{1+Ne^2}$$

n = sample size

N = population

e = error of sampling method

$$n = \frac{1290}{1 + (1290 + 0.07)^2} = 24$$

The present study adjusted the number of groups from 24 to 27, to allow for inclusion of more women and mixed groups due to their numerical advantage. With the help of Divisional Development Assistant, the researcher then contacted and visited each of the 27 self-help groups. A preliminary meeting was then held with officials of each of the selected groups, after which a request for a list of members was sought. This study picked only members who were active participants in groups' activities.

3.4.2 Sample Size

The present study selected 6 ordinary members, and chairperson, secretary and treasurer from each of the 27 self-help organizations. This made the sample size for the study to be 243. This study used Jackson (2003) formula in calculating the study size. The formula is as follows;

$$n = \frac{[\text{confidence limit} (\text{sd pop})]^2}{\text{Accuracy}}$$

Where:

n is required sample size;

Confidence limit is the precision range. (Acceptable confidence limit in social sciences is 95%- 100%);

Sd is the standard deviation of the population, and

Accuracy is the desired range of estimation.

This study desired to be 95% confident ($Z = 1.96$) and within 1 member of estimating the true size of each group. Computing the sample size using the formula and with estimated standard deviation of population of 8 (refer to appendix II) gives a figure of 246- adjusted to 243 to allow for selection of 9 respondents from each group. The present study thus had 243 respondents as its sample size.

3.4.3 Sampling Procedure

The study used stratified random sampling to select the number of self-help organizations and respondents from each organization respectively. The type of self-help organization, their activities and administrative locations, and positions held by a member formed the bases of stratification.

Organizations were grouped into three sub-types- women, mixed and youth groups. The study then proceeded to select 10, 9, 8 women, mixed and youth groups respectively. Groups were also picked depending on their activities. To this end, the study sampled groups engaged in diverse areas of enterprise development including farming, public transport, hospitality, construction and environmental conservation sectors. To ensure broad spread, groups were picked from each of the 11 administrative locations of the constituency. While it was the intention of the study to

select each sub-group from each administrative location, it became difficult to fulfill this due to the fact that some locations did not have all the sub-groups.

Members were stratified into ordinary and executive committee members to ensure broad and equitable engagement of members of self-help groups in the study. The study then selected a total of 9 members per group; comprising of 3 executive committee members and 6 ordinary members. This stratification offered organizations from diverse interests and geographical locations a chance of constituting the study sample. This was done to facilitate the generation of information from diverse and alternative view points.

3.4.4 Unit of Analysis

Self-help organizations were the unit of analysis for the current study.

3.5 Methods of Data Collection

Data for this study was gathered using interview schedules. Interview schedules had structured and unstructured questions. Structured questions were used to seek for information that required standardized responses. Unstructured questions were used to seek for information that required diverse opinions, and such questions offered respondents the latitude to respond without restrictions. Interview schedule is preferred as it allows for clarifications where desired (Kombo and Tromp, 2006). Interview schedules allowed the researcher and the assistants to clarify questions that were not clearly understood by the respondents. This was particularly important since some of the respondents could not read nor write. But even where respondents could read and write there was still need for clarifications to prevent misinterpretation of the questions.

Interview schedules also offered the researcher the opportunity to interact with sampled respondents, a move that ensured that up to 236 out of the anticipated 243 respondents turning up and responding to the questions. The present study also believes that by administering the questions directly to the respondents, the study made a significant step in minimizing possible dishonesty that could have arose had the respondents been left on their own to respond to the questions.

3.6 Methods of Data Analysis

This study measured organizational performance using Likert- based indexes. Likert (1931 in Jackson, 2003) proposed that indexes could be constructed by summing respondents' answers to a number of related items. This was done by asking respondents to; (1) strongly agree, (2) agree, (3) neutral, (4) disagree, (5) strongly disagree that their organizations had been effective, timely and efficient in attainment of objectives. Numerical- 1, 2, 3, 4, and 5 represented strongly agree, agree, neutral, disagree and strongly disagree in that order. A mean score of 1, 2, 3, 4 and 5 signified excellent, very good, good, average and poor performances respectively. Performance was categorized into effectiveness, timeliness and efficiency, each of which was ranked on Likert scale. Performance in this study was measured at ordinal level.

Descriptive and inferential statistics were used to analyze data after appropriate coding. Descriptive statistics describe patterns and general trends in a data set. Descriptive statistics were used here to examine or explore one variable at a time. Descriptive statistics used here include frequencies, percentages and mean.

Inferential statistics were used to test the associations and relationships between independent and dependent variables. The current study measured gender, religious affiliations, sources of income, levels of member turnover, incidences of disputes, existence and nature of social networks at nominal level, with Chi-square used to test if there was any association between each of the variables and groups' performance. The study used Cramer' V to determine the strength of the relationship between variables. Cramer's V is derived from Chi-square. Education was measured at ordinal level, with *Spearman's rho* used to analyze its relationship with performance. Group size and age of group members and organizations, size of executive committees, election cycles, term limits and duration of networks were measured at interval level, with *Pearson Correlation* used to test their relationship with groups' performance. Data analysis was done using SPSS (11.5 Version). Results of the current study have been summarized and presented in tables, pie charts and graphs.

CHAPTER FOUR RESULTS AND DISCUSSION

4.0 Results

The current study analyzed factors influencing performance of self-help organizations in Ugenya constituency. This was achieved by first examining groups' socioeconomic characteristics, leadership factors and social networks, and secondly by establishing the relationship between each of these factors and groups' performance. Therefore, the findings of this study presented focuses on the groups' socioeconomic characteristics, leadership and social networks. The first section offers background information of the respondents, operational and management issues and social networks in self-help groups. The second section examines the relationships between socioeconomic characteristics, leadership factors and networks on the one hand and groups' performance on the other hand. The third section discusses the findings of the study.

4.1 Socioeconomic Characteristics of Self-Help Groups

The socioeconomic characteristics of self-help organizations examined in this study include organizations' sub-group, years of operational experience, objectives, membership, organizational financing through members' subscriptions and organizations' size. This study has also presented respondents' profiles on gender, education, religion, sources of income, age and asset acquired using proceeds from self-help work.

4.1.1 Organizations' Sub-Group

Self-help organizations are generally categorized into women, mixed and youth groups. These are what the study refers to as the organizations' sub-group. The present study covered 236 respondents drawn from youth, women and mixed groups. Women groups by virtue of their numerical strength contributed 38% of the respondents, with youth and mixed groups having 30% and 32% representation in the present study respectively. Women groups embraced self-help work much earlier compared to other sub-groups. It is on account of this that women groups were more than both mixed and youth groups. The inclusion of all the three groups in this study was informed by the need to understand whether factors unique to each of the groups had any bearing on their performance. Table 4.1 shows the sub-groups the study surveyed.

Table 4.1: Organizations' Sub-Group

Sub-Group	Frequency	Percent
Youth Group	72	30
Women Group	90	38
Mixed Group	74	32
Total	236	100.0

Source: (Field Work 2010)

4.1.2 Organizations' Age

The age of an organization has implications on their resource mobilization, dispute management, and even ability to fend off competition, thus making an investigation into the relationship between group's age and performance very relevant. Organizations covered in the current study had various years of operational experience. The oldest and youngest groups were aged about 24 years and 3 years respectively. Figure 4.1 is a summary of the number of years various organizations have been in operation.

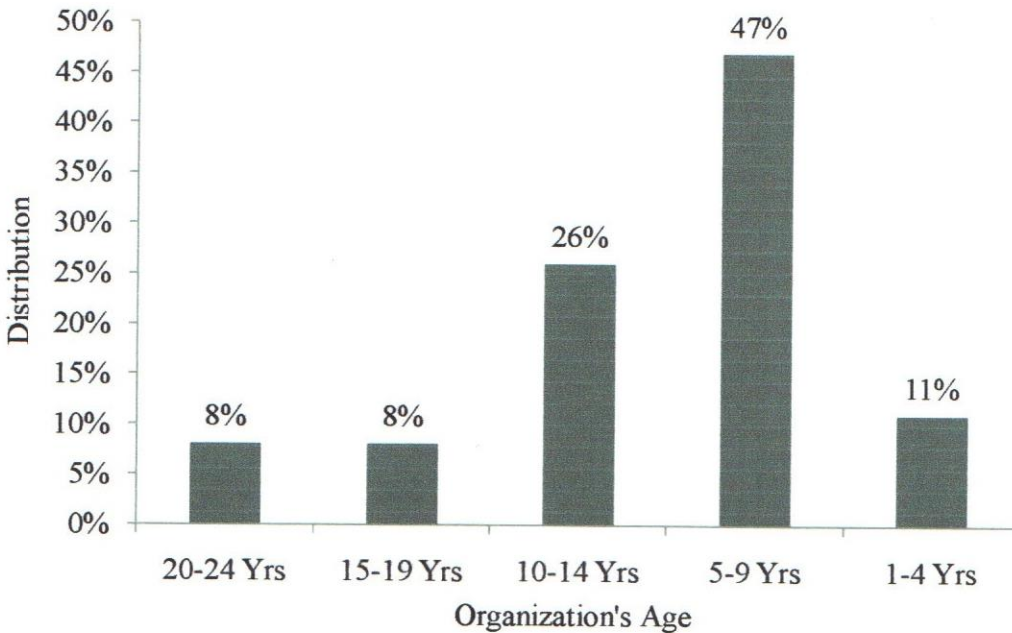


Figure 4.1: Organizations' Age

Source: (Field Work 2010)

Majority (47%) of the organizations surveyed had been in operation for between 5-9 years. This was followed by those that had 10-14 and 1-5 years of operational experiences, which accounted for 26% and 11% respectively. Although records at DSO –Siaya district revealed that some self-help groups were registered in the mid 1970s, this study was unable to locate any active and operational group that was registered at the time. It is for this reason that the oldest self-help groups surveyed in the study were those that were established in the mid 1980s.

4.1.3 Organizations' Age by Sub-Group

Further analysis revealed that women groups were the most experienced, with some having been formed over two and a half decades ago. They were followed by mixed groups whose longest operational experience was 19 years. Youth groups were the least experienced having been in operation for just over 10 years. Table 4.2 also shows that youth groups have had rapid growth in the last decade, a period that has seen fewer women and mixed groups being formed and registered.

Table 4.2: Organization' Age by Sub-Sector

Organization' Age	Sub- Group			Total
	Y. Groups	W. Groups	M. Groups	
20-24 Yrs	-	100%	-	100%
15-19 Yrs	-	50%	50%	100%
10-14 Yrs	27%	44%	29%	100%
5-9 Yrs	41%	24%	35%	100%
1-4 Yrs	40%	30%	30%	100%

Source: (Field Work 2010)

Youth being a transitional age implied that members abandoned their groups once they have attained certain age, which complicates their ability to effectively engage in collective action with youths. This may have contributed to the collapse of some youth groups to a point that there were no youth groups with over 15 years of operational existence. Self-help work as a source of livelihood to the youths also gained prominence toward the end of 1980s. Around this time, many developing countries suffered from high rates of unemployment occasioned by structural adjustment programs and declining agricultural commodity prices in the world markets. Many developing countries depended on agriculture and civil service as their main sources of employment. Lack of formal employment opportunities and establishment of politically

motivated youth funds between mid 1990s and mid 2000s partly explains the rapid growth of youth groups in recent years.

4.1.4 Objectives of Various Organizations

Organizations' main objective was to improve members' and close dependants' living standards; with specific focus on poverty reduction, economic empowerment, education of dependants and psycho-social support, all accounting for 15%, 52%, 15%, 11% and 7% of all objectives respectively. These objectives were pursued through investments in micro-enterprise development such as poultry keeping, tree nurseries, fish farming, basket weaving, brick making, catering services and public transport. Figure 4.2 presents various objectives of self-help groups.

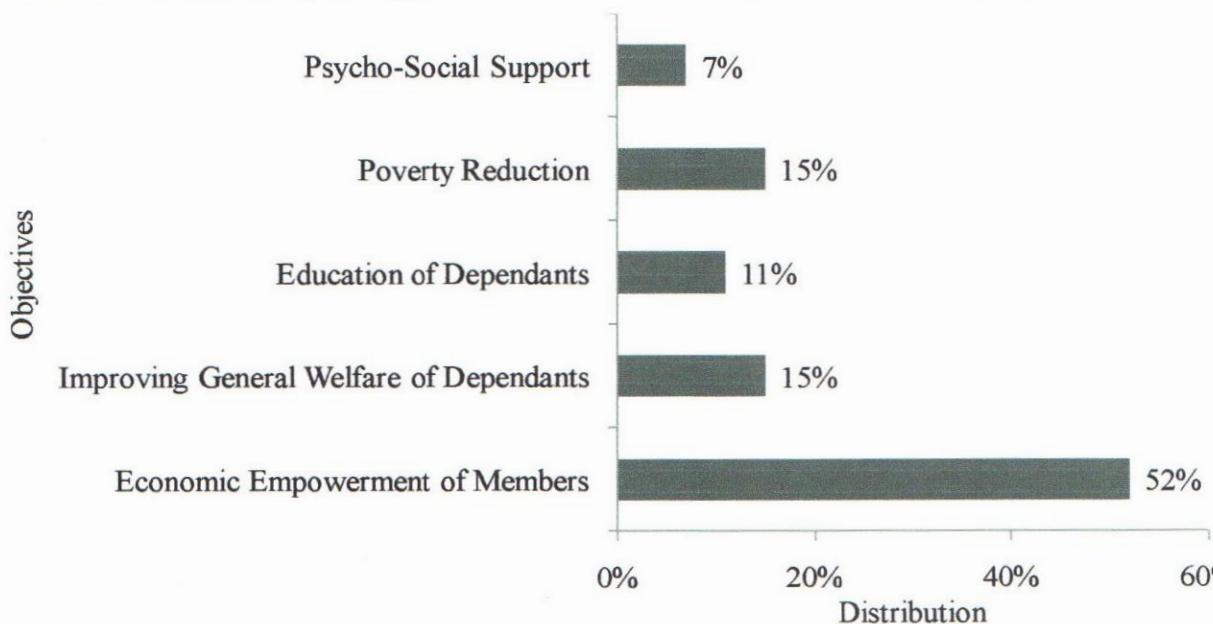


Figure 4.2: Objectives of Self-Help Organizations

Source: (Field Work 2010)

4.1.5 Activities Undertaken by Various Self-help Groups

Self-help groups surveyed had invested in various income generating activities. They included flour milling, vegetable farming, public transport (motor Cycle), poultry farming, fish farming, event management and outdoor catering. Other activities were rabbit farming, brick making, pottery, commercial tree nurseries, cereals trade and money lending. For more information consider appendix III and figure 4.3. From figure 4.3, it is clear that poultry farming was one

single activity that was preferred by most self-help groups. Event management as an income generating activity was undertaken by 11% of the groups surveyed. Flour milling, vegetable and fish farming were undertaken by about 21% of self-help organizations. Outdoor catering and public transport (motor cycle) as income generating activities was done by about 8% of groups covered in this study.

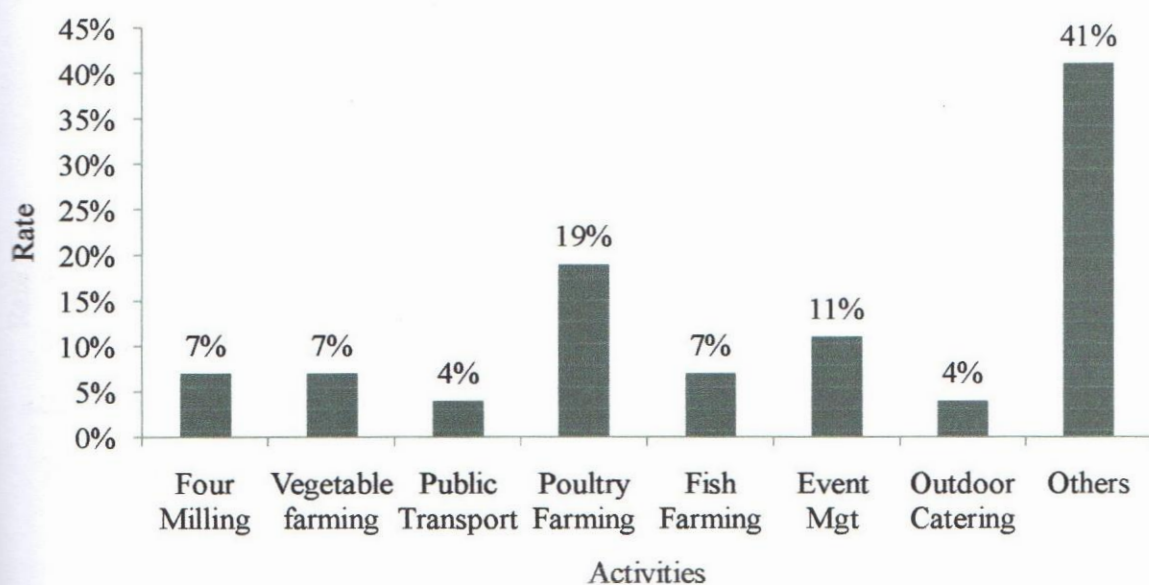


Figure 4.3: Activities Undertaken by Various Self-Help Organizations

Source: (Field Work 2010)

All groups surveyed had maintained the same activities since their inceptions; a move they considered to be vital in maintaining members' commitment to the organizations. Although maintaining same activities for a relatively longer period of time was important in gaining members' commitment to organizations' ideals, the current study is of the view that modifying the activities was significant in re-orienting organizations' focus to the ever changing human tastes. But the current study cautions that modifications of groups' activities be done carefully to avoid gross deviations from original ideals. Modification of groups' objectives and activities is also necessary in aligning groups' activities to market demands. For instance, groups that currently offered public transport services through motorcycles may consider diversifying their investments in future into vehicle transport. This is for the practical reason that commuter preference change with time and that over time the public may prefer transport through vehicles.

4.1.6 Constraints Faced by Self-Help Groups

From figure 4.4 below, it is clear that self-help groups faced various constraints. Some of the constraints reported by self-help groups were low sales, over-regulations by local authorities and the police, insecurity, poor safety mechanisms and frequent disease outbreaks all contributing 63%, 12%, 9% and 3% respectively of the constraints. Other constraints were high cost of raw materials, fuel, and poor road networks all accounting for 13% of the constraints.

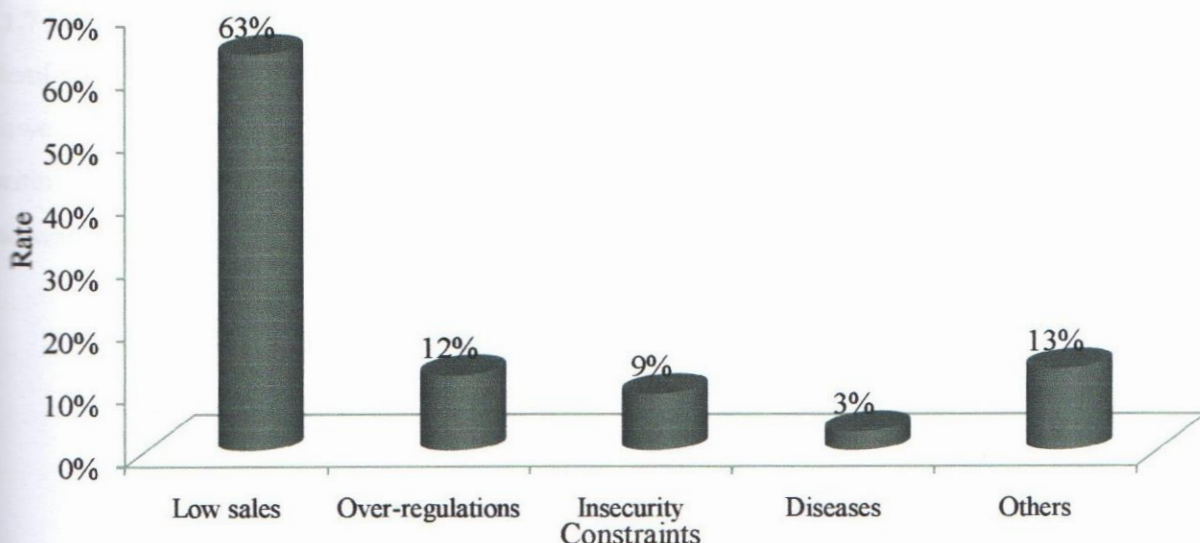


Figure 4.4: Constraints Faced by Various Self-Help Organizations

Source: (Field Work 2010)

Preference of indigenous poultry to exotic ones, low consumption of poultry products such as eggs and frequent outbreak of poultry diseases were reported as the main constraints faced by groups engaged in poultry farming. Unlike other parts of the country where government forests exist, Ugenya constituency had none thus ruling out governmental organizations and conservationists as consumers for the seedlings. Groups owning commercial tree nurseries thus complained of lack of reliable market for their products as their main constraint. Ugenya constituency being largely a rural establishment reported very little construction activities. Groups such as those making bricks that depended on construction industry also complained of low sales of their products. The absence of a booming construction industry forced groups to sell their bricks at low prices. Safety and insecurity problems and constant harassment by local

authorities and police were noted as the main hindrance to growth of groups engaged in motorcycle public transport. Although groups never mentioned competition for markets as one of the constraints they face, this study noted that many groups engaged in similar income generating activities thus creating potential for competition among themselves. An examination of groups surveyed (figure 4.3 and appendix III) show that several groups engaged in similar income generation activities; a development that could make groups compete against each other.

4.1.7 Household Assets purchased using Proceeds from Self-Help Work

Members of groups surveyed had purchased various assets using proceeds from their groups. However, conspicuous was the high number of respondents who had purchased motor cycles, furniture and cutlery, and livestock. Others bought farm implements, poultry, lighting equipment and water storage facilities. Table 4.3 presents household assets purchased by respondents.

Table 4.3: Household Assets acquired through Self-Help Work Proceeds

Item	Frequency	Percent
Cutlery and furniture	43	31%
Livestock	19	14%
Motorbikes	30	22%
Water storage facilities	8	6%
Lighting equipment	8	6%
Poultry	12	9%
Farm implements	16	12%
Total	136	100%

Source: (Field Work 2010)

4.1.8 Asset Acquisition by Sub-Group

Although it was hard to determine what informed the choice of items purchased by respondents, the data on acquired assets clearly indicate their preference according to organizations' sub-sector. Table 4.4 reveals that members of youth groups tended to purchase capital goods-motor cycles, farm implements and poultry, while those from women and mixed groups preferring consumer goods-furniture, cutlery, water storage facilities and lighting equipment.

Table 4.4: Acquired Assets according to Sub-Sector

		Organizations' Sub-Group			
		Y. Groups	W. Groups	M. Groups	Total
Assets	Furniture	0	21	16	37
	Cutlery	0	14	21	35
	Livestock	7	19	9	35
	Motorbike	33	12	8	53
	W.S. facilities	0	8	5	13
	L. equipment	0	8	7	15
	Poultry	16	1	3	20
	F. implements	16	7	5	28
Total		72	90	74	236

Source: (Field Work 2010)

Capital goods were in most cases deployed for income generation activities. Indeed many youths across the country have joined motor cycles business popularly referred to as *boda boda*, where they transport passengers and goods from one place to another at a fee. Farming as a source of income to some respondents may have influenced some of them to buy farm implements for deployment in farming activities. Poultry has become a major source of income to many people especially in rural establishments. Individuals in such sector would inevitably invest any income acquired from self-help work in expanding their businesses; hence the decision by some respondents to go for poultry related resources.

4.1.9 Membership in Self-Help Groups

The fact that self-help groups are voluntary organizations did not prevent groups from setting membership requirements. As table 4.5 below shows, persons seeking membership in self-help groups were required to be of a particular gender, age, education, clan and religious affiliations. Gender was a requirement in 34% of self-help groups. Age, levels of education, clan and religious affiliations were requirements in 31%, 5%, 17% and 13% respectively of organizations.

Table 4.5 Requirements for membership in various organizations.

Requirements	Percent
Age	31%
Gender	34%
Education	5%
Clan	17%
Religion	13%
Total	100%

Source: (Field Work 2010)

4.1.10 Requirements for membership by Sub-Group

Although the requirements in table 4.5 were generally considered when seeking membership, organizations accorded them different weights according to the sub-sector. For instance, gender and age were major requirements in women and youth groups respectively, where they accounted for 99% and 100% of requirements respectively. Religious affiliation was a requirement in all self-help groups surveyed. Clan affiliation was a requirement in 60% and 40% of women and mixed groups respectively, with education being confined to youth and women groups. While the minimum legal age for joining groups was 18 years, youth groups had set maximum age of joining their groups at 40 years.

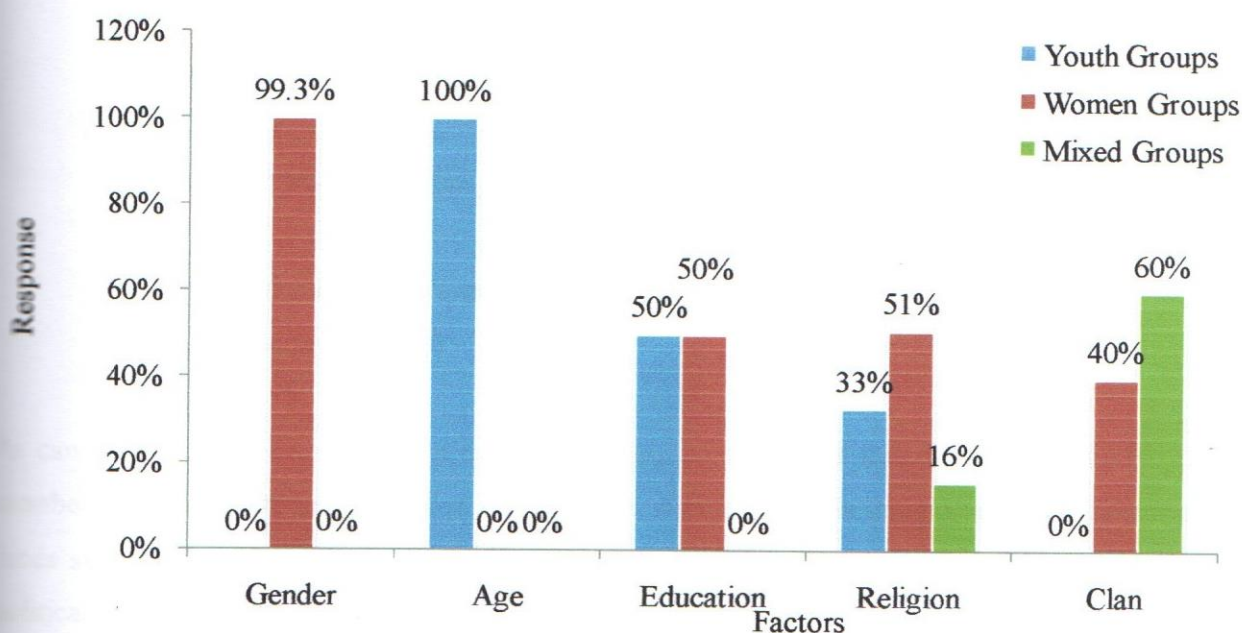


Figure 4.5: Requirements for Membership within Sub-Group

Source: (Field Work 2010)

4.1.11 Member Turnover in Self-Self Groups

Some respondents belonged to more than one organization concurrently, with 21% and 25% of the respondents conceding that they belonged to two and more than two groups respectively. This left only 54% of the respondents belonging to one organization. Whereas stability of membership in any organization is critical in securing members' commitment to organizational goals, the study established that three years preceding the study, organizations were losing an average of 4 members semi-annually, while admitting an average of 3 new members in the same period. It was, however, glaring that lately out-movement outweighed in-movements, thereby leading to decline in membership. Figure 4.6 below gives a summary of membership turnover between January 2008 and December 2010.

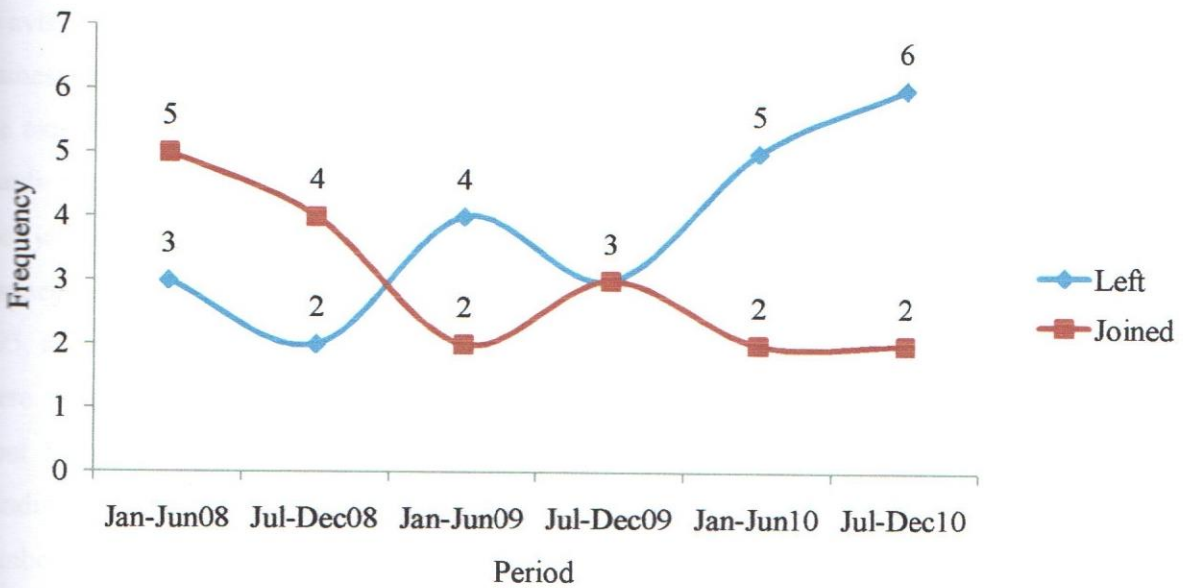


Figure 4.6: Membership Turnover

Source: (Field Work 2010)

As can be discerned from Figure 4.6 above, groups received and lost the highest number of members in early 2008 and late 2010 respectively. As already mentioned the establishment of funds such as youth development fund and women enterprise fund coupled with heightened political activities inspired the formation and registration of some groups. Groups are thus likely to be attractive to many people at times of heightened political activities such as years immediately before and after general elections. Post-election violence of early 2008, which

resulted in loss of lives, property and livelihoods, and displacements left many people with no meaningful sources of livelihood. Self-help work thus became a viable option to many victims of post-election violence of early 2008. While some formed new self-help groups, others opted to join already existing groups. The present study thus attributes the high number of in-movement to self-help groups in early 2008 to among other factors the allure of ready money emanating from political activities and loss of livelihood through post-election violence of early 2008. However, the realization that very little was being achieved about two years after joining groups led to member disillusionment with groups leading to high member turnover in the year 2010.

4.1.12 New Members Relative to Founding Members in Self-help Groups

The high member turnover necessitated the need to establish the number of founding members vis a vis new ones. Groups' founding members are critical in reminding members of groups' core business and values. This is even more important in re-orienting members to groups' interests. The extent of members' turnover is demonstrated in table 4.6. Numbers in brackets represent founding members while that out of the brackets represents new members. Out of 18 members who joined groups in the years 1985-1989 only 5 members were still in their groups, representing only 27% of the founding members. Out of 18 founding members in the years 1990-1995, there were 16 still in their groups, thus representing about 88% of the founding members. There were 49 founding members of groups established in the years 1999-2004, representing about 80% of the founding members. The numbers of new members were more than the founding members since the year 2000. For instance, in the years 2000-2004, there were 134 new members against 110 founding members, thus implying that some groups had lost all their founding members. This was replicated in subsequent years thereby suggesting that recently established groups were experiencing higher member turnover compared to older ones.

Table 4.6: Surviving Founder Members

		Year of Membership					Total
		1985-1989	1990-1994	1995-1999	2000-2004	2005-2010	
Yr of establishment	1985-1989	5	6	5	2	0	18
	1990-1994	0	10	2	6	0	18
	1995-1999	0	0	42	16	4	62
	2000-2004	0	0	0	98	13	111
	2005-2010	0	0	0	10	17	27
		(18)5	(18)16	(61)49	(110)134	(29)34	

Source: (Field Work 2010)

4.1.13 Causes of Member Turnover in Self-help Groups

While establishing trends in member turnover was vital generally, it was also crucial to determine causes of high turnover. Respondents blamed misappropriation of funds, exclusive management, political feuds, pursuit of other interests and fear of group collapse for out-migrations. Misappropriation of funds was singled out as the greatest cause of out-migrations. Political fights and exclusive management were cited by 19% and 16% of the respondents respectively. Pursuit of other interests, migrations and fear of group collapse accounted for 7%, 6% and 4% of out-migrations respectively. Figure 4.7 shows the causes of out-migrations.

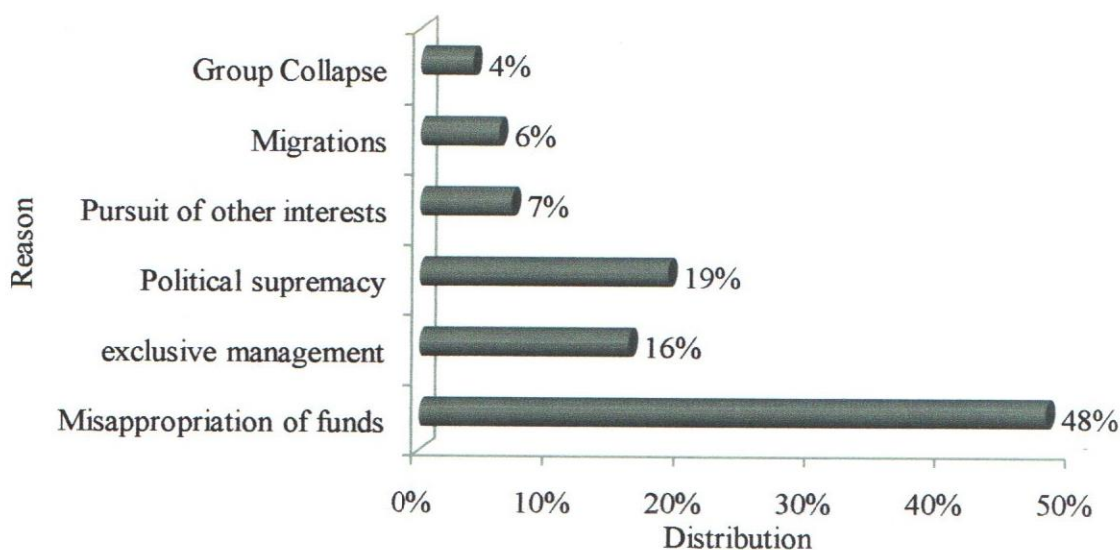


Figure 4.7: Reasons for High Membership Turnover

Source: (Field Work 2010)

4.1.14 Causes of Member Turnover by Sub-Group

The above factors, which necessitated departure of members, had varying manifestations across groups' sub-sector. Whereas 46% of members in youth groups left for fear of groups' collapse, only 36% and 18% from mixed and women groups respectively blamed it for members' departure. Migration was most felt by youth groups. Pursuit of other interests triggered out-movements in 54%, 40% and 6% of women, mixed and youth groups in that order. Women groups suffered more from political feuds as 44% of the respondents blamed it for out-movements, compared to 33% and 22% of respondents from youth and mixed groups respectively. Political battles in women groups appeared to compromise their ability to broaden members' participation in organizational management. Over two thirds of cases of inadequate consultation in the management of group affairs were reported in women groups, with mixed and youth groups accounting for 28% and 5% of the cases of exclusive management. Despite high cases of political feuds, respondents highly valued women groups for financial thriftiness as they had the least cases of financial impropriety. On the contrary, mixed and youth groups that had fewer cases of political feuds and greater involvement of members in group management had up to 43% and 34% of the cases of financial misappropriation in that order as is shown in figure 4.8.

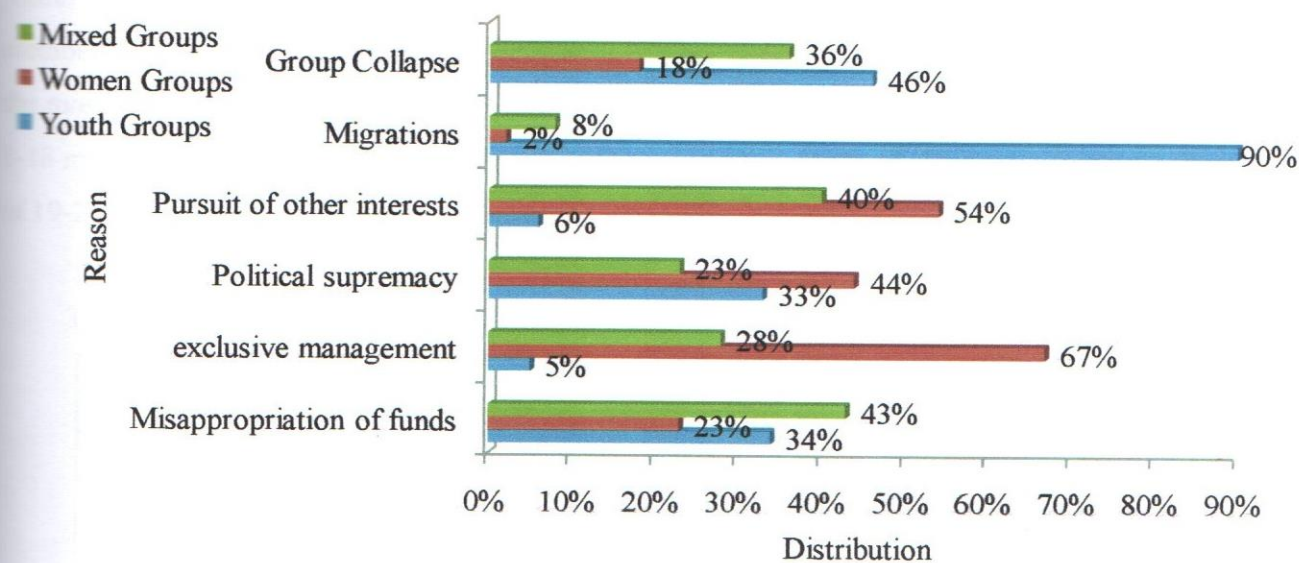


Figure 4.8: Reasons for High Membership Turnover Relative to Sub-Group

Source: (Field Work 2010)

4.1.15 Organizations' size

The size of membership in any organization is a crucial performance factor. The findings of the study revealed that the minimum membership was 8 with a maximum being about 60. However, about 70% of the organizations tended to have between 20-40 members. Organizations that had a membership of between 8-18 and 50-60 members constituted 9% and 11% of the organizations respectively. Although the minimum membership prescribed in Siaya district, was 15 and maximum 50, there were exceptions for vulnerable groups such as people with disabilities and HIV/AIDS sufferers as table 4.7 below shows.

Table 4.7: Distribution of Groups' Size

Number of Members	Percent
8-18	19%
19-29	48%
30-40	22%
52-62	11%
Total	100%

Source: (Field Work 2010)

4.1.16 Organizations' Size by Sub-Group

Youth groups had membership size of 8-18, 19-29 and 30-40. There were no youth groups with membership of over 40 members. Women groups had membership size in all the categories, with the most preferred size being 19-29. Mixed groups had membership size in all categories except 8-18 members. A greater proportion of groups on the overall tended to favour organizations' size of 19-29 members as table 4.8 below shows.

Table 4.8: Distribution of Groups' Size by Sub-Group

Sub-Group		Number of Members				Total
		8-18	19-29	30-40	52-62	
Sub-Group	Y. Groups	18	46	8	0	72
	W. Groups	26	37	18	9	90
	M. Groups	0	29	27	18	74
	Total	44	112	53	27	236

Source: (Field Work 2010)

4.1.17 Effect of organizations' Size on Groups' Key Performance Areas

The size of groups had either undermined or improved groups in key performance areas- decision making, conflict management, and resource mobilization. Although current size of groups substantially aided groups in winning members' commitment to goals, decision making and dispute management, a position taken by 81%, 78% and 67% of respondents respectively, it constrained them in resource mobilization. Refer to table 4.9 below for more information. This study observes that many groups had about 30 members, which was small enough for effective decision making, and dispute management. It is for these reasons that many respondents felt that groups' size enhanced their abilities in these areas. Small groups may find it difficult to mobilize resources leading to assertion that groups' size constrained them in resource mobilization.

Table 4.9: Effect of organizations' Size on Key Performance Areas

Performance Area	Effect on Performance		Total
	Improved	Undermined	
Dispute Management	67%	33%	100%
Commitment to goals	81%	19%	100%
Decision making	81%	19%	100%
Resource mobilization	28%	72%	100%

Source: (Field Work 2010)

4.1.18 Members' Subscriptions as a Source of Finance in Self-help Groups

Some groups sought for finances from devolved funds, micro-finance institutions and even financial institutions. However, members' contributions remained the most common source of finance in many groups. These contributions were made periodically in amounts ranging from Kshs 50 to slightly over Kshs 400. There were, however, continued contributions, which acted as insurance against economic uncertainties, which were done either on a monthly or quarterly basis. It was regrettable to note that up to 60% of the respondents were none compliant in their contributions, which members blamed on misuse of funds, apathy and harsh economic conditions, all accounting for 60%, 48% and 81% of the causes respectively as figure 4.9 below shows.

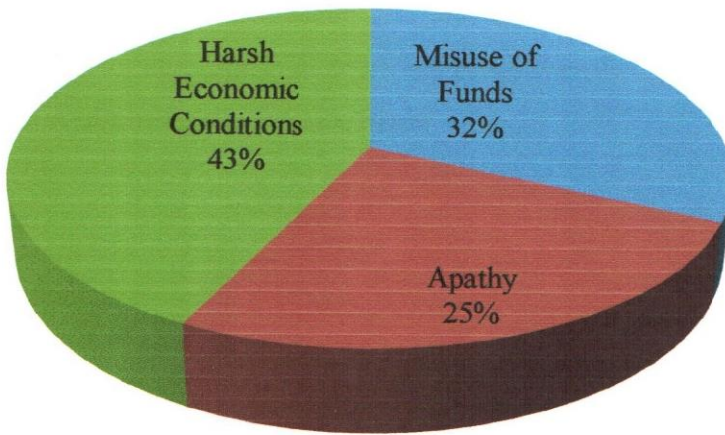


Figure 4.9: Reasons for None Compliance

Source: (Field Work 2010)

Although all groups suffered from none compliance, youth and mixed groups were the hardest hit. Members of women groups recorded the least cases of none compliance, with just a third of its members defaulting. Mixed and youth groups had about 6% of members failing to comply in their subscriptions as table 4.10 below shows.

Table 4.10: Compliance Status across Sub-Group

Sub-Group	Compliance Status		Total
	Compliant	Not Compliant	
Youth Groups	39%	61%	100%
Women Groups	67%	33%	100%
Mixed Groups	33%	67%	100%

Source: (Field Work 2010)

4.1.19 Sanctions for non compliance

High cases of none compliance in subscriptions called for the establishment of whether there were sanctions meted on defaulters. As figures 4.10 below reveals, sanctions were available in over 90% of the groups, with only 9% of them having no sanctions. These included expulsions, fines, suspensions and denial of annual benefits. Fines accounted for up to 64% of the penalties. Expulsions accounted for 4% of sanctions. But the study was concerned that some sanctions such

as fines may not effectively solve the problem, more so in cases where defaulters site inability to pay as reason for none compliance. Expulsion was too radical and could scare members from participating in groups' activities. But even more worrying was that 4% of the groups did not execute sanctions on defaulters despite their existence.

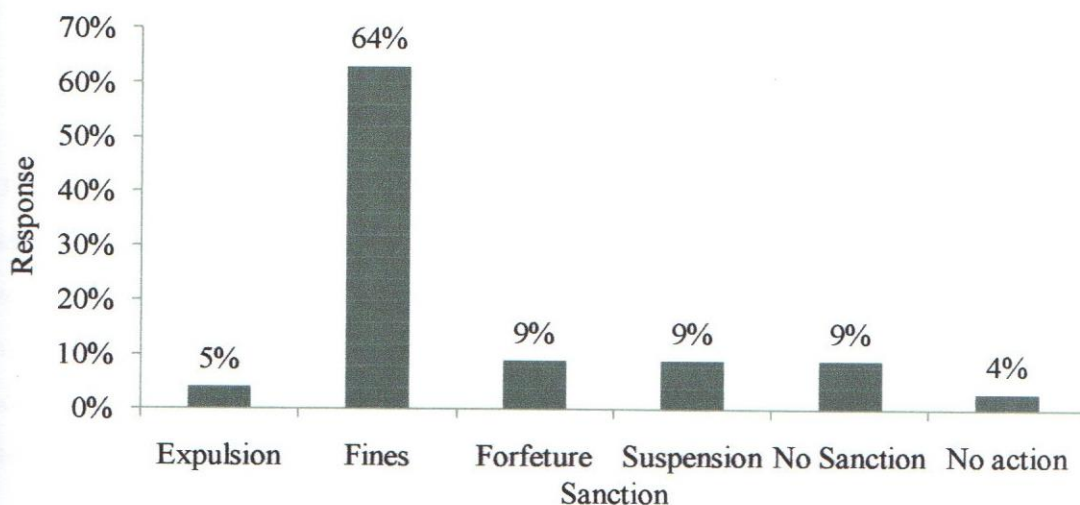


Figure 4.10: Sanctions Imposed on None Compliance to Periodic Contributions

Source: (Field Work 2010)

4.1.20 Sources of Income of Members of Self-help Groups

From table 4.11 below, business was a source of income to 36% of the respondents. Other sources of income of respondents were farming, casual and formal employment, pension and remittances which accounted for 24%, 20%, 14%, 2.5% and 2% in that order. Most of the groups' members a part from self-help work were also engaged in small income generation activities such as selling vegetable, cereals and baskets. Groups' members in formal employment were probably teachers and employees of the local churches.

Table 4.11: Sources of Income of Respondents

Sources of Income	Frequency	Percent
Business	87	36.9
Farming	57	24.2
F. employment	34	14.4
C. employment	48	20.3
Pension/Saving	6	2.5
Remittances	4	1.7
Total	236	100.0

Source: (Field Work 2010)

4.1.21 Levels of Education of Members of Self-help Groups

Assessing performance in light of education was also key plank of the study. As figure 4.11 below shows, over 80% of the respondents had formal education, with secondary and primary levels of education being attained by 58% and 36% of the respondents respectively. Members with no formal education were 6% of the respondents, while those with tertiary education being 1%.

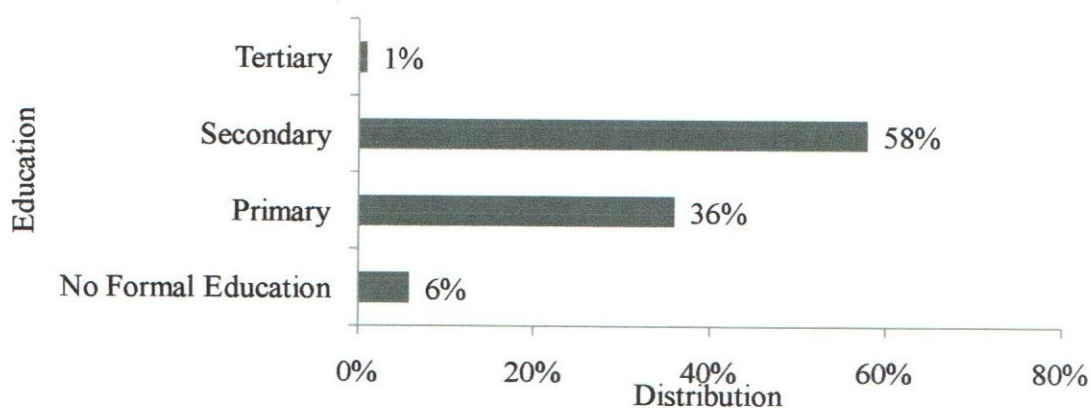


Figure 4.11: Respondents' Levels of Education

Source: (Field Work 2010)

4.1.22 Levels of Education of Members of Self-help Groups by Sub-Group

Members of youth groups had primary as the minimum level of education. No member of women groups had attained tertiary level of education. The majority of respondents with primary as the highest level of education were from women groups followed by mixed groups. Youth groups had majority of their members with secondary level of education. Mixed groups had members sourced from all levels of education. This was because unlike other groups they never

demanding that aspiring members had to attain a given level of formal education. Figure 4.12 below provides more information on members' levels of education across sub-group.

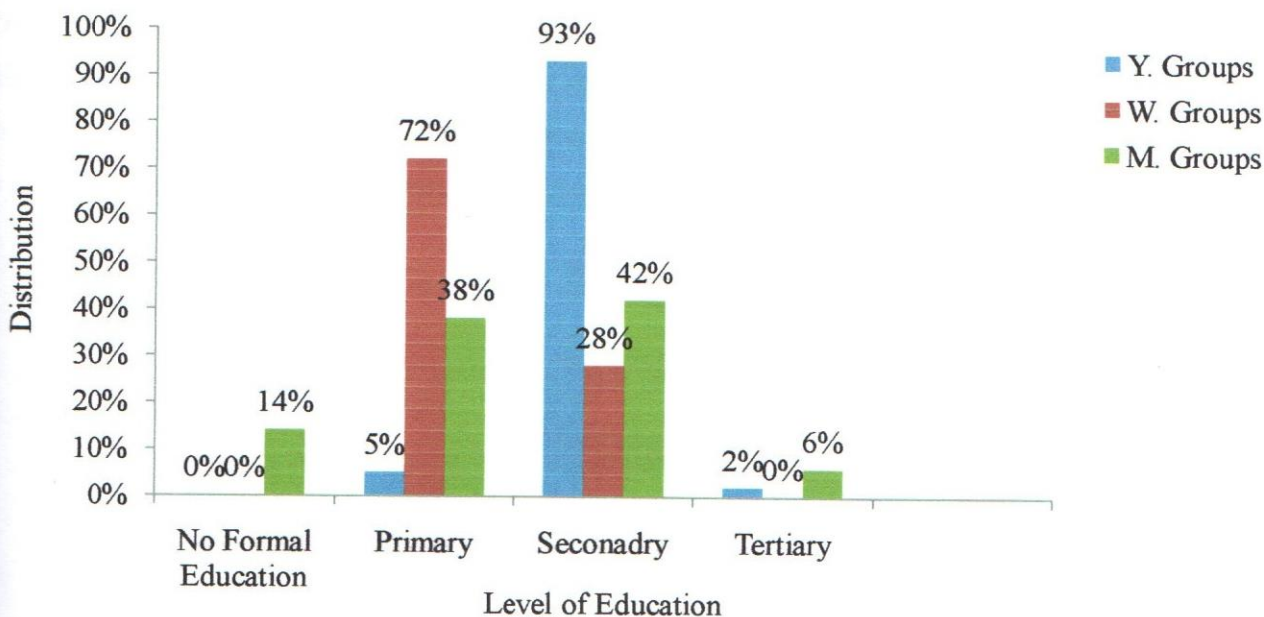


Figure 4.12: Respondents' Education by Sub-Group
Source: (Field Work 2010)

4.1.23 Denomination of Members of Self-help groups

An investigation into the religious composition of members as one of the socioeconomic factors influencing performance of self-help organizations revealed that all respondents professed the Christian faith. They were, however, affiliated to different denominations; Roman Catholic, ACK, SDA, Evangelical and indigenous churches. Roman Catholic and ACK commanded a combined followership of over 85%, with the other denominations confined to just 13% of the respondents. The religion/denominations of respondents are illustrated in table 4.12 below.

Table 4.12: Respondents' Religion

Religion	Percent
Roman Catholic	52
ACK	35
SDA	2
Evangelicals	9
Indigenous	2
Total	100

Source: (Field Work 2010)

4.1.24 Effect of Religious Affiliation of Members of Self-help Groups on Groups' Key Activities

The religious composition of membership, which was largely heterogenous had two broad effects on organizations' performance. While it constrained organizations in decision making, dispute management and commitment to their goals, it boosted them in resource mobilization and co-operation with other organizations. But current religious affiliations constrained mixed groups in decision making and conflict management. See figure 4.13 below for more information.

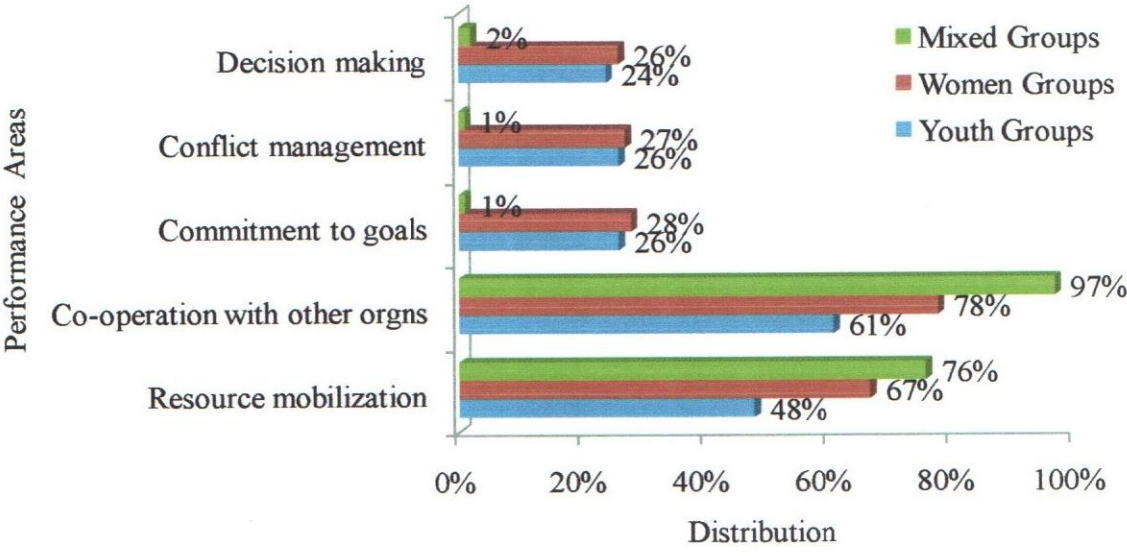


Figure 4.13: Effects of Religion on Organizations' Performance
 Source: (Field Work 2010)

4.1.25 Gender of Members of Self-help Groups

Female accounted for up to 70% of the entire membership in self-help organizations, with men accounting for a paltry 30% as figures 4.14 below indicates. While there may be many explanations for the popularity of self-help organizations among women, in recent years, women have been the greatest victims of poverty, HIV/AIDS among other socioeconomic problems, whose alleviation remain one of the main objectives of many self-help organizations. These calamities are thought to have highly motivated women toward self-help work.

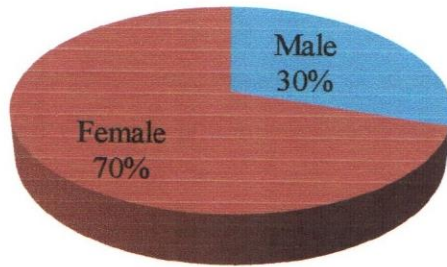


Figure 4.14: Gender Distribution of Respondents

Source: (Field Work 2010)

4.1.26 Age of Members of Self-help Groups

Age determines one's productivity and livelihood strategies, thus becoming an important variable for analysis. The youngest members of self-help groups were aged at least 18 years old, with the oldest one being over 61 years. Nonetheless, about 80% of organizations' entire membership was aged below 50 years, with age group of 40-50 years being the majority. Figure 4.15 below illustrates the age composition of respondents.

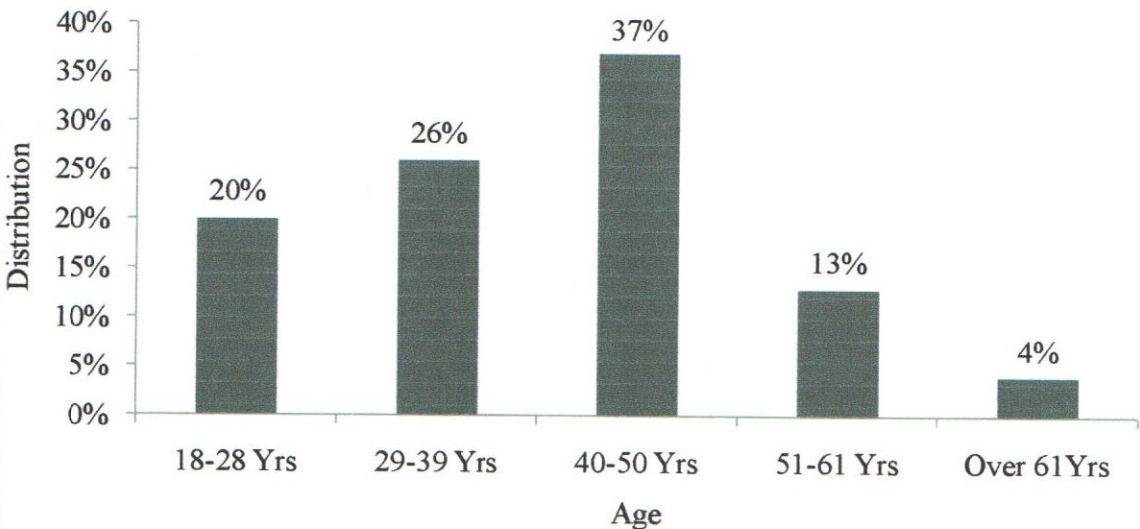


Figure 4.15: Age of Respondents

Source: (Field Work 2010)

4.2 Leadership Factors in Self-Help Organizations

The executive committees of self-help groups' primary responsibilities include effective governance of the group leading to its long-term success. They also provide entrepreneurial leadership of the group within a framework of prudent and effective controls, enabling the

assessment and management of risk by setting the groups goals, providing the leadership to put them into effect, supervising members and reporting to members on their stewardship. On leadership, the study has presented issues relating to elections, executive committees, dispute management mechanisms and performance.

4.2.1 Size of executive Committees in Self-help Groups

Whereas only three statutory leadership positions-chairperson, secretary and treasurer- were required for registration and operations of self-help organizations, all organizations had over three positions in their executive committees. Most of the organizations had 7 members serving in their executive committees. The second most popular size of executive committee was 5, with the least preferred being 4. However, 15% of the organizations had up to 8 and above members serving in their executive committees according to results in figure 4.16 below.

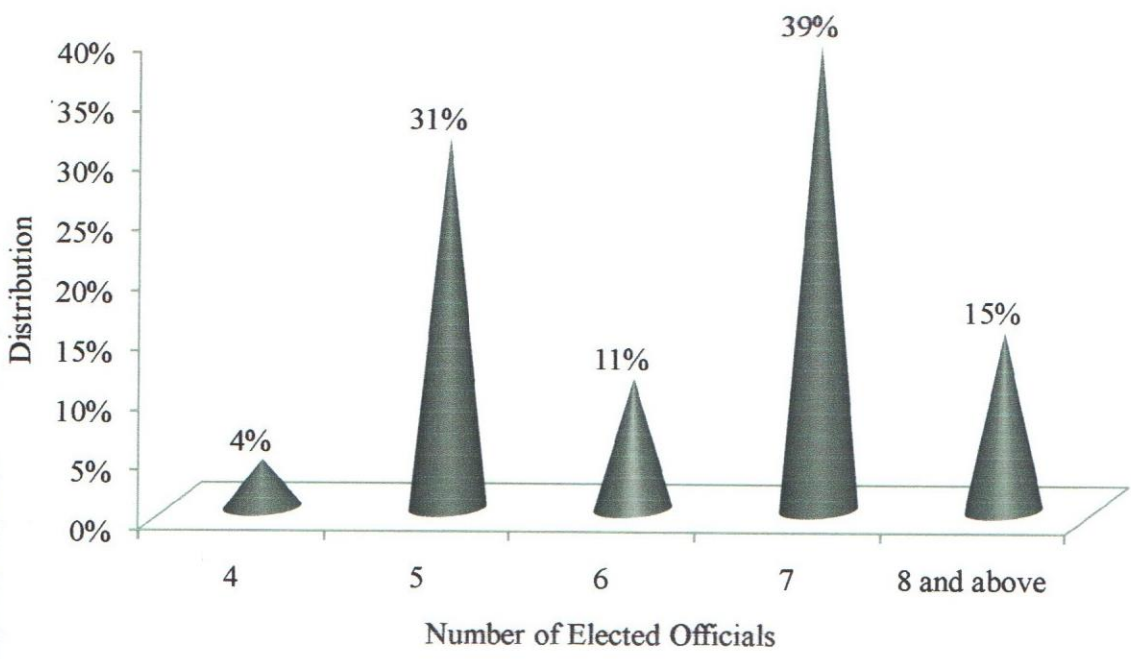


Figure 4.16: Size of executive committees

Source: (Field Work 2010)

4.2.2 Size of executive committee of Self-help groups by Sub-Group

The size of the executive determines the cost of co-ordination, ease/difficulty of building consensus among other operational and administrative issues. It was then important for the study

to also understand the size of executive committees and how this was related to groups' performance. From figure 4.17 below, mixed groups had between 4-5 members serving in their executive committees. Youth groups on the other hand had between 6-over 7 members in their executive committees. Women groups had between 4-6 persons in their executive committees. However, the most preferred executive committee size for women and mixed groups seemed to be 5, while that for youth groups being 7. Mixed groups preferred an executive committee of 5 members.

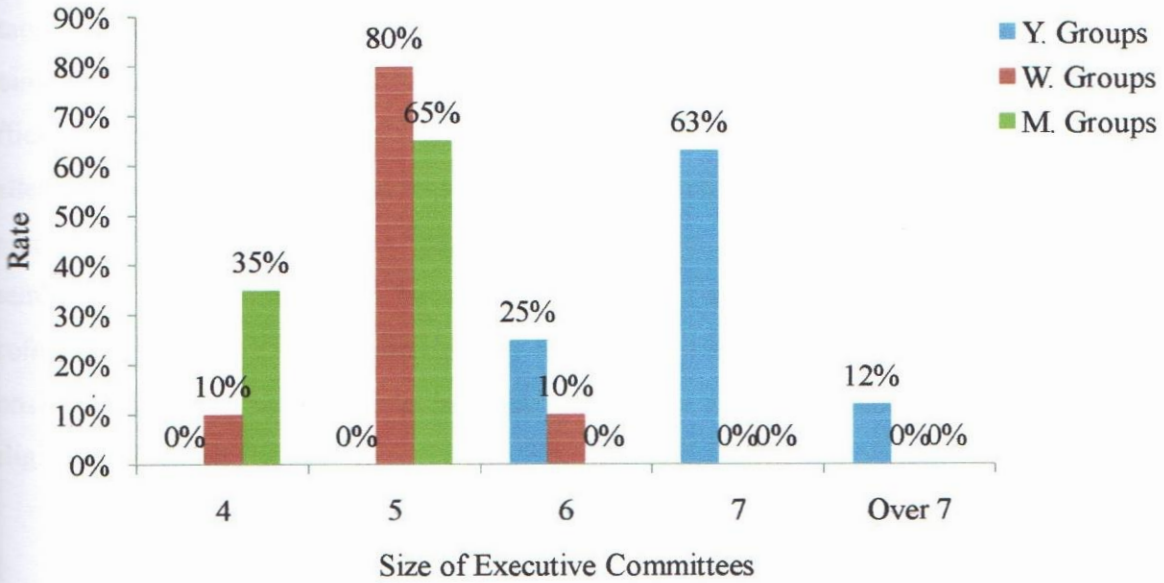


Figure 4.17: Size of Executive Committees by Sub-Group
 Source: (Field Work 2010)

4.2.3 Election of Leadership in Self-help Groups

Members of the executive committee were chosen through elections. Methods used in the elections were secret ballot, queuing and acclamation, whose distribution were 92%, 4% and 4% respectively. These three methods of voting were given different approvals by respondents according to results in table 4.13 below. For instance, secret ballot was given 92% approval, with only 6% and 2% of respondents approving acclamation and queuing methods of voting respectively.

Table 4.13: Respondents' Rating of Voting Methods

Method	Approval	Disapproval	Don't Know	Total
Secret Ballot	92%	6%	2%	100%
Queuing	2%	96%	2%	100%
Acclamation	6%	93%	1%	100%

Source: (Field Work 2010)

4.2.4 Considerations in the choice of leadership in Self-help Groups

Statutorily, a self-help group is required to have a chairperson, a secretary and treasurer. But going by the sizes of executive committees of various groups, it is clear that groups had other offices in addition to the three. The critical role of executive committees on groups' success called for the need to understand factors that members considered when electing members of the committee. Education was the greatest consideration when electing executive committee members. This was followed by aspirants' gender, membership duration, economic and professional background each accounting for 15%, 14%, 11% and 10% respectively. Other considerations going by the results in figure 4.18 below were age, family background, clan and religious affiliations.

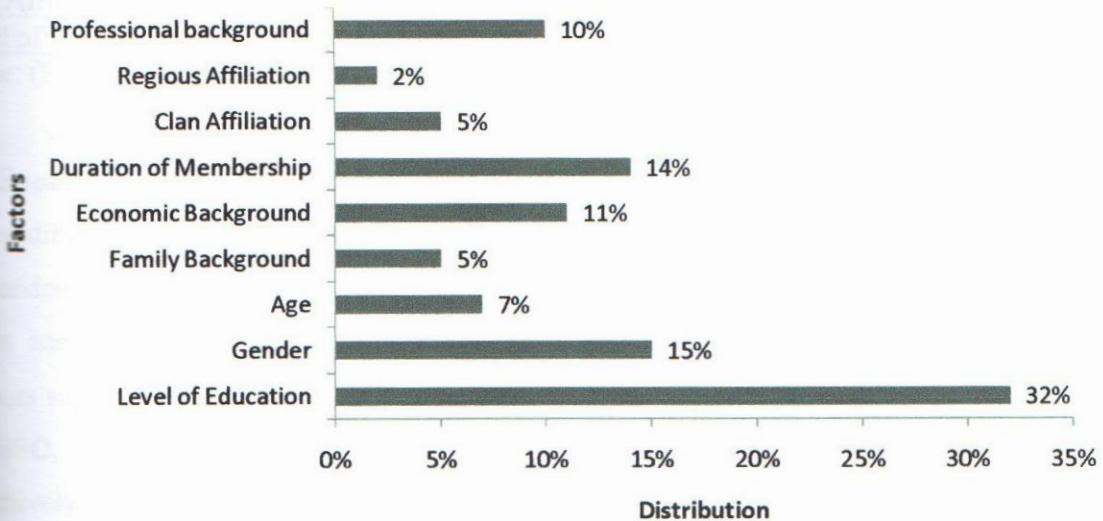


Figure 4.18: Considerations in the Choice of Leadership

Source: (Field Work 2010)

4.2.5 Considerations in Election of Leadership in Self-help Groups by Sub-Group

Whereas clan affiliation, economic and family backgrounds were considered minimally generally, they were important factors in the choice of leadership in mixed groups. By contrast, women groups highly valued the aspirants' gender and age, with clan affiliation the least considered. Youth groups placed greater emphasis on individuals' level of education, religious affiliation and duration of membership over and above other considerations as table 4.14 below reveals.

Table 4.14: Distribution of Considerations in the Choice of Leadership by Sub-Group

Factors	Sub-Group			Total
	Y. Groups	W. Groups	M. Groups	
Professional Background	13%	40%	47%	100%
Religious Affiliation	31%	38%	31%	100%
Membership Duration	31%	38%	31%	100%
Economic Background	8%	25%	67%	100%
Family Background	13%	34%	53%	100%
Age	77%	23%	0%	100%
Gender	23%	77%	0%	100%
Clan Affiliation	8%	22%	70%	100%
Level of Education	40%	33%	27%	100%

Source: (Field Work 2010)

4.2.6 Supervision of Elections in Self-Help Groups

The credibility of the conduct of elections is determined by among others presiding officers' independence. Three offices- DSSO, chiefs and sponsors- supervised elections in self-help groups according to respondents as presented in figure 4.19 in page 54. DSSO, chiefs and sponsors supervised elections in 84%, 8% and 8% of the groups respectively. The independence of DSSO, chiefs and sponsors was confirmed by 92%, 5% and 3% of the respondents respectively.

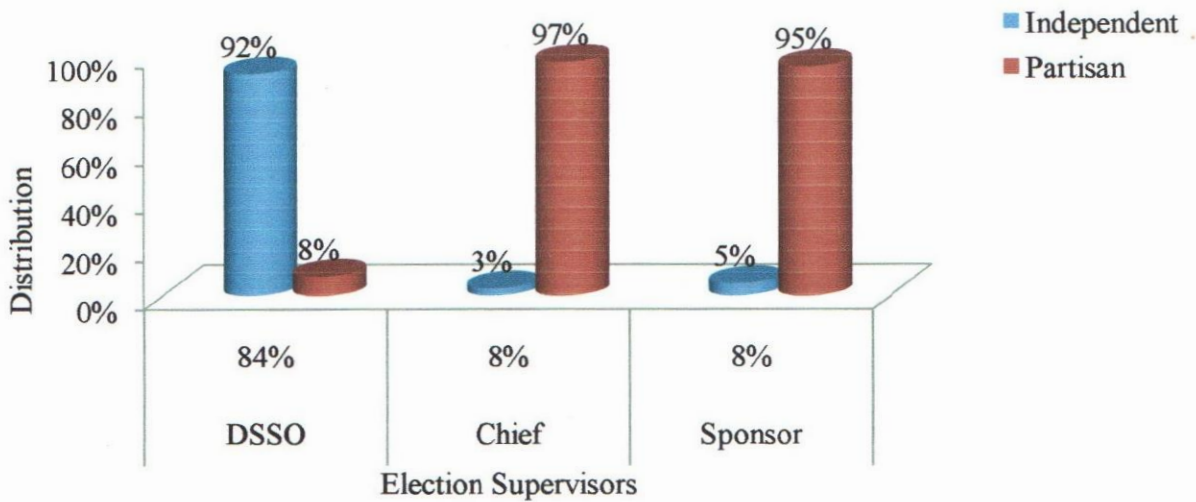


Figure 4.19: Distribution of Election Supervisors and their Independence

Source: (Field Work 2010)

4.2.7 Election Cycles in Self-help Groups

Performance of any leadership may be influenced by among other factors the life of an elected office. While most of the organizations held elections after every 2-3 years, others had elections done annually with some taking as long as four years. These were done against the wishes of members as no election cycle received half of members' approval. The highest approval was 48%, with others receiving as little as just 1%. This meant that leaders' continued stay in office and departure from office was against the wishes of most of their members as figure 4.20 in page 55 shows.

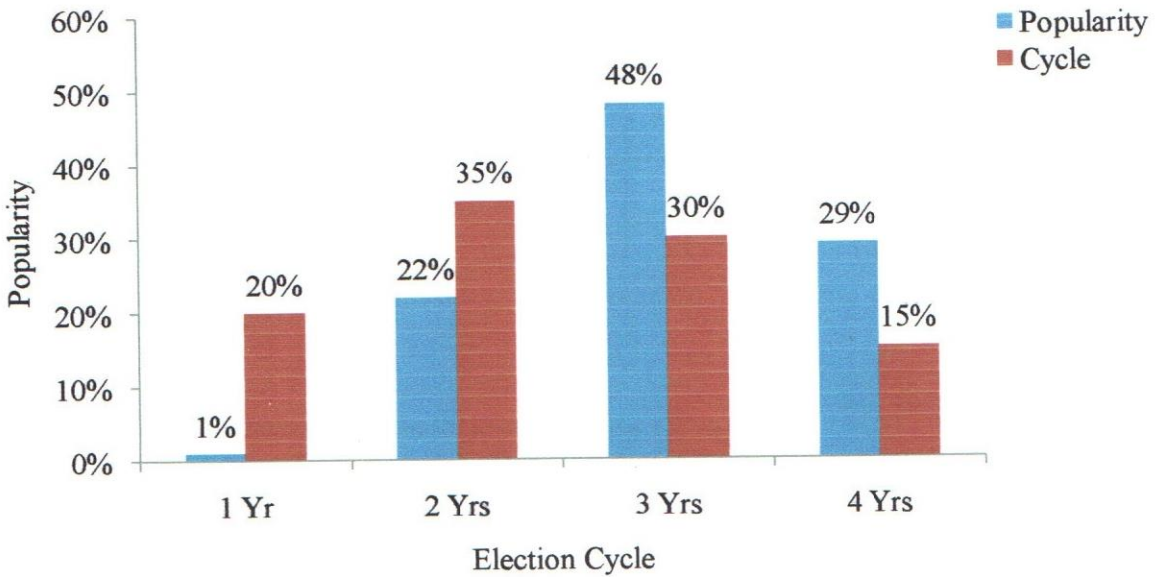


Figure 4.20: Distributions of Respondents' Approval of Election Cycles

Source: (Field Work 2010)

4.2.8 Number of Terms Elected Officials Served in Self-Help Groups

Effectiveness of an elected leader may be determined by the number of terms served. Some projects initiated may require more terms before their completion. While staying in office for far too long either through long term limits or no term limits may also deny organizations opportunities to be led by alternative and even better leaders. It is out of these concerns that the study sought to examine groups in the context of number of terms executive committees were allowed to serve. Organizations that held elections of executive committee members annually had 62% and 38% preference for no term limits and three terms respectively. Where elections were done bi-annually had 78% and 24% of organizations subjecting serving official to 2 terms and no term limits respectively. An election cycle of 4 years was confined to 1 and 2 terms, which represented 51% and 49% of organizations surveyed in that order as table 4.15 in page 56 shows.

Table 4.15: Distribution of Number of Terms Served by Elected Officials

		Number of terms				Total
		1 Term	2 Terms	3 Terms	No term limit	
Election cycle	1 Yr	-	-	38%	62%	100%
	2 Yrs	-	78%	-	24%	100%
	3 Yrs	49%	22%	15%	14%	100%
	4 Yrs	51%	49%	-	-	100%

Source: (Field Work 2010)

4.2.9 Religious Composition of Leadership of Self-help Groups

Leaders in all positions appeared to have strong Roman Catholic and ACK roots as table 4.16 below shows. For instance over 90% of the respondents noted that their chairpersons professed either Roman Catholic or ACK faith. Similarly, 90% and 85% of positions of secretary and treasurer were followers of Roman Catholic and ACK faiths respectively.

Table 4.16: Religion of Executive Committee Members

Position	Religion			Total
	Roman Catholic	ACK	Evangelicals	
Chairperson	13 (52%)	10(40%)	2 (8%)	25(100%)
Secretary	14 (56%)	10(40%)	1 (4%)	25(100%)
Treasurer	12 (48%)	10 (40%)	3 (12%)	25(100%)

Source: (Field Work 2010)

4.2.10 Gender Representation in Leadership of Self-help Groups

The results in figure 4.21 below show that women dominated all positions of leadership in self-help organizations. There were 64% of women serving as chairpersons compared to 36% of males. In the position of secretary, women occupied 68% of the positions compared to 32% for men. Similar trends obtained for treasurer's positions where women occupied 88% of the positions, compared to 12% for men. Women according to respondents were considered for the position of treasurer because they were trustworthy compared to men. It was not clear what specific consideration other than gender that persuaded members to elect women in positions of chairperson and secretary.

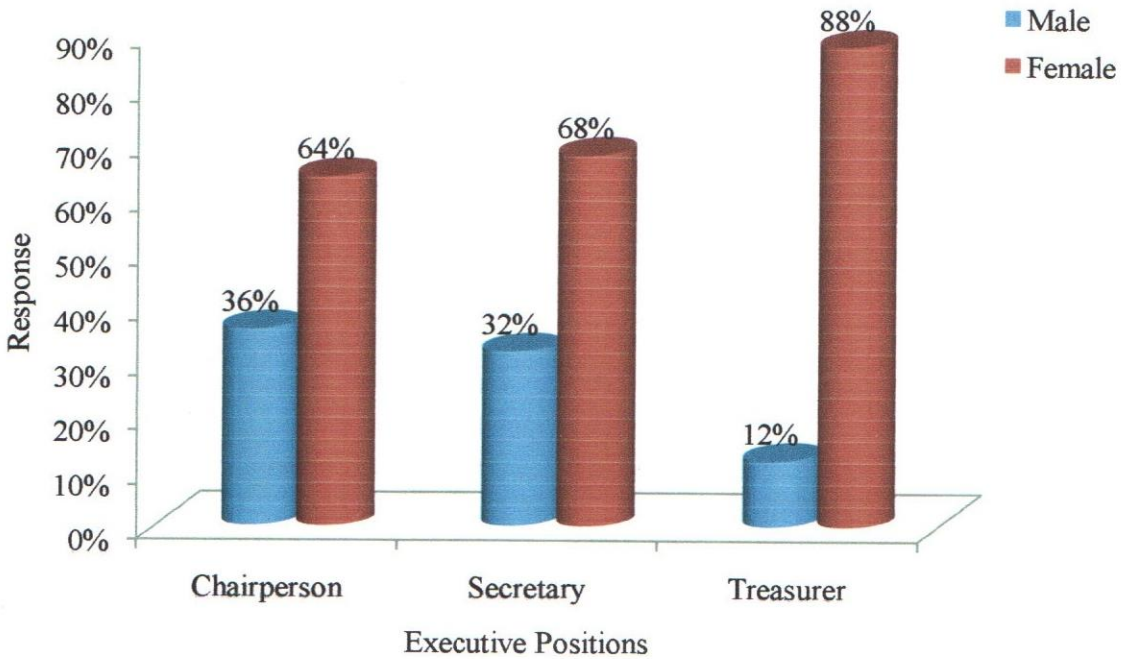


Figure 4.21: Gender Representation in the Executive Committees

Source: (Field Work 2010)

4.2.11 Education Levels of Executive Committee Members of Self-help Groups

Whereas every member had an opportunity to serve in the position of chairperson and treasurer regardless of their level of formal education, the same did not apply for the position of secretary. The position of secretary appeared to have been reserved to members with primary and secondary levels of education, where 93% and 7% of its occupants had secondary and primary level of education respectively. Figure 4.22 in page 58 presents education level of groups' officials. Ability to read and write well was a major requirement for persons offering themselves to be elected for position of secretary. This may explain why this position was entrusted to persons with at least primary education. The position of chairperson requires a person who is emotionally mature, tolerant to stress and accommodative. This is why education is not a major requirement for persons seeking this office. As already mentioned, trust is the main qualification for persons serving as treasurer.

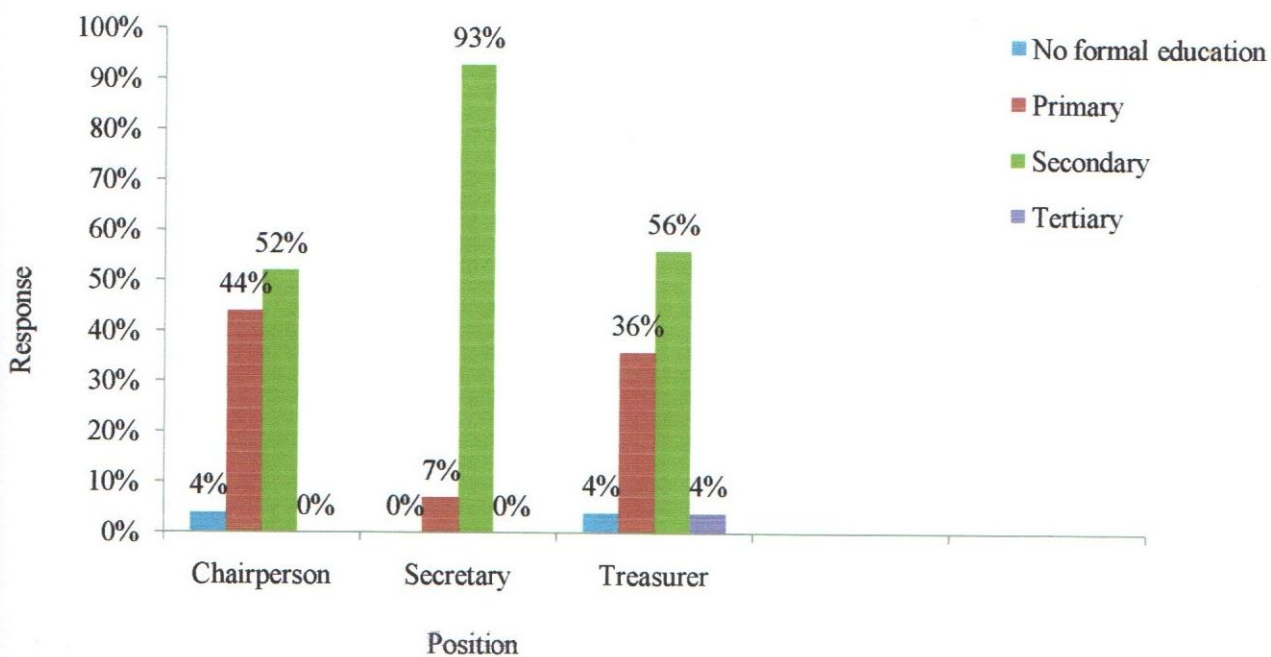


Figure 4.22: Levels of Formal Education of Executive Committees Members

Source: (Field Work 2010)

4.2.12 Age Distribution in Organizational Leadership of Self-help Groups

Organizations, especially corporate ones continue to consider relatively younger people for managerial positions; an indication that age is a key consideration in the choice of leadership. Results presented in Figure 4.23 in page 59 suggest that self-help groups surveyed had taken the same line, where 41% of their leaders were drawn from the age bracket of 40-50 years. This was followed by the age bracket of 29-39, which accounted for 29% of the entire leadership, with persons aged over 61 years being the least considered for leadership positions.

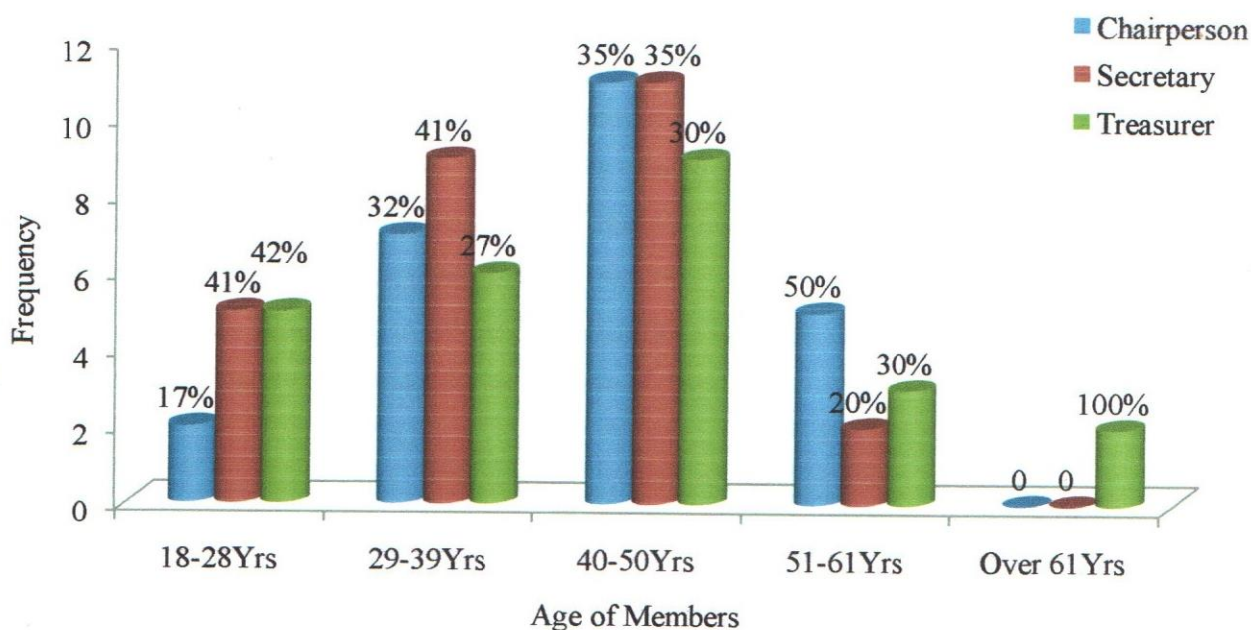


Figure 4.23: Age Distribution of Executive Committees Members

Source: (Field Work 2010)

4.2.13 Sources of Income of Executive Committee Members of Self-help groups

The position of treasurer was dominated by persons deriving their incomes from pension, remittances, business and farming, while that of chairperson was dominated by employees and pensioners. There was no clear preference of any source of livelihood when it came to the choice of secretary, except that persons who depended on remittances and pension as source of income were not considered for the position as table 4.17 below reveals.

Table 4.17: Sources of Income of Executive Committees Members

Source of Income	Position			Total
	Chairperson	Secretary	Treasurer	
Business	16%	42%	42%	100%
Farming	8%	25%	67%	100%
F. Employment	42%	29%	29%	100%
C. Employment	31%	31%	38%	100%
Pension/Savings	33%	0%	67%	100%
Remittances	0%	0%	100%	100%

Source: (Field Work 2010)

4.2.14 Dispute Management in Self-Help Organizations

One of the cardinal responsibilities of any leadership is to manage disputes in organizations whenever they occur. For this reason, the study attempted to establish the state of organizations with regard to disputes. Between 2008-2010, it was clear that many groups recorded increased cases of disputes. In the year 2008, about 27% of the groups recorded disputes, with 38% and 42% of the groups experiencing disputes in the year 2009 and 2010 respectively. Figure 4.23 below shows the trends of disputes in selected organizations between 2008-2010. It is, however, clear that groups have lately experienced a steady rise of disputes.

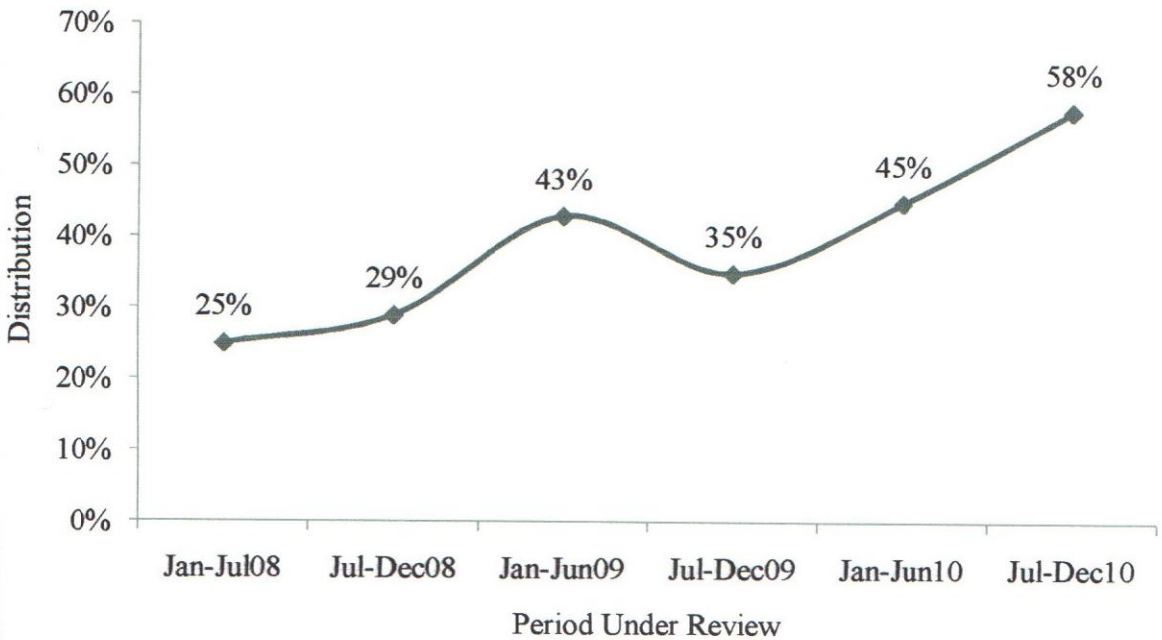


Figure 4.24: Dispute trends in Selected Organizations

Source: (Field Work 2010)

4.2.15 Causes of Disputes in Self-help groups

Increased cases of disputes, leading to high member turnover prompted further investigations into the possible causes of disputes in self-help groups. According to table 4.18 in page 61, misappropriation of funds, lack of participatory management and electoral malpractices escalated disputes in groups. Misappropriation of funds stood out as the greatest cause of disputes, having been pointed out by 32% of the respondents. Exclusive management, electoral malpractices and others were blamed by 28%, 24% and 16% of the respondents respectively.

Table 4.18: Distributions of Causes of Disputes

Cause of Dispute	Percent
Misappropriation of Funds	32%
Exclusive Management	28%
Electoral Related	24%
Others	16%
Total	100%

Source: (Field Work 2010)

4.2.16 Causes of Disputes by Sub-Group

On the causes of disputes in the context of organizational sub-sector, women groups experienced more electoral related and exclusive management based disputes while mixed groups reported higher cases of disputes relating to financial impropriety and other causes. Youth groups suffered from disputes caused by exclusive management and financial impropriety as figure 4.25 below shows.

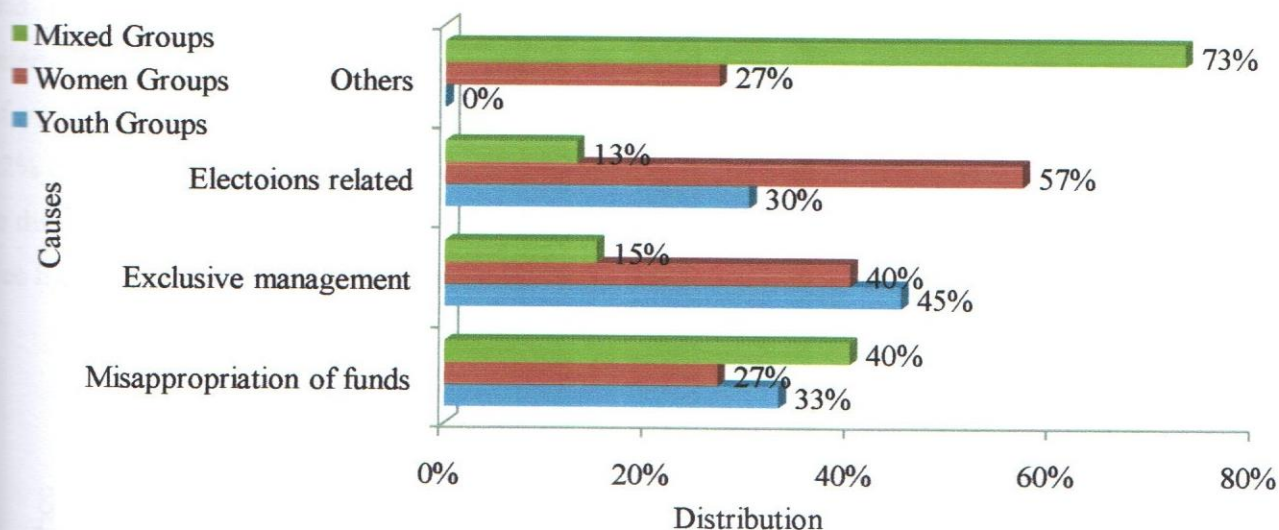


Figure 4.25: Distributions of Causes of Disputes by Sub-Group

Source: (Field Work 2010)

4.2.17 Dispute Arbitration in Self-help Groups

An examination of self-help groups with regard to disputes also looked into the efforts employed to resolve them. The study did not only determine the dispute resolution institutions, but also their spread within the sub-sector. DSSOs, chiefs, sponsors, religious leaders and organizational councils handled 59%, 26%, 7%, 45 and 4% of disputes in various organizations as table 4.19

below indicates. Religious leaders and councils arbitrated disputes in women groups only. The other arbitrators handled disputes in all the organizations irrespective of the sub-sector.

Table 4.19: Distribution of Dispute Arbitrators

Arbitrator	Frequency	Percent
DSSO/SDA	140	59.3
Chief/Assistant Chief	61	25.8
Sponsor	17	7.2
Religious Leaders	9	3.8
The Council	9	3.8
Total	236	100.0

Source: (Field Work 2010)

4.2.18 Arbitrator of Disputes by Sub-Group

It was only women groups that used all the dispute arbitrators cited in table 4.18. Youth groups and mixed groups had all the arbitrators except religious leaders and councils, whose interventions were, confined to women groups. Chiefs arbitrated disputes in 49%, 15%, and 36% of youth, mixed and women groups respectively. Sponsors were preferred by 35%, 53% and 12% of youth, mixed and women groups as arbitrators respectively. DSSOs were found suitable in dispute management by 26%, 39% and 35% of youth, mixed and women groups respectively. See figure 4.26 below for more information.

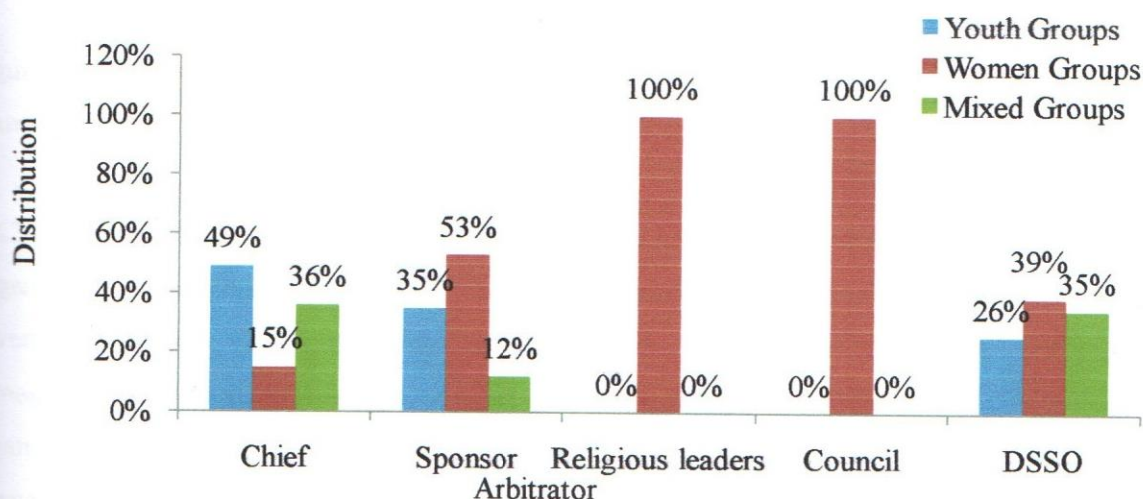


Figure 4.26: Distribution of Arbitrators by Sub-Group

Source: (Field Work 2010)

4.2.19 Consequences of Unresolved/Protracted Disputes in Self-help Groups

It was not obvious that every dispute was either solved in time or with finality. This informed the need to understand what unresolved or protracted disputes had resulted in. Unresolved disputes according to results in figure 4.27 below had led to decline in membership and organizations split according to 39% and 33% of respondents respectively. But even worse was the fact that unresolved disputes led to loss of sponsors and withholding of contributions. According to figure 4.27 below, 11% of respondents held that unresolved disputes had led to withholding of contributions by members. Loss of sponsors and others as consequences of protracted disputes was reported by 13% and 4% of respondents respectively.

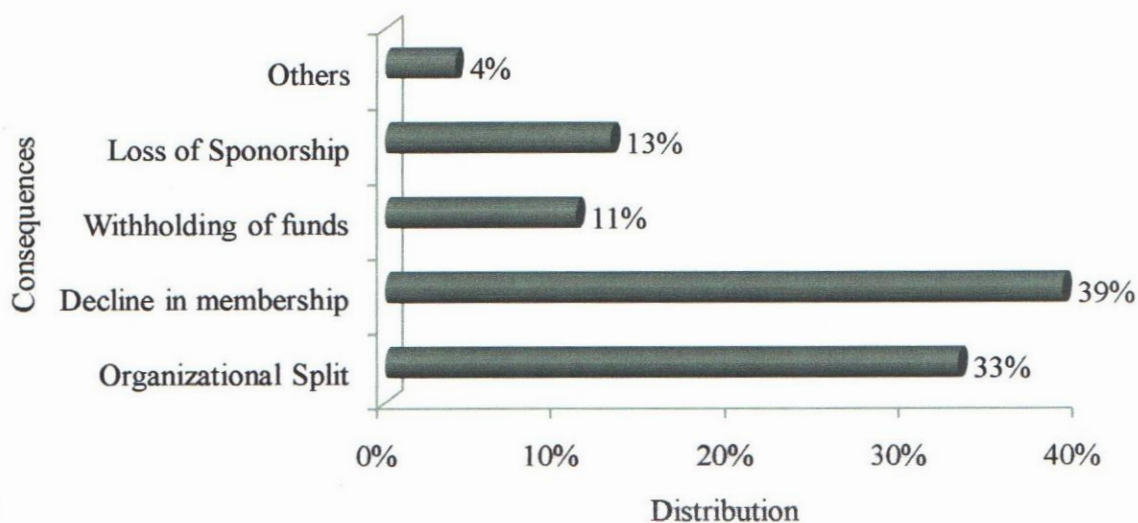


Figure 4.27: Consequences of Unresolved Disputes

Source: (Field Work 2010)

4.2.20 Members' Perception of Groups' Leadership in Key Performance Areas

Organizational leadership is expected to steer their members toward pursuit of certain functions. Given a selected functional areas of leadership- financial management, participative management, resource mobilization, conflict management, external influence and commitment to organizational goals- leaders had varied performances according to respondents. With regard to financial management most respondents felt that their leaders were good, a position supported by 34% of the respondents. Members were emphatic that their leaders have had excellent

performance with regard to participative management. But respondents awarded their leaders a fair score when it came to resource mobilization. It was disheartening to note that respondents had no confidence in the ability of their leaders to manage conflict as majority gave them a poor score. Most members accorded their leaders a score of fair and good with regard to external influence and commitment to organizations goals respectively. Table 4.20 below shows respondents rating of their leaders in various functional areas.

Table 4.20: Performance of Leadership in Key Areas

Area of Performance	Poor	Fair	Good	V. good	Excellent	Total
Financial mgt	9%	19%	34%	18%	20%	100%
Participative mgt	24%	14%	3%	14%	45%	100%
Res. mobilization	19%	50%	9%	8%	14%	100%
Conflict management	39%	17%	34%	2%	8%	100%
External influence	6%	55%	22%	17%	0%	100%
Commitment to goals	19%	26%	31%	9%	15%	100%

Source: (Field Work 2010)

4.2.21 Members' Perception of Groups' Leadership by Sub-Group

Respondents awarded their leaders mean score of 2, 3.2, and 2.4 for youth, women and mixed groups respectively for performance in key areas. However, a closer examination of the results show that leaders of women groups exhibited exemplary leadership in commitment to organizational goals and financial management where members awarded a score of excellent performance in each of these areas. Although leaders of youth groups performed averagely and good in external influence and financial management respectively, they showed dismal performances in conflict management and participative management. Mixed groups had good performances in external influence and conflict management going by data in table 4.21 below.

Table 4.21: Performance of Leadership in Key Areas by Sub-Group

Performance Area	Score According to Groups' Sub-Sector		
	Y. Groups	W. Groups	M. Groups
Commitment to Organizations' Goals	3	5	2
External Influence	2	2	3
Conflict Management	1	2	3
Participative Management	1	2	2
Financial Management	3	5	2
Mean	2	3.2	2.4

KEY: 5= Excellent 4= V. Good 3= Good 2= Average 1= Poor

Source: (Field Work 2010)

4.3 Social Networks in Self-help Groups

The study has presented findings on the existence of networks, which primarily looked into whether groups had networks. Purposes for which networks were established have also been presented. Broadly they cover financial, human resource, goodwill and other forms of support or cooperation. Networks were also evaluated with regard to how long they were established.

4.3.1 Existence and nature of Networks in Organizations

As open systems, organizations are not only in constant touch with their external environments, but their activities are also greatly influenced by external forces. In the study, 66% and 80% of respondents noted that their organizations had networks with individuals and organizations respectively. Table 4.22 below shows networks by individual and organizations.

Table 4.22: Social Networks by Individuals and Organizations

Nature of Network	Existence of Network		Total
	Yes	No	
Individuals	66%	34%	100%
Organizations	80%	20%	100%

Source: (Field Work 2010)

4.3.2 Areas of Co-operation in Self-help Groups

Groups established networks in furtherance of their objectives. According to figure 4.28 in page 66, about 30% and 20% of groups sought financial and human resource support from the networks respectively. A total of 20% of the respondents noted that their groups had established networks with individuals and other organizations for human resource support. About 20% and 16% of self-help groups sought good will support from individuals and organizations

respectively. Other forms of support sought were not specific in nature and were thus described as 'others'.

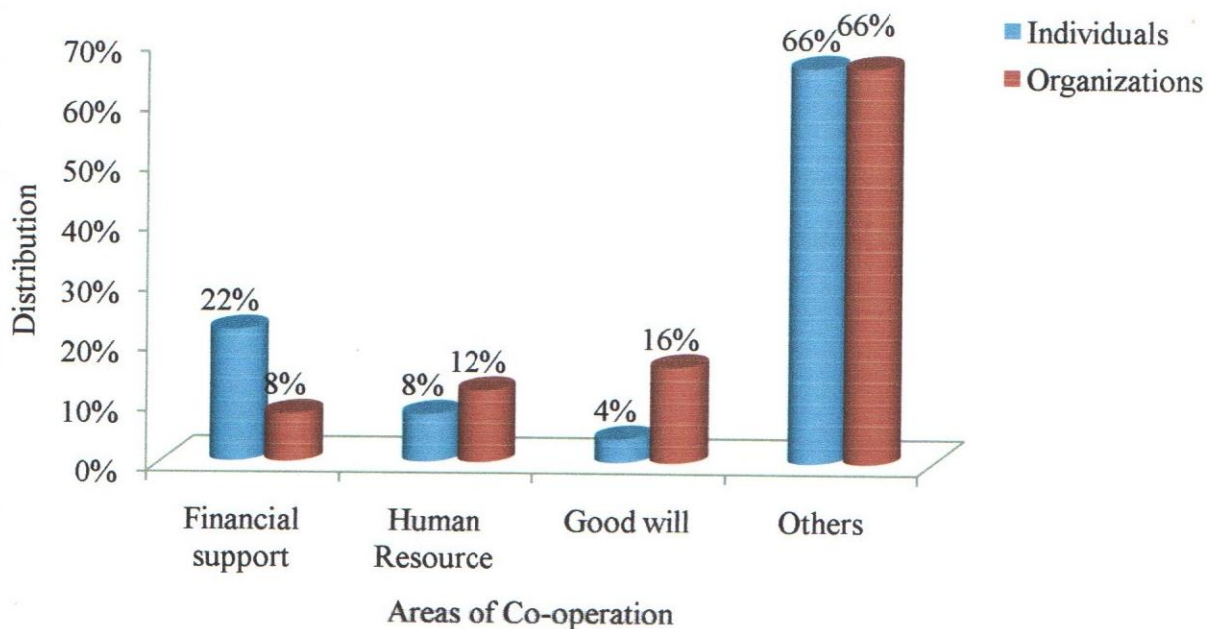


Figure 4.28: Nature of Social Networks by Individuals and Organizations

Source: (Field Work 2010)

4.3.3. Areas of Co-operation across Organizations' Sub-Group

Different organizations are known to have different felt needs, a position that the findings of the study lend much credence. Youth groups preferred financial support; on the contrary women groups placed more emphasis on human resource and good will support. Mixed groups' preference seemed to be similar to those of youth groups only that in addition to financial support, they also sought for human resource support. Table 4.23 below is an illustration of the nature of support various organizations sought from both individuals and other organizations.

Table 4.23: Distribution of Nature of Support by Sub-Group

Sub-Group		Area of co-operation				Total
		Financial	H. Resource	Good Will	Others	
Youth Groups		47%	0	0	53%	100%
Women Groups		0	10%	10%	80%	100%
Mixed Groups		23%	12%	0	65%	100%

Source: (Field Work 2010)

4.3.4 Duration of Networks in Self-help Groups

Most of the organizations were found to have networks that were limited to four years. Networks that had duration of over four years by both individuals and organizations represented only 8% of all networks. However, in many cases, most respondents believed that networks with individuals were restricted to about two years. However, networks with both individuals and organizations spanning over 4 years existed in only 8% of the organizations according to respondents. A summary of responses on duration of networks is found in figure 4.29 below.

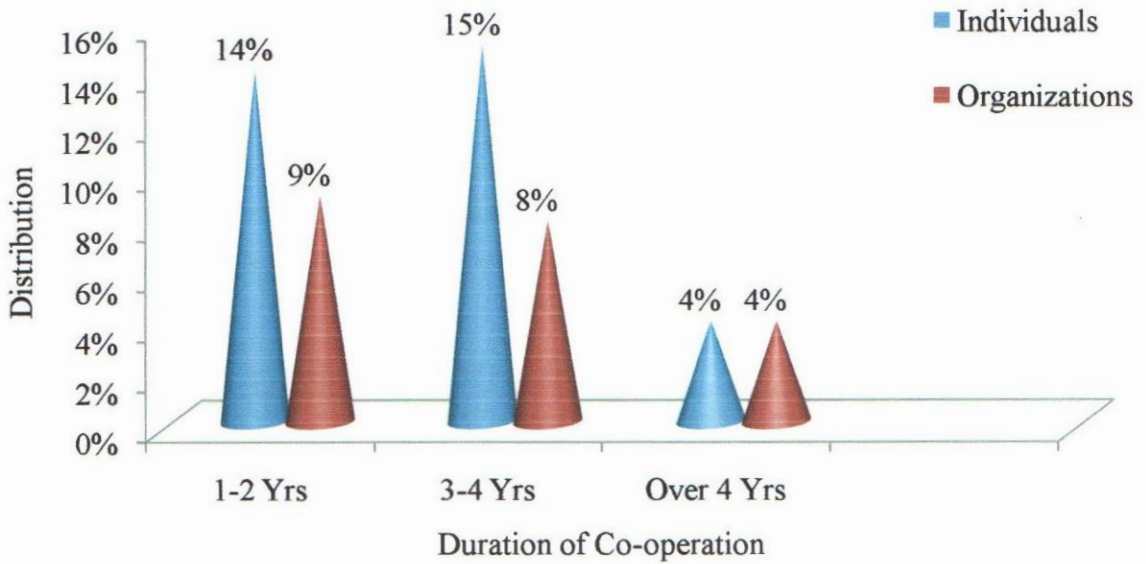


Figure 4.29: Duration of Social Networks by Individuals and Organizations

Source: (Field Work 2010)

4.3.5 Adequacy and appropriateness of Support in Self-help Groups

Support from the networks should be both adequate and relevant to the needs of recipients. It was apparent from the results in table 4.24 below that all the respondents could not tell whether financial assistance sought from the networks was sufficient. Respondents had divergent views as to the adequacy of human resource assistance sought from the networks, with 50% of respondents considering it adequate, with a similar percentage unable to tell its adequacy. All respondents were non committal on the adequacy of good will support sought from the networks. Table 4.24 (page 68) presents respondents' views on the adequacy of support sought by their organizations.

Table 4.24: Distribution of Adequacy of Support

		Whether support was adequate			Total
		Yes	No	Don't Know	
Area	Fin. Support	0	0	100%	100%
	H. Resource	50%	0	50%	100%
	Others	7%	12%	81%	100%

Source: (Field Work 2010)

Sometimes organizations' established networks failed to inspire pursuit of organizations' objectives. Some leaders also sought partnerships for personal aggrandizement, a scenario that obtained in some self-help groups- given the emphatic concession by respondents that all the support sought was not appropriate. From table 4.25 below, financial, human resource and good will support were perceived to be inappropriate by 43%, 80% and 11% of the respondents respectively. It was then clear that substantial number of respondents believed that their organizations had established networks that gave little impetus to the pursuit of objectives.

Table 4.25: Distribution of Appropriateness of Support

		Whether support was appropriate			Total
		Yes	No	Don't Know	
Area	Fin. Support	23%	43%	34%	100%
	H. Resource	10%	80%	10%	100%
	Good will	14%	11%	75%	100%
	Others	44%	26%	30%	100%

Source: (Field Work 2010)

4.3.6 Members' Perceptions toward co-operations in Self-help Groups

According to majority of respondents support from the networks were both inadequate and inappropriate. But even more worrying was the fact that many respondents were skeptical about the networks. About 42%, 35% and 23% of the respondents perceived the networks negatively, positively and neutral in that order as table 4.26 (page 69) illustrates. Further analysis of the results points to respondents' greater approval of networks seeking for human resource support. As earlier established, financial misappropriation was a common occurrence in many organizations, and this may have dissuaded members from financial related networks, thus prompting their overwhelming disapproval of such networks.

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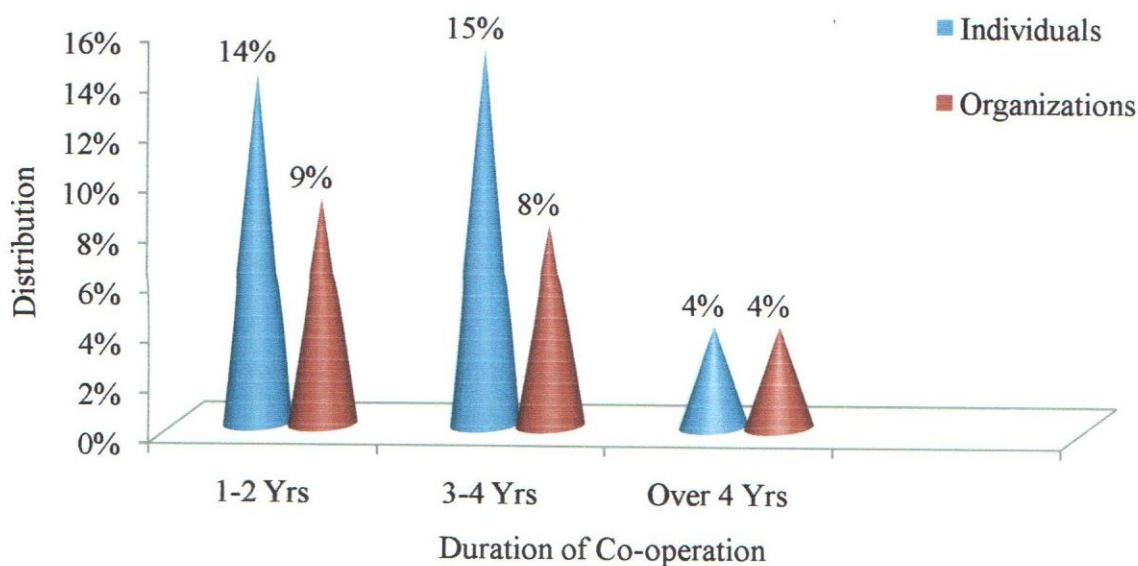


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Table 4.24: Distribution of Adequacy of Support

		Whether support was adequate			Total
		Yes	No	Don't Know	
Area	Fin. Support	0	0	100%	100%
	H. Resource	50%	0	50%	100%
	Others	7%	12%	81%	100%

Source: (Field Work 2010)

Sometimes organizations' established networks failed to inspire pursuit of organizations' objectives. Some leaders also sought partnerships for personal aggrandizement, a scenario that obtained in some self-help groups- given the emphatic concession by respondents that all the support sought was not appropriate. From table 4.25 below, financial, human resource and good will support were perceived to be inappropriate by 43%, 80% and 11% of the respondents respectively. It was then clear that substantial number of respondents believed that their organizations had established networks that gave little impetus to the pursuit of objectives.

Table 4.25: Distribution of Appropriateness of Support

		Whether support was appropriate			Total
		Yes	No	Don't Know	
Area	Fin. Support	23%	43%	34%	100%
	H. Resource	10%	80%	10%	100%
	Good will	14%	11%	75%	100%
	Others	44%	26%	30%	100%

Source: (Field Work 2010)

4.3.6 Members' Perceptions toward co-operations in Self-help Groups

According to majority of respondents support from the networks were both inadequate and inappropriate. But even more worrying was the fact that many respondents were skeptical about the networks. About 42%, 35% and 23% of the respondents perceived the networks negatively, positively and neutral in that order as table 4.26 (page 69) illustrates. Further analysis of the results points to respondents' greater approval of networks seeking for human resource support. As earlier established, financial misappropriation was a common occurrence in many organizations, and this may have dissuaded members from financial related networks, thus prompting their overwhelming disapproval of such networks.

Table 4.26: Members' Perception toward Networks

		Members' Perception			Total
		Positive	Negative	Neutral	
Area of support	Financial Support	23%	53%	24%	100%
	Human Resource	66%	16%	18%	100%
	Good will	11%	31%	58%	100%
Total		35%	42%	23%	100%

Source: (Field Work 2010)

4.3.7 Access of Devolved Funds in Self-help Groups

In recent years, the government of Kenya introduced devolved funds; CDF, WEF and YDF, for enterprise development. Self-help groups among other grassroots organizations are eligible to access the funds as long as they meet the funding conditions. Financial institutions have also in recent years developed low interest loans for small and medium entrepreneurs. The study thus sought to establish whether self-help groups had accessed these funds. Astonishingly, however, only 4%, 27%, 3% and 24% of the groups had sought and succeeded in getting financial assistance from CDF, WEF, YDF and financial institutions respectively. Figure: 4.30 below shows funding success levels of self-help groups.

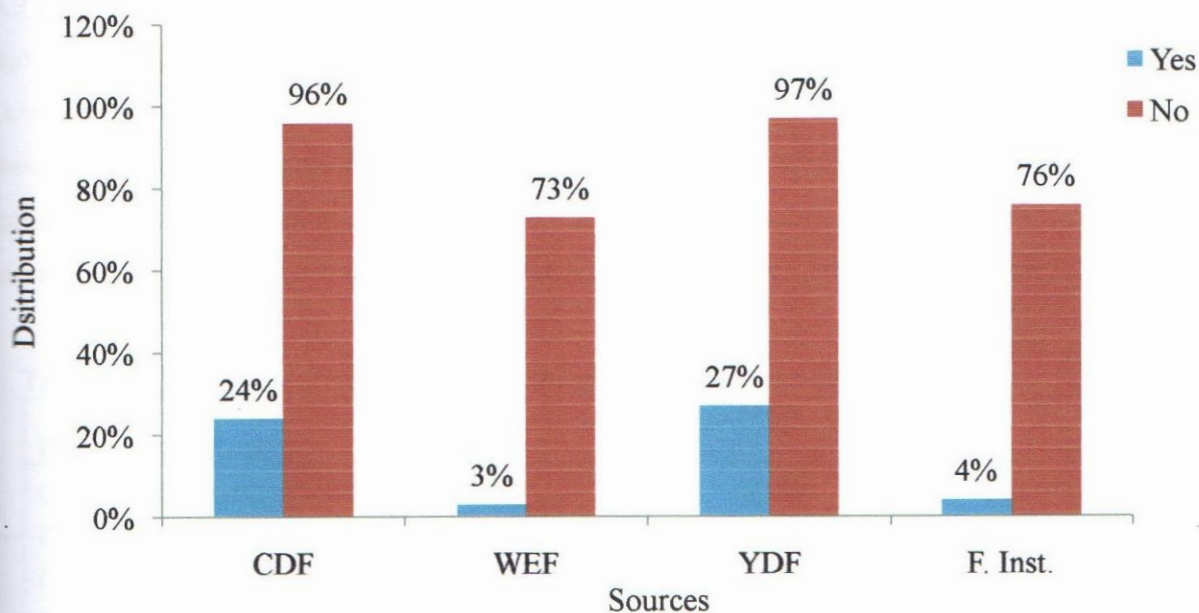


Figure 4.30: Distribution of Access to Funds by Source

Source: (Field Work 2010)

4.3.8 Access to Financial institutions in Self-help Groups by Sub-Group

The present study established that over two thirds of mixed and women groups had never sought for funds from financial institutions. But the situation was even worse with youth groups as only 1% had sought for financial assistance from financial institutions. Only 27% and 29% of women and mixed groups respectively had accessed funds from financial institutions as figure 4.31 below shows.

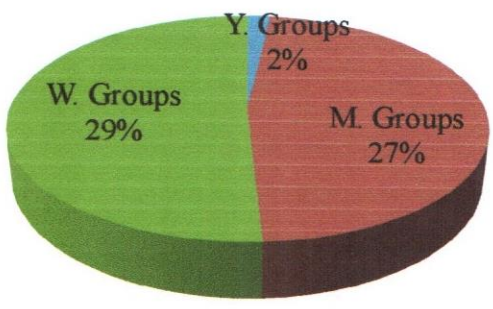


Figure 4.31: Distribution of Access to Funds in Financial Institutions by Sub-Group

Source: (Field Work 2010)

4.3.9 Members' Perception of Effects of Network on Key Performance Areas

Majority of respondents were of the view that networks had grossly undermined groups' efforts in key functional areas. It was just a mere 9%, 10% and another 10% of the respondents who considered networks to have contributed positively to groups' efforts to co-operate with other organizations, commitment to goals and dispute management respectively. Current networks also undermined groups in decision making and resource mobilizations as table 4.27 below indicates.

Table 4.27: Members' Perception of Networks on Key Performance Area

Performance Area	Perception		Total
	Undermined	Improved	
Co-operation with other organizations	91%	9%	100%
Decision making	80%	20%	100%
Commitment to goals	90%	10%	100%
Resource mobilization	72%	28%	100%
Dispute management	90%	10%	100%

Source: (Field Work 2010)

4.4 Performance of Self-help Organizations

The study used Likert scale to measure groups' performance; which was further categorized into effectiveness, efficiency and timeliness. The study asked respondents to state whether they strongly agreed, agreed, neutral, disagreed or strongly disagreed that their groups were effective, efficient and timely in pursuit of objectives. Numericals- 1, 2, 3, 4, and 5 represented strongly agree, agree, neutral, disagree and strongly disagree in that order. A mean score of 1, 2, 3, 4 and 5 signified excellent, very good, good, average and poor performances respectively.

In overall performance, organizations had a mean score of 2.97, which was an average performance. The mean scores for effectiveness, timeliness, and efficiency were 2.69, 2.93 and 3.30 respectively. This implied that organizations had performed very well in effectiveness and timeliness and average in efficiency. The findings further show that organizations were average at resource utilization although they were on schedule in achievement of objectives. Table 4.28 below shows the mean scores on performances in effectiveness, timeliness and efficiency.

Table 4.28: Mean Scores of organizations' performance

		Effectiveness	Timeliness	Efficiency
N	Valid	236	236	236
	Missing	0	0	0
	Mean	2.6864	2.9364	3.3008

Source: (Field Work 2010)

Having established that groups' general performance was average, it was then important to establish members' reactions to the kind of impact the organizations have had in their lives. With three possible outcomes-improved, same and deterioration-on the quality of their lives, members were then asked to state the outcome that best describes their situation. No respondent indicated that their lives had deteriorated since joining self-help work. Instead, 59% and 41% of the respondents believed that their lives had improved and remained the same respectively. Figure 4.32 below presents respondents' views with regard to the impact of self-help work on their lives.

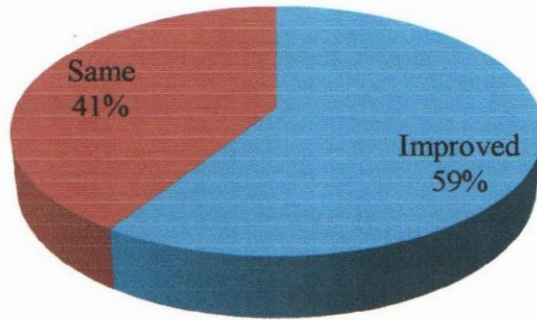


Figure 4.32: Organizations' Impact on Members' Quality of Life

Source: (Field Work 2010)

The results presented in figure 4.30 above clearly show that majority of respondents felt that their lives had improved. However, further analysis reveal that members of mixed and women groups were more satisfied with performance of their organizations than those from youth groups. While 78% and 67% of respondents from mixed and women groups believed that their lives had improved, only 31% of respondents from youth groups expressed similar sentiments. Table 4.29 below summarizes respondents' views as regards the impact of self-help work on their lives.

Table 4.29: Members Account of organizations' effect on their lives Across Sub-Group

		Impact		Total
		Improved	Same	
Sub-Group	Youth Groups	22 (31%)	50 (69%)	72 (100%)
	Women Groups	60 (67%)	30 (33%)	90(100%)
	Mixed Groups	58 (78%)	16 (22%)	74(100%)

Source: (Field Work 2010): $\chi^2 = 37.839$, $df = 2$, $P = 0.000$, Cramer's $V = 0.400$

While the results in Figure 4.31 (page 70) show that 59% of respondents believed that their lives had improved, it was important to understand what had influenced performance in various groups. It is for this reason that the study sought to establish whether there were any significant relationships between socioeconomic characteristics, leadership and social networks on the one hand and performance on the other hand. Although individuals sought to diversify their interests through multiple memberships, this did not help much according to results presented in table

4.30 (page 72). The study established that whereas 35% of respondents with single membership felt that their lives had improved, only 19% of respondents with multiple memberships considered that their lives had improved.

Table 4.30: Members Account of organizations' by Nature of Membership

		Impact	
		Improved	Same
Nature of Group	Single	35%	18%
Membership	Multiple	19%	23%
Total		59%	41%

Source: (Field Work 2010)

Relationship between Socioeconomic Characteristics and Performance of Self-Help Groups

The first objective of this study was to establish the link between socioeconomic characteristics of self-help groups and performance. Groups' socioeconomic characteristics examined were years of operations, group size, sources of income, age, gender and education of members. They were then measured against effectiveness, timeliness and efficiency.

4.4.1 Organizations' Age and Performance of Groups

Some of the self-help groups surveyed had been operational close to quarter of a century, while others had been in existence for less than five years. According to the hypothesis test results in table 4.31 r-value ($P < 0.05$), organizations' years of operation was positively correlated to all the three measures of groups' performance. This suggests that effectiveness, timeliness and efficiency in organizations had everything to do with how long they had been operational. Analysis of the results indicate that 100%, 94% and 100% of respondents from organizations with between 20-24 years of operational experience awarded their organizations a score of excellent and very good for effectiveness, timeliness and efficiency respectively. The number of respondents giving their groups higher score for performance appear to reduce as the years of operational experience reduce. So that while organizations with 15-19 years of experience had 55% of their members awarding them a score of very good and above for effectiveness, only 44% of respondents from groups with 1-4 years of operational experience awarded their groups similar score in similar performance area.

Table 4.31: Relationship between Organizations' Years of Operation and Performance

		Years of Operation				
		20-24 Yrs	15-19 Yrs	10-14 Yrs	5-9 Yrs	1-4 Yrs
Effectiveness	1	0	11%	6%	3%	0
	2	100%	44%	73%	41%	44%
	3	0	11%	9%	10%	23%
	4	0	34%	12%	46%	33%
Total		100%	100%	100%	100%	100%
Timeliness	1	11%	0	6%	3%	0
	2	83%	50%	47%	24%	33%
	3	6%	16%	16%	24%	23%
	4	0	34%	31%	49%	44%
Total		100%	100%	100%	100%	100%
Efficiency	1	0	0	6%	5%	0
	2	100%	22%	45%	21%	22%
	3	0	6%	6%	9%	11%
	4	0	67%	27%	47%	52%
	5	0	11%	16%	18%	15%
Total		100%	100%	100%	100%	100%

Effectiveness: $r = 0.279$, $P = 0.000$; Timeliness: $r = 0.319$, $P = 0.000$; Efficiency: $r = 0.299$, $P = 0.000$

4.4.2 Size of Organization and Performance of Groups

The size of organization was also examined with respect to performance. Organizational size was measured at interval level, and with three criteria of performance- effectiveness, timeliness and efficiency measured at ordinal level, then Pearson Correlation was used to test the relationship between organization size and performance. According to table 4.32, the r-value ($p > 0.05$) for effectiveness and efficiency and ($p < 0.05$) for timeliness, suggest that there was no significant relationship between organizations' size and groups' effectiveness and efficiency. This non significant relationship between organizations' size and groups' effectiveness and efficiency was also positive. There was, however, a significant and positive relationship between organizations' size and timeliness. According to results in table 4.32, about 75%, 44% and 41% of respondents from organization with about 29 members felt that their organizations had satisfactory performance in effectiveness, timeliness and efficiency respectively. These numbers are superior to those respondents from 8-18, 30-40 and 50-62 members. It is evident from table 4.32 that groups with over 50 members had recorded no exceptional performance in any of the three parameters of performance. Additionally, it appears that group size of about 30 was ideal if the level of satisfaction of respondents drawn from the groups is anything to by.

Table 4.32: Relationship between Organizations' Size and Performance

		Size of Organization			
		8-18	19-29	30-40	52-62
Effectiveness	1	9%	13%	9%	0
	2	41%	62%	49%	63%
	3	5%	23%	11%	19%
	4	45%	2%	31%	18%
Total		100%	100%	100%	100%
Timeliness	1	9%	2%	6%	0
	2	18%	42%	40%	48%
	3	14%	22%	19%	19%
	4	59%	34%	35%	33%
Total		100%	100%	100%	100%
Efficiency	1	5%	2%	8%	0
	2	50%	39%	13%	21%
	3	5%	6%	7%	19%
	4	31%	38%	51%	48%
	5	9%	15%	21%	32%
Total		100%	100%	100%	100%

Effectiveness: $r = -0.085$, $P = 0.098$; Timeliness: $r = -0.094$, $P = 0.04$; Efficiency: $r = 0.146$, $P = 0.13$

4.4.3 Age of Respondents and Performance of Groups

Age as one of the socioeconomic variables was measured at the interval level. Thus Pearson Correlation was used to determine the relationship between age and performance. Table 4.33 indicates that r-value ($P < 0.05$), which inevitably meant that there was a significant relationship between age of members and organizational effectiveness, timeliness and efficiency. But these correlations between age of respondents and groups' performance were negative. Groups that drew their members from the ages of between 29-39 and 40-50 reported higher scores in organizations' effectiveness, timeliness and even efficiency. In contrast, groups that drew their members from age groups of 18-28, 51-61 and over 62 years had a higher percentage of their members lowly ranking their organizations in all the three dimensions of performance. Further illustrations on low performance of groups that drew the bulk of members from the age of 30 years and below, are found in table 4.29 (page 72), where youth groups, whose majority of members was aged below 30 years, reported lower cases on the improvement on quality of life than the other groups. High mobility of persons in the age of 30 years and below may have adversely affected their commitment to self-help work leading to poor performance. At the ages of 30-50 years people tend to be more stable, with low mobility, which allows them to

concentrate on self-help work. This may have accounted for impressive performance of organizations that drew the bulk of their members from this age group. The level of innovativeness reduces with age such that certain age groups may not cope with the demands of self-help work, which at times calls for mental agility. This coupled with the fact that some people beyond the age of 50 years lose personal drive to change their status in life may explain dismal performance of groups whose membership were dominated by persons aged over 50 years.

Table 4.33: Relationship between Age and Performance

		Age of Respondents (Yrs)				
		18-28	29-39	40-50	51-61	62 and above
Effectiveness	1	0	6%	6%	0	0
	2	38%	47%	59%	7%	67%
	3	11%	11%	9%	83%	12%
	4	51%	36%	26%	10%	21%
	Total	100%	100%	100%	100%	100%
Timeliness	1	0	8%	5%	0	0
	2	0	29%	53%	60%	67%
	3	34%	40%	14%	14%	0
	4	66%	23%	28%	26%	33%
	Total	100%	100%	100%	100%	100%
Efficiency	1	0	5%	6%	0	0
	2	11%	24%	44%	53%	44%
	3	2%	11%	9%	3%	12%
	4	61%	47%	31%	30%	22%
	5	26%	23%	10%	14%	22%
	Total	100%	100%	100%	100%	100%

Effectiveness: $r = -0.257$, $P = 0.000$; Timeliness: $r = -0.34$, $P = 0.000$ Efficiency: $r = -0.280$, $P = 0.000$

4.4.4 Education Level of Respondents and Performance of Groups

Education of respondents was measured at ordinal level. Spearman Correlation was used to establish whether there was any relationship between education of members and performance. Statistical results on education level and all the dimensions performance resulted in rho-value ($p < 0.05$). This implied that there was a significant and positive relationship between level of education of members and effectiveness of such groups. The study further affirmed that there was a significant relationship between the level of education of members and timeliness and efficiency in groups. According to table 4.34, respondents with no formal and primary levels of

education expressed greater satisfaction with groups' effectiveness, timeliness and efficiency than those with post-primary education. As noted in table 4.34, it was only youth and women groups that insisted that persons joining them must have a given minimum level of education. Youth and women groups pegged membership to a minimum of secondary and primary education respectively. Mixed groups on the other hand opened membership to all persons regardless of their levels of education.

Table 4.34: Relationship between Education Level of Members and Performance

		Level of Education of Respondents			
		No education	Primary	Secondary	Tertiary
Effectiveness	1	0	2%	5%	0
	2	50%	50%	29%	50%
	3	22%	18%	21%	50%
	4	28%	30%	45%	0
Total		100%	100%	100%	100%
Timeliness	1	0	2%	5%	0
	2	50%	50%	29%	0
	3	22%	18%	21%	50%
	4	28%	30%	45%	50%
Total		100%	100%	100%	100%
Efficiency	1	0	4%	4%	0
	2	14%	46%	28%	0
	3	7%	8%	8%	0
	4	50%	32%	45%	50%
	5	29%	10%	15%	50%
Total		100%	100%	100%	100%

Effectiveness: $\rho = 0.179$, $P = 0.003$; Timeliness: $\rho = 0.155$, $P = 0.009$; Efficiency $\rho = 0.092$, $P = 0.048$

4.4.5 Gender of Members and Performance of Groups

This study used Chi-square to establish the association between gender and groups' performance. The test results for the hypothesis (table 4.35) on the relationship between gender and groups' performance produced χ^2 -value ($P < 0.05$), which confirmed that there was a significant relationship between gender and performance. The association between gender of members and groups' performance were, however, weak given the low values of Cramer's V. It should be recalled that all groups had mixed gender except that one gender had numerical strength over the other depending on the sub-sector. For instance, mixed and women groups had more females.

Youth groups on the other hand had more males than females in their ranks. Results in table 4.35 depict more females than males as being optimistic by effectiveness, timeliness and efficiency in their groups. Instructively, mixed and women groups, all of which had both gender, experienced a greater change in the quality of life. Although this observation vindicates the study's findings that there was a significant relationship between gender and performance, it must be appreciated that greater percentage of female gender in mixed and women groups may have inspired performance.

Table 4.35: Relationship between Gender and Performance

		Gender of Respondents	
		Male	Female
Effectiveness	1	0	5%
	2	46%	59%
	3	13%	8%
	4	41%	28%
	Total	100%	100%
Timeliness	1	0	5%
	2	14%	48%
	3	30%	15%
	4	56%	32%
	Total	100%	100%
Efficiency	1	1%	4%
	2	10%	44%
	3	8%	7%
	4	59%	33%
	5	22%	14%
	Total	100%	100%

Effectiveness: $\chi^2 = 9.049$, $df = 3$, $P = 0.029$, Cramer's $V = 0.196$; Timeliness: $\chi^2 = 32.052$, $df = 3$, $P = 0.000$, Cramer's $V = 0.369$; Efficiency: $\chi^2 = 29.422$, $df = 4$, $P = 0.000$, Cramer's $V = 0.353$

4.4.6 Religious Affiliation of Members and Performance of Groups

Religion was measured at nominal level. Chi-square was used to test the relationship between religion and performance, with Cramer's V used to test the closeness of the relationships. Test results in table 4.36, chi-square ($p > 0.05$) for groups' effectiveness, timeliness and efficiency reveal that there were no significant relationship between religion and groups' performance. The relationship between religious affiliation and groups' effectiveness was also positive and weak given Cramer's V of 0.121. With Cramer's V of 0.107 for timeliness, the study further confirmed that there was a weak non significant relationship between religion and timeliness in

organizations. Groups appeared to draw no inspiration from religious mix of their members toward efficiency given the χ^2 -value ($p > 0.05$). The relationship between religious affiliation and groups' efficiency was weak owing to Cramer's V of 0.118, which is closer to zero than one. It should be recalled that over 85% of members in self-help groups were affiliated to Roman Catholic and ACK (Table 4.13). Respondents also were concerned that current religious composition of their membership had greatly undermined their resource mobilization, conflict management as well as co-operation with other organizations (figure 4.10). This study believes that these concerns may have had adverse effects on organizations' overall performances leading to lack of significant relationship between religious affiliation and groups' performance.

Table 4.36: Relationship between Religion and Performance

		Religion of Respondents				
		R. Catholic	ACK	SDA	Evangel.	Indigen
Effectiveness	1	3%	5%	0	5%	0
	2	57%	48%	80%	63%	60%
	3	6%	17%	0	5%	0
	4	34%	30%	20%	27%	40%
	Total	100%	100%	100%	100%	100%
Timeliness	1	3%	5%	0	0	20%
	2	39%	35%	40%	24%	40%
	3	20%	21%	0	12%	0
	4	38%	39%	60%	64%	40%
	Total	100%	100%	100%	100%	100%
Efficiency	1	4%	3%	20%	0	0
	2	35%	32%	0	32%	60%
	3	6%	10%	20%	6%	0
	4	39%	40%	60%	50%	40%
	5	16%	15%	0	12%	0
	Total	100%	100%	100%	100%	100%

Effectiveness: $\chi^2 = 10.393$, $df = 4$, $P = 0.582$, Cramer's $V = 0.121$; Timeliness: $\chi^2 = 8.068$, $df = 4$, $P = 0.780$, Cramer's $V = 0.107$; Efficiency: $\chi^2 = 13.046$, $df = 4$, $P = 0.669$, Cramer's $V = 0.118$

4.4.7 Sources of Income of Members and Performance of Groups

Sources of income of members were measured at nominal level, with Chi-square used to test its relationship with various dimensions of performance. Results of the statistical tests (table 4.37) on the relationship between sources of income and organizational effectiveness and efficiency produced chi-square values ($p > 0.05$). Consequently, the study concluded that there was no

significant relationship between respondents' sources of income and organizational effectiveness and efficiency. There was also a weak non significant relationship between sources of income and organizations' effectiveness and efficiency (Cramer's V of 0.136 and 0.179 for effectiveness and efficiency respectively). Interestingly, this study established that there was a significant relationship between respondents' sources of income and the urgency with which organizations' objectives were pursued. This is due to χ^2 -value ($p < 0.05$) for timeliness. This relationship was also weak (Cramer's V of 0.224).

Table 4.37: Relationship between Members' Sources of Income and Performance

		Source of Income					
		Business	Farming	F. Employ	C. Employ	Pension	Remittances
Effectiveness	1	6%	2%	3%	4%	0	0
	2	48%	57%	57%	58%	100%	50%
	3	8%	11%	15%	6%	0	0
	4	38%	30%	25%	32%	0	50%
	Total	100%	100%	100%	100%	100%	100%
Timeliness	1	6%	4%	3%	2%	0	0
	2	33%	33%	63%	32%	33%	50%
	3	34%	18%	3%	10%	0	0
	4	27%	45%	31%	56%	67%	50%
	Total	100%	100%	100%	100%	100%	100%
Efficiency	1	5%	2%	6%	2%	0	0
	2	29%	30%	24%	52%	67%	0
	3	15%	9%	6%	0	0	0
	4	38%	42%	36%	38%	0	50%
	5	17%	17%	28%	8%	33%	50%
	Total	100%	100%	100%	100%	100%	100%

Effectiveness: $\chi^2 = 13.091$, $df = 5$, $P = 0.595$, Cramer's, $V = 0.136$; Timeliness: $\chi^2 = 35.655$, $df = 5$, $P = 0.002$, Cramer's, $V = 0.224$; Efficiency: $\chi^2 = 30.222$, $df = 5$, $P = 0.66$, Cramer's, $V = 0.179$

4.4.8 Member Turnover and Performance of Groups

It became necessary to establish the relationship between the level of member turnover and groups' performance, given the high cases of member turnover. Member turnover was grouped into low and high cases and then tested using chi-square to establish whether there was any relationship between it and performance. With regard to the relationship between level of member turnover and organizational performance, the results showed that there was a significant relationship between the level of member turnover and groups' performance. As table 4.38

shows, chi-square values for effectiveness, timeliness and efficiency was ($p < 0.05$). The results meant that there was a significant relationship between the level of member turnover and groups' effectiveness, timeliness as well as efficiency. While 60%, 71% and 62% of respondents with low member turnover considered their groups to have done well in effectiveness, timeliness and efficiency, it was only 5%, 7% and 3% of respondents with high member turnover who felt that their groups were effective, timely and efficient respectively.

Table 4.38: Relationship member Turnover and Performance

		Level of Turnover	
		Low	High
Effectiveness	1	5%	0%
	2	55%	5%
	3	9%	10%
	4	31%	32%
	5	0	53%
Total		100%	100%
Timeliness	1	32%	1%
	2	39%	6%
	3	19%	22%
	4	10%	71%
Total		100%	100%
Efficiency	1	19%	1%
	2	43%	2%
	3	34%	31%
	4	4%	48%
	5	0%	18%
Total		100%	100%

Effectiveness: $\chi^2 = -17.689$, $df = 4$, $p = 0.000$; Cramer's, $V = 0.132$; Timeliness: $\chi^2 = -21.729$, $df = 3$, $p = 0.000$, Cramer's, $V = 0.47$; Efficiency: $\chi^2 = -23.984$, $df = 4$, $p = 0.000$; Cramer's, $V = 0.872$

Relationship between Leadership Factors and Performance of Groups

The relationship between various dimensions of groups' leadership and performance of such groups was the primary concern in objective two of the present study. Features of leadership that were analyzed against performance were size of the executive committee, number of terms served by elected officials, life of an elected office as well as incidences of disputes. Each of these dimensions was tested against effectiveness, timeliness and efficiency, and the results presented in the following section.

4.4.9 Size of Executive Committee and Performance of Groups

Effectiveness as one of the measures of organizations' performance was measured at ordinal level, and with the size of executive committee measured at interval level, Pearson Correlation was considered the most ideal statistical test for establishing whether there was any relationship between size of executive committee and organizations' effectiveness. The test resulted in r-value ($p < 0.05$) for each of the three measures of performance. This prompted the current study to conclude that there was a significant relationship between the size of the executive committee and organizational performance. The relationship between size of executive committees and groups' effectiveness and timeliness were positive and weak. However, the relationship between size of executive and groups' effectiveness was not only positive but also strong. As table 4.39 reveals, higher scores for organizations, effectiveness, timeliness and even efficiency were recorded in groups with 5 executive committee members, where respondents awarded their groups at least 75% for exceptional performance. This was followed by groups with 4 executive committee members, where respondents awarded their groups an average of 55% for exceptional performance. The scores reduce to an average of 50% for groups with 6 and above executive committee members. These findings suggested that an executive committee of 5 members was the optimal one for performance. This observation is even supported by results presented in figure 4.14 where women and mixed groups had an average of 5 members in their executive committees. Respondents from the two groups coincidentally, also recorded higher cases of improvements on their quality of lives.

Table 4.39: Relationship between Size of Executive Committee and Performance

		Size of Executive Committee				
		4	5	6	7	Over 7
Effectiveness	1	0	13%	0	0	0
	2	55%	64%	44%	53%	50%
	3	11%	1%	12%	14%	14%
	4	34%	22%	44%	33%	36%
	Total	100%	100%	100%	100%	100%
Timeliness	1	0	13%	0	0	0
	2	55%	63%	19%	24%	33%
	3	11%	4%	26%	28%	25%
	4	34%	20%	55%	48%	42%
	Total	100%	100%	100%	100%	100%
Efficiency	1	0	8%	0	2%	0
	2	55%	80%	19%	8%	6%
	3	11%	1%	4%	10%	17%
	4	34%	11%	56%	54%	58%
	5	0	0	21%	26%	19%
	Total	100%	100%	100%	100%	100%

Effectiveness: $r = 0.175$, $P = 0.000$; Timeliness: $r = 0.322$, $P = 0.000$; Efficiency: $r = 0.612$, $P = 0.000$

4.10 Election Cycle and Performance of Groups

Election cycle, which was measured at interval level, meant the time between one election and the next. In measuring this, the study aimed at establishing whether there was any relationship between the life of an elected office and organizational performance. Pearson Correlation was used to test the relationship between election cycle and performance. While looking at the relationship between life of an elected office and groups' effectiveness, timeliness and efficiency the present study established that there was indeed a significant relationship between election cycle and organizations' performance. From table 4.40, r -value ($p < 0.05$), implied that there was a significant relationship between the life of an elected office and groups' performance. But these relationships were weak and negative. Analysis of table 4.40 shows that groups that held elections after 2 and 3 years appeared to have impressive scores for excellent and very good for effectiveness. Respondents from organizations that held elections after 4 years seemed to be impressed by timeliness and efficiency in their organizations. Elections normally divert members' attention from day to day activities of groups as people turn to election processes, this may even be worse when they are held too close to each other such as after every one year. Conversely, performance in organizations may suffer when leaders stay in the office for too long.

Table 4.40: Relationship between Election Cycle and Performance

		Election Cycle			
		1 Yr	2 Yrs	3 Yrs	4 Yrs
Effectiveness	1	0	8%	3%	0
	2	49%	54%	47%	81%
	3	15%	8%	9%	8%
	4	36%	30%	41%	11%
Total		100%	100%	100%	100%
Timeliness	1	0	8%	0	6%
	2	19%	40%	33%	67%
	3	30%	19%	17%	12%
	4	51%	33%	50%	15%
Total		100%	100%	100%	100%
Efficiency	1	0	7%	0	6%
	2	6%	25%	41%	72%
	3	9%	12%	4%	3%
	4	60%	40%	43%	13%
	5	25%	16%	12%	6%
Total		100%	100%	100%	100%

Effectiveness: $r = -0.101$, $P = 0.061$; Timeliness: $r = -0.187$, $P = 0.002$; Efficiency: $r = -0.381$, $P = 0.000$

4.4.11 Number of Terms Served By Executive Committees and Groups' Performance

The number of terms served was measured at interval level. Pearson Correlation was considered an appropriate statistical tool where an independent variable measured at interval level is pitted against dependent variable measured at ordinal level. On the relationship between the number of terms allowable and effectiveness in self-help groups, hypothesis test results produced an r-value ($p < 0.05$) for all three parameters of performance; a result that guided the present study to assert that there was a significant relationship between the number of terms individuals served in the office and groups' effectiveness, timeliness and efficiency in self-help groups. The relationship between number of terms served by executive committee members and organizational performance was also positive albeit weak. It is clear from table 4.41 that all groups regardless of the number of terms served by elected officials over 50% of respondents awarded superior performance to effectiveness. Impressive scores were reported in groups that allowed their officials to serve for 1-3 terms. Efficiency was most noticeable in organizations that set term limits to one and three. Any elected office always wishes to achieve set goals within the shortest time possible using the least amount of resources, which they use to bargain for re-election. Continuous stay in the office courtesy of no term limits breeds complacency and self-

preservation on the part of leadership, thus making no term limit a major hindrance to groups' performance.

Table 4.41: Relationship between Number of Terms Served by Leaders and Performance

		No. of terms			
		1 Term	2 Terms	3 Terms	No limit
Effectiveness	1	3%	8%	0	0
	2	67%	47%	56%	53%
	3	7%	7%	11%	15%
	4	23%	38%	23%	32%
	Total	100%	100%	100%	100%
Timeliness	1	3%	8%	0	0
	2	55%	30%	56%	28%
	3	14%	18%	11%	27%
	4	28%	44%	23%	45%
	Total	100%	100%	100%	100%
Efficiency	1	3%	7%	0	0
	2	56%	36%	56%	7%
	3	3%	7%	11%	11%
	4	38%	35%	23%	58%
	5	0	15%	0	24%
	Total	100%	100%	100%	100%

Effectiveness: $r = 0.125$, $P = 0.027$; Timeliness: $r = 0.179$, $P = 0.003$; Efficiency: $r = 0.386$, $P = 0.000$

4.4.12 Incidences of Disputes in Organizations and Performance of Groups

Incidences of disputes in self-help groups were measured at ordinal level. The study used Chi-square test in determining the relationship between incidences of disputes and various dimensions of groups' performance. According to table 4.42, there was a significant association between incidences of disputes and all the three dimensions of groups' performance ($p < 0.05$). The association between incidences of disputes and groups' performance was weak given the low values of Cramer's V. Analysis of the results reveal that groups that reported very frequent and frequent incidences of disputes exhibited poor scores in all the three dimensions of groups' performance. On the other hand groups that reported rare and very rare incidences of disputes recorded higher scores in each of three performance's parameters. For instance, where groups with frequent incidences of disputes expressed satisfaction rate of 10% of groups' performance in effectiveness, timeliness and efficiency, those that had rare incidences of disputes expressed

satisfaction rate of about 60% on each of the performance parameters. These results implied that the more the frequency of incidents the lower the groups' performance.

Table 4.42: Relationship between Incidences of Disputes and Performance

		Incidences of Disputes			
		V. Frequent	Frequent	Rare	V. Rare
Effectiveness	1	0%	1%	6%	10%
	2	9%	8%	55%	70%
	3	12%	8%	36%	0
	4	26%	83%	3%	20%
	5	50%	0	0	0
Total		100%	100%	100%	100%
Timeliness	1	1%	5%	4%	25%
	2	9%	3%	54%	25%
	3	22%	18%	19%	20%
	4	68%	74%	23%	30%
Total		100%	100%	100%	100%
Efficiency	1	0%	2%	34%	42%
	2	22%	4%	25%	25%
	3	12%	4%	49%	0%
	4	49%	78%	15%	0%
	5	17%	16%	7%	37%
Total		100%	100%	100%	100%

Effectiveness: $\chi^2 = 18.594$, $df = 12$, $p = 0.005$; Cramer's, $V = 0.198$; Timeliness: $\chi^2 = 25.202$, $df = 9$, $p = 0.000$, Cramer's, $V = 0.231$; Efficiency: $\chi^2 = 30.064$, $df = 12$, $p = 0.000$; Cramer's, $V = 0.252$

Relationship between Social Networks and Organizational Performance

The third objective of the study focused on social networks in self-help groups and how they related to performance. Networks were examined with regard to their existence, type/purpose and duration, and their influence on performance.

4.4.13 Existence of Networks and Performance of Groups

The study's main concern here was to understand whether groups that had networks with other organizations and or individuals for various assistance performed better than those without. Existence of networks was measured at nominal level. While looking at groups' performance in light of networks, the current study found out that there was no significant association between existence or absence of networks on the one hand and groups' effectiveness and timeliness on

the other hand ($p > 0.05$). With Cramer's V values of 0.310 and 0.123 for effectiveness and timeliness respectively, this study further asserts that there were weak non significant relationship between existence of networks on the one hand and effectiveness and timeliness on the other hand. As table 3.43 shows, χ^2 value ($p < 0.05$) for effectiveness, implied that there was a significant association between existence of networks and groups' efficiency. These results implied that groups that had networks were in no way better than those without in effectiveness and timeliness. Groups without networks were, however, better than those with networks in efficiency.

Table 4.43: Relationship between Existence of Networks with Individuals and Performance

		Existence of Networks	
		Yes	No
Effectiveness	1	4%	4%
	2	57%	54%
	3	14%	8%
	4	25%	34%
Total		100%	100%
Timeliness	1	6%	3%
	2	28%	43%
	3	24%	17%
	4	42%	37%
Total		100%	100%
Efficiency	1	5%	3%
	2	18%	41%
	3	10%	6%
	4	48%	37%
	5	19%	13%
Total		100%	100%

Effectiveness: $\chi^2 = 3.585$, $df = 3$, $P = 0.310$, Cramer's, $V = 0.123$; Timeliness: $\chi^2 = 6.538$, $df = 3$, $P = 0.088$, Cramer's, $V = 0.166$; Efficiency: $\chi^2 = 13.750$, $df = 4$, $P = 0.008$, Cramer's, $V = 0.241$

4.4.14 Purpose of Networks and Performance of Groups

Self-help organizations established networks with both individuals and other organizations for financial, human resource and good will support. The nature of networks, which were categorized as financial, human resource and good will were measured at nominal level. The study used chi-square to examine the nature of relationship between these networks and groups' performance. As reported in table 4.44, the study established that there was a significant

association between the nature of network and organizations' performance. It is discernible from table 4.44 that respondents from organizations that sought for human resource and good will support were more satisfied with groups' effectiveness, timeliness and efficiency. The least satisfied respondents were from groups that sought for financial support. Indeed as already reported in figure 4.4, financial misappropriation was the greatest source of exodus of members from certain self-help groups. Poor performance rating in organizations that sought for financial support than other forms of support may have been partly motivated by poor financial management in such organizations.

Table 4.44: Relationship between Nature of Networks and Performance

		Nature of Support		
		F. Support	H. Resource	Good will
Effectiveness	1	0	0	33%
	2	50%	83%	47%
	3	14%	11%	10%
	4	36%	6%	10%
	Total	100%	100%	100%
Timeliness	1	0	11%	33%
	2	14%	56%	47%
	3	27%	16%	10%
	4	59%	17%	10%
	Total	100%	100%	100%
Efficiency	1	0	0	33%
	2	4%	50%	47%
	3	10%	11%	10%
	4	62%	28%	10%
	5	24%	11%	0
	Total	100%	100%	100%

Effectiveness: $\chi^2 = 34.394$, $df=6$, $P=0.000$, Cramer's $V=0.022$; Timeliness: $\chi^2 = 46.336$, $df=6$, $P=0.00$, Cramer's $V=0.256$; Efficiency: $\chi^2 = 80.891$, $df=8$, $P=0.000$, Cramer's $V=0.338$

4.4.15 Duration of Networks and Performance of Groups

Organizations had established networks with other organizations and individuals for different durations. Durations were measured at interval level, with Pearson Correlation used to examine the relationship between duration of networks and groups' performances. According to results in table 4.45, r-value ($p<0.05$), there was a significant, positive but weak relationship between durations of network and groups' effectiveness, timeliness and efficiency. There is clear evidence from table 4.45 that respondents from organizations that had established networks

spanning over three years appeared to be more satisfied with various aspects of performance than respondents from organizations that had established networks with duration of three years and below. It is important to point out that it takes an organization some time to realize the benefits of any form of support. Therefore, support ought to be provided within a reasonable period of time for its benefits to be realized.

Table 4.45: Relationship between Duration of Networks and Performance

		Duration of Network (Yrs)		
		1-2	3-4	4-5
Effectiveness	1	0	8%	0
	2	50%	53%	100%
	3	18%	14%	0
	4	32%	25%	0
	Total	100%	100%	100%
Timeliness	1	0	8%	21%
	2	21%	25%	67%
	3	26%	25%	12%
	4	53%	42%	0
	Total	100%	100%	100%
Efficiency	1	0	11%	0
	2	3%	11%	100%
	3	12%	11%	0
	4	62%	67%	0
	5	24%	0	0
	Total	100%	100%	100%

Effectiveness: $r = 0.022$, $P = 0.000$; Timeliness: $r = -0.112$, $P = 0.043$; Efficiency: $r = -0.233$, $P = 0.000$

4.5 Discussion

This study in this section has discussed the findings according to the objectives it set out to achieve. The section begins with a discussion of the first objective of the study-the relationship between socioeconomic characteristics of self-help groups and their performance. The discussion then proceeds to objective two, which sought to examine the relationship between leadership factors and performance of self-help groups. The section concludes with a discussion of the link between social networks and groups' performance.

4.5.1 Organizations' Age and Performance of Groups

The current study found that there was a significant relationship between age of organizations and their performance. The results of the study presented in table 4.31 suggested that groups that had been in operation for over 10 years appeared to do better than those with operational experience of ten years and below. These results also suggested that groups reached their optimal performance levels at around the age of 15 years, after which some gradual decline in performance begin. This study observes that respondents from groups that had over 20 years of operational experience awarded their groups poor scores on effectiveness, timeliness as well as efficiency; an indication of dissatisfaction with groups' performance.

These findings concur with other studies that have found that a firm's age was significantly related to performance (Taymaz, 2002; Evans, 1987; Power's, 1998). Although a study by Taymaz (2002) was based on corporate organizations, it nonetheless pointed out that there was a positive relationship between age and productivity/performance of the firm. He particularly noted that firms' performance increased as the organizations matured. Evans (1987) attributed impressive performance of older firms to well established structures, elaborate linkages, and publicity that give them a competitive edge over emerging firms. Consistent with these is Power's (1998) study, which supports the idea of positive correlation between organizations' age and performance. She, however, refutes the claim that a firm will always experience growth in performance as it ages. Instead she maintains that performance can only increase as the firm ages only up to a certain time after which a gradual decline begins

This study attributes increased performance as the groups age to the fact that over time, groups discover what they are good at and learn how to do things better, thus standardizing their activities, speeding production, reducing costs and improving quality. But as the present study observed, growth in performance in groups declined after sometime. This study argues that over time groups may become rigid and conservative, thus relying more on organizational memory as a basis for solving new problems. This study noted that invoking routine responses to non-routine situations, could lead to the conception of inadequate and or inappropriate solutions to groups' problems leading to performance decline. The conservative and rigid angles organizations assume as they age make it difficult for them to recognize, accept, and implement innovation signals from their external environments. This may account for performance decline in groups.

The present study also holds that attempts by some group members to dissuade groups from rigidity and conservatism may trigger conflict pitting conservatives against liberals. The current study holds that such conflicts may help in overcoming this bias by engaging group members in a constructive conflict so that the relevance of the memory contents in the current decision situation are examined thoroughly. Such constructive/functional conflict may also provide members with an opportunity to discuss in depth and question the underlying assumptions of memory information. By analyzing the memory information from diverse perspectives, the group members can develop a better understanding of the task environment and be confident of their own work. This study believes that constructive conflicts that challenge unproductive traditions and practices may help in sustaining performance by encouraging creativity and innovation that align groups' activities to contemporary challenges.

4.5.2 Organizations' Size and Performance of Groups

Organizations' size meant the number of members in the group. Groups with the smallest size had eight members with the largest having over sixty members. Analysis of table 4.32 shows that groups' size had mixed relationships with different dimensions of performance. While there was no significant relationship between groups' size on one hand and effectiveness and efficiency on the other hand, there was a significant relationship between groups' size and timeliness in groups. Group size of about 30 members appeared to perform better than those sizes that were

grossly smaller or larger than 30. While focusing on the internal dynamics of groups by examining the effects of group size on selected areas of performance, this study discovered that smaller groups though performs better in decisions making, dispute management, and commitment to groups' goals but performed dismally in resource mobilizations (table 4.9).

The findings of the present study are in tandem with most studies that explore the relationship between collective action and group size. Most of these writings maintain that there is a higher probability of collective action becoming progressively bleak as group size increases. Scholars such as Olson (1965) and Chamberlin (1974) observe that smaller groups may find it too arduous to create viable institutions that will persist over time to encourage collective actions, while larger ones may be more successful in creating and maintaining processes that would organize their members and ensure their contribution to groups' course. But they also observe that as group size increases, so is the costs of decision-making and coordination. Although they have not defined an ideal group size for effective collective action, they propose that people should organize themselves within medium-sized groups for successful collective action.

The findings of the current study further agree with that of (Majumdar, 1997). In a study of the influence of the firm's size on the performance of entrepreneurial and corporate firms, Majumdar (1997) discovered that performance levels were positively correlated with the size of the firm, as measured by the number of employees. In a nutshell, he noted an increase in firm size initially yielded positive results, due to economies of scale. However, further growth of the firm beyond a certain size negatively influenced its productivity levels.

Theoretically, larger groups are better placed to raise resources. But as the current study found in table 4.10, larger groups reported the highest incidences of low compliance to member subscriptions. This revelation effectively demystified the myth that larger groups are better at resource mobilization. The current study notes that there is greater difficulty in building consensus in larger groups due to many and often conflicting interests of members. Similarly, some individuals from larger groups have the tendency of taking advantage of collectivity by not doing much since they know that the goals served represent a collective good. Such members may rationalize their low commitment to groups by arguing that because the collective good is differentially distributed it would be difficult to identify their lack of commitment. Therefore,

low performance in larger groups should be understood in the context of increased cost of coordination, tardiness and difficulty in building consensus. On the other hand the inability of small groups to benefit from economies of scale and mobilize sufficient resources may have contributed to their low performance. Groups' performance was most noticeable in groups with about 30 members because such groups probably enjoyed economies of scale, incurred less coordination costs and easily reached consensus on major decisions.

4.5.3 Members' Age and Performance of Groups

The present study established that there was a significant relationship between age of group members and groups' performance (table 4.33). It is evident from the table that groups whose membership were predominantly aged 40-50 years performed better than the others in effectiveness and timeliness. Efficiency was most evident in groups, where ages of 51-60 formed greater percentage of the membership. Groups that drew a greater percentage of membership from ages of 18-29 and over 60 years recorded poor scores in all the three dimensions of performance.

These findings are similar to a large body of evidence that links age of individuals and performance. Scholars such as Verhaegen and Salthouse (1997), Ball et al. (2002), and Kotlikoff (1988), in a series of studies found that employees were most productive between the age of 38-48 years. They also reported lower productivity among employees below the age of 38 years and above the age of 50 years. Kotlikoff (1988), while looking at the link between age and productivity of sales and managerial staff found them to be most productive at the age of 45 and 43 years respectively. While appreciating that employees' cognitive abilities; reasoning, speed and episodic memory declines significantly toward 50 years of age and more thereafter Ball et al. (2002) holds that it could be reversed through targeted training.

Although these studies were not based on self-help groups, the findings are not only confirming that age is significantly related to performance, but also that ages 40-50 years is the most productive age group, thus vindicating the findings of the current study. The current study argues that collective organizations such as self-help groups require more of interactive than technical skills. As people grow older, they accumulate more of interactive skills thus suggesting that

members of self-help groups acquire more interactive skills over time. Such skills are critical in building group cohesion, interpersonal relationships and developing trust and other aspects of social capital. Impressive performance of groups that had the bulk of their members from ages of 40-50 years may thus be understood in the context of accumulated interactive skills, which has already been noted to be a major catalyst in successful collective action.

Although groups that had the bulk of their members from below the age of 40 years may be well endowed with technical skills, this study noted that they could suffer from inadequate interactive skills, which could compromise their ability to solve disputes, enforce integrative social sanctions and generally win members' commitment to their groups and to each other. Indeed the current study established that youth groups had the highest incidences of member turnover. Similarly, groups where a greater percentage of members were aged over 50 years by virtue of their age may have lost the drive toward sustainable livelihood and some could have possibly accepted their situation as 'normal'. While members aged over 50 years could have a lot of interactive skills, this study was concerned that they could be lacking individual and collective drive; a scenario that could render their wealth of interactive skills redundant and insignificant leading to low performance. Mental agility, which is a characteristic of persons aged 35-50 years, may have contributed to effectiveness and timeliness in groups that were dominated by the age group. But many years of engagement in groups' activities may have been instrumental for the efficiency recorded in groups that had a higher percentage of members aged over 50 years.

4.5.4 Members' Levels of Education and Performance of Groups

This study in established that there was a significant relationship between members' levels of education and organizations' performance (table 4.34). These findings show a marked performance at no formal education and primary and tertiary levels of education; where over 50% of respondents agreed that their groups had good performance. Unlike the other levels of education, only 35% of members with secondary level of education reported a marked performance in their groups. As presented in figure 14.12 and table 4.34, education levels of respondents from youth and women groups were confined to secondary, and primary and secondary levels respectively. Mixed groups on the contrary drew membership from all levels of

education. These findings appear to suggest that performance was inspired more by diversity of members' levels of education.

Findings of the current study support those of Scott (1998), Stinchcombe (1983) and Oster (1995), which found education to be significantly associated with organizations' performance. These studies reported that higher performance in organizations were more in organizations with members with higher levels of education and advanced schooling. More recently, Kilavuta (2003) also established that groups' performance was significantly related to education. But he noted a marked performance in groups whose members had mixed levels of education.

The current study argues that higher levels of education, advanced and specialized training would greatly enhance performance in organizations with highly specialized and differentiated tasks. This could not significantly apply in self-help groups, majority of whom had routine jobs that could easily be handled by people with basic and at most secondary level of education. But even more critical in successful collective action this study learnt was a combination of members' education and appropriate attitude toward self-help work. This observation was born out of the fact that youth groups performed poorly despite members' having higher levels of literacy compared to the other groups. Discussions with respondents from youth groups revealed that most of them considered self-help work as an inferior sector and that their rightful place was formal employment, given their higher levels of literacy. Similar discussions with members of mixed and women groups, majority of whom had no formal and primary levels of education, confirmed that they had considered self-help work as a permanent occupation since their humble levels of education hindered them from procuring formal employment.

From these discussions, it is this study's submission that higher output from holders of higher levels of education was grossly undermined by negative attitude toward self-help work. Most members of youth groups appear to perceive self-help work as both unchallenging and least rewarding, and these the present study considers to have contributed to poor performance in most youth groups. The current study links impressive performance of most mixed and women groups to a combination of positive attitude toward self-help work and availability of members with diverse levels of education. Diverse education levels of members in mixed and women groups afforded them the latitude to assign members responsibilities based on their ability including

those that required higher, middle and even lower levels of education; a task that would be hard to implement in groups that had members with only one level of education.

4.5.5 Members' Gender and Performance of Groups

The current study revealed that more respondents from women and mixed groups compared to youth groups believed that the quality of their lives had improved. For example, 78% and 67% of respondents from mixed and women groups respectively compared to 31% of respondents from youth groups felt that their lives had improved (table 4.29). This study established that gender was significantly associated with each of the three parameters of groups' performance (table 4.35). This study wishes to observe that women and mixed groups surveyed were predominantly composed of female gender, while youth groups had male gender constituting a higher percentage of the membership.

The current finding resonates well with those of McMahan, Bell and Virick (1998), Nkomo and Cox (1996), Burtner (2001) and Okeke (2006), which have found that gender is significantly associated with performance. These scholars although are unanimous that gender is significantly associated with performance, they differ as to what aspects of gender related to performance. While scholars such as McMahan, Bell and Virick (1998), Nkomo and Cox (1996), Egan (2005), Kanter (1977) hold that gender diversity significantly relates to performance, other scholars such as Burtner (2001) and Okeke (2006) on the contrary believe that it is gender homogeneity and not diversity that is associated with performance. Advocates of gender diversity observe that it enhances members' overall creativity and innovation because of the combination of different skills, perspectives and backgrounds. While those of gender homogeneity maintain that it leads to mutual empowerment, collaboration and information sharing, which serve as performance incentive. But association between gender and performance is not limited to general organizational membership but also management boards (Carter et al, 2007).

The current study holds that groups with diverse gender stand to benefit from high quality decisions because men and women bring different perspectives leading to varied alternatives, which can further be evaluated from different angles, leading to a better understanding of their impact on the group and society. The present study further observes that gender diversity affords groups the opportunity to effectively handle gender-sensitive roles in society by assigning tasks

to appropriate gender. The ability of gender diverse groups such as mixed groups to generate high quality decisions and handle gender-sensitive roles in society may have provided the right performance stimuli leading to exceptional performance. But this study also notes that gender homogeneity may help in building group cohesion, team spirit, strong social ties and trust, which may greatly boost performance of groups with gender homogeneity such as women groups. The current study established that there was greater trust and social ties, good financial management systems, commitment to groups' goals and effective dispute management mechanisms in women groups; a situation this study attributes for their good performances.

Although gender was significantly linked to performance, the present study observes that groups that had higher representation of female gender in the membership and management committees performed better than those with fewer female gender. This explains why most youth groups despite being of mixed and single gender as some mixed and women groups still performed dismally in many areas. Unlike mixed and women groups where female gender dominated both their membership and executive committees, youth groups had male gender dominating both membership and executive committees. Women are thought to exhibit more relational styles of management; mutual empowering, collaboration, information sharing, empathy and nurturing. These styles are critical in collective organizations, where consensus and participatory management are key to successful performance. It is such management styles that the present study considers to have helped in entrenching good governance, mutual concern and commitment to groups' course in groups where female gender constituted a higher percentage.

4.5.6 Member's Religious Affiliation and Performance of Groups

The dominance of traditional churches- Roman Catholic and ACK-, is not surprising given that they are the most popular in the entire northern Nyanza region, having been the first modern churches to have a firm establishment in the area. Coupled with this was the fact that some self-help organizations were formed under the auspices of the two churches. The fact that nearly 90% of the respondents were affiliated to the two denominations did not help much in stimulating performance in groups. According to statistical analysis in table 4.36, the association between religion and group performance was insignificant. As can be seen in figure 4.13 although religion helped groups in their interaction with the external environment in the form of resource

mobilization, and co-operation with other organizations, it adversely affected them in building cohesion and trust within the membership. This in effect resulted in difficulty in decision making, conflict management and commitment to group goals. But this study could not establish any level of performance that was peculiar to any religious affiliation thus confirming that groups' performance was not affected in a significant way by members' religious affiliation.

Unlike the current study that found out that religion was insignificantly associated to group performance, scholarly writings by Knowles and Weatherston (2006) have on the contrary argued that religion positively aids communal and group performance by facilitating the accumulation of trust, conventions and shared norms as well as mechanisms for enforcement of desirable behavior. Other studies- Grier (1997), Guiso et al. (2003), and Barro and McCleary (2003)- have similarly demonstrated the positive correlation between religion and performance. Grier (1997) while analyzing the relationship between religious affiliation and economic development established that Protestantism was significantly related to income and economic growth in several countries. On the same breath, Guiso et al. (2003) while analyzing data from the World Values Surveys documented a significant association between religious beliefs and certain attitudes conducive to economic growth. But religious affiliation was also found to be negatively correlated with economic development (Barro and McCleary, 2003). The two scholars observed that even though religious beliefs enhance traits that are conducive to economic performance, religious practices in the form of church attendance uses up resources (notably: time and money) that could also be employed productively.

The current study established that some groups insisted that persons seeking membership must be affiliated to particular denominations. However, many groups allowed membership regardless of religious affiliation. But even where religious affiliation was a membership requirement, the study noted that it was never an incentive or hindrance to groups' performance. Although some groups reported that the religious composition of their membership had enhanced their resource mobilization ability and hindered effective dispute management, this study could not independently verify this. This study also believes that religion could be significantly related to performance in situations where values and ideology based differences exist. However, this study

could not establish any evidence of fundamental differences among people professing different faiths in a scale that threatened co-existence of members and groups' survival.

4.5.7 Members' Sources of Income and Performance of Groups

Members' sources of income had no significant association with groups' effectiveness and efficiency. But it had a significant association with timeliness in groups. As can be seen in table 4.37 members accorded groups different scores on effectiveness and timeliness without assuming any line of source of income. Groups whose members derived other incomes from business, farming, formal employment and remittances reported 54%, 59%, 62%, 100% and 50% scores on effectiveness. There was also no peculiar performance on efficiency with respect to members' sources of income as groups received an average of 40% approval from respondents on excellent and very good scores. These results showed that diverse sources of members' income did not stimulate or hinder groups' effectiveness and efficiency.

Members' sources of income, however, influenced the urgency with which groups pursued their objectives. For instance, groups whose members derived incomes from formal employment and remittances reported above average scores on timeliness, while those whose members had business, farming, casual employment and pension recorded below average scores on timeliness. Formal employment exposes groups' members to a variety of specialized tasks and skills, which enables them to perform groups' tasks with ease and precision. Members with formal employment background are therefore in a position to use skills and experiences acquired from formal employment to pursue groups' activities faster leading to the realization of groups' objectives much faster. Remittance is generally not a reliable source of income as it depends on the good will and cordial relationship between the provider and the recipient of the funds. Due to its unreliability persons who depend on remittances as a source of income would wish to have groups' objectives realized very fast as a possible cover in the event that incomes received from remittances comes to a halt.

Business as a source of income may be a reliable source of income notwithstanding its size. Business also requires much attention from the proprietor, who must juggle between business and self-help groups' responsibilities. This divided attention between business and self-help work may have contributed to the slow pace of realizing groups' objectives. People with

businesses may also not see the urgency in pursuing groups' objectives since the former may provide them with nearly all their daily basic needs. Like business, farming also at times demands much attention from the farmer. Planting, weeding, harvesting and marketing of farm produce require personal and close supervision from the proprietor. This means that farmers who are also members of self-help groups may relegate self-help work to the periphery leading to slow pace of accomplishing groups' objectives. Demographic diversity in terms of sources of income this study holds brings different perspectives, which yields quality decisions. But if not handled well may hinder effective decision making as some people want to impose their perspectives without sufficiently considering their relevance and suitability to groups' activities.

4.5.8 Member Turnover and Performance of Groups

Many organizations had procedures to be followed when joining organizations, but such formal procedures were lacking when it came to leaving the organizations. This, the present study noted could compromise organizations performance. Groups should insist that members intending to leave to request organizational leadership by stating reasons underpinning their intentions. Leaders should only approve cessation of such membership upon getting satisfied that the member in question has no debts and other liabilities owed to the organization

There was a significant association between member turnover and groups' performance. According to figure 4.4, groups had been losing an average of 8 or 20% of their members annually, with youth groups experiencing the highest cases. As can be discerned from table 4.38, 60% of respondents from groups that reported low member turnover compared to just 5% from those with high member turnover felt that their groups had satisfactory performance. This implied that the higher the member turnover the lower the groups' performance.

The findings of the current study on member turnover concur with other studies and scholarly writings that link poor performance to labour turnover. Scholars such as Huselid (1995), Carroll and Harrison, (1998), Dess and Shaw (2001) have argued that higher labour turnover undermines performance through the loss of organizations' social and human capital. They also maintain that turnover disrupts groups' social and human ties, which in turn leads to low firm productivity.

The current study posits that high member turnover interferes with organizational memory. Organizational memory may be defined as stored information from an organizations' history that can be brought to bear on present decisions. The departure of members from groups implies that such members leave with important information about groups' past activities. This problem may be aggravated by low level of formalization and record keeping that was noted to be a common feature in many groups. The absence of members (in significant numbers due to departure from groups) who are well informed about past solutions to organizational problems and rationale behind past decisions may expose organizations to time, money and effort wasting while looking for solutions to various problems facing the organizations.

The current study also concedes that member turnover disrupts member interactions in groups; as new members have to be socialized into various aspects of group activities. Further it takes time to cultivate productive chemistry between old and new members, at which time some of the groups' activities may remain unattended to. Higher member turnover also implies that over time the number of new members will overwhelm those of the founding members. This further means that the values and foundation of the group weaken and dissipate with time as members continue to leave the group. It should be noted that old and new members may also not have shared vision and approach to issues. This could not only balkanize groups into new and old members but also posed the risk of dissuading members from groups' core objectives. This study concludes that weak social ties between old and new members, gradual loss of founders' values and poor public reputation may have led to poor performance in groups with high member turnover.

4.5.9 Size of executive Committee and Performance of Groups

In all self-groups, there are three important role holders - the chairperson, the secretary and the treasurer, who jointly manage the day to day functioning of groups. These groups by nature are voluntary participative cooperative institution. Thus, each group sets up such number of offices as it may deem fit. All groups surveyed had more role holders over and above the statutory ones. These included vice -chairperson, organizing secretary and assistant secretary. Groups had between 4 to over 8 members serving in the executive committees. Women and mixed groups tended to have between 4-6 members in their executive committees, while youth groups had between 6-8 members in their executive committees. This study established that the size of the

management committee was significantly related to groups' performance (table 4.39). Groups that exhibited exceptional performance generally had between 5-6 members serving in the executive committees. Performances were lower in groups that had less than 5 and more than 6 members in their executive committees as table 4.39 shows.

These findings echo other studies that have attempted to establish the link between board/management/executive committee size and organizations' performance. Studies by Kyereboah-Coleman and Biekpe, (2005)-in Ghana, and Mak and Yuanto (2003)-in Malaysia, have all reported that firm performance is significantly affected by board size. These scholars found that organizations with relatively small boards showed a marked performance compared to those with large boards. This confirms that performance was positively related to small boards as opposed to big ones. But the view that small boards are significantly related to performance is not shared by all. For instance, Raheja and Charu (2005) and Coles, et al. (2008) found that performance was more noticeable in firms with larger boards compared to smaller boards. They attributed this to the ability of larger boards to offer a range of expertise that helps firms make better decisions. They also argued that larger boards cannot be easily dominated by powerful chief executive officers.

Although the above studies and writings are on corporate organizations they can also apply to other formal organizations such as self-help organizations. The current study found that performance was most exceptional in groups with relatively small executive committees. This study argues that groups with relatively smaller executive committees make decisions easily due to fewer conflicting views and possible clear lines of responsibilities. Smaller groups are likely to incur less co-ordination costs. Large executive committees may be less efficient due to difficulties in solving the agency problem among the members of the committee. Larger committees may also have individuals with no specific tasks, since their inclusion into the committee may have been motivated by the desire to accommodate personal egos and interests rather than improving groups' effectiveness and efficiency. Larger committees may also have offices with overlapping, ambiguous and conflicting roles, which other than abetting free-riding within the committee may place hurdles in the enforcement of accountability.

4.5.10 Election Cycle and Performance of Groups

All the organizations surveyed chose their leaders through elections. Periodic elections, which were held after different intervals depending on the organization served as the main instrument through which members held their leaders accountable. Elections also enabled members to selectively retain good incumbents, while constraining opportunistic behaviours. Performance of organizations was found to be significantly related to the election cycle. As already defined, election cycle in the current study referred to the duration between one general election and the other. According to data in table 4.40, organizations that held their elections after every 2-3 years performed better than those that held elections annually or after every three years.

Drawing from political science studies, the current findings are in consonant with those of Grofman (1996), whose study established that performance was correlated with election cycle. He found that 3-4 years term legislatures performed better than their 2-years term counterparts. Other studies in the corporate sector also established that election cycle was significantly related to organizations' performance (Warner, Watts and Wruck, 1988). They particularly noted that organizations with high turnover of directors, occasioned by short-term election cycle, performed poorly compared to those that retained directors for a relatively longer period.

Short term lengths allow for the quick reversal of bad appointments in addition to keeping elected leaders more accountable. Moreover, very frequent elections distract both leaders and members from productive activities as they devote time to election related issues. The current study blames poor performance among groups with less than 2-3 years term executive committees on incomplete socialization and holistic understanding of the groups by newly elected leaders. Short term election cycle may also encourage newly elected leaders to concentrate more on their re-election strategies than groups' core business. Newly elected leaders also need time to identify productive and constructive members, allies and even to mobilize essential resources; activities that may not be achieved under short term election cycle. These conditions make short term election cycle undesirable and may have played a role in poor performance of groups that held elections annually. Although this study considers longer term election cycle as desirable for effectiveness of executive committees, it nonetheless recognizes that leaders' effectiveness wane with time. Therefore reasonable election cycle, which in the

current study was three years, was necessary in providing newly elected leaders with enough time to socialize into their new roles and diagnose key concerns and problems in their groups, articulate and fully implement their vision.

4.5.11 Term Limits of Executive Committee Members and Performance of Groups

Groups allowed individuals to serve in the executive committees for different terms, with others having no term limits. But the majority of groups had term limits imposed on individuals. Term limits, which limit executive committee members to a maximum number of terms in office, force individuals never to seek for re-elections however popular they are. It would therefore not be surprising if members were strongly opposed to term limits, especially where popular leaders are barred from standing for election after attaining their term limits. The number of terms allowable for re-elections had no significant relationship with groups' effectiveness and the urgency with which groups pursued objectives. But there was a significant relationship between number of terms served and efficiency in groups. Least performance appeared to have been recorded in groups that had one term and no term limits. Moderate and high performances were reported in groups that had 2 and 3 term limits respectively (table 4.41).

In building a case for term limits, Glazer and Wattenberg (1996) argue that term limits commits leaders to a public good, as insurance against rejection at subsequent elections. In the case of legislatures, they maintain that term limits induce them to concentrate more on legislative work in order to improve chances for re-election. These observations though done in the context of legislative elections are in many respects similar to the findings of the current study.

Groups with term limits perform better than those without. Continuous service in elective office like in appointive office improves one's skill leading to specialization, and this, the present study considers to have partly contributed to the significant and positive relationship between term limits and efficiency. But prolonged service such as in a no term limit situation denies an organization the much needed fresh ideas necessary for change and transformation. Similarly, leaders may with time lose focus of organization's ideals and instead spend more time in managing their re-elections and incumbency. This partly explains why continuous stay in office such as in no term limit situations lead to decline in their performance and by extension that of organization. No term limit institutions may also breed dictatorial leaders, who after losing

favour with members may want to use undemocratic means to perpetuate themselves in office. Term limits also affords other members the opportunity to stand for elections, and this may help in building alternative leadership in groups. It should be recalled that organizations/states that have been presided by dictatorial regimes have never had stability immediately after their departure either through death or overthrow. Groups with no term limits can potentially go the way of states such as Iraq and Somalia, just to mention a few upon departure of group leadership.

4.5.12 Incidences of Disputes and Performance of Groups

Individuals or groups may depend on one another for information, assistance or coordinated action. But the fact is that they are interdependent. Such interdependence may foster either cooperation or conflict. Conflict is a part of organizational life and may occur between individuals, between the individual and the group, and between groups. While conflict is generally perceived as dysfunctional, it can also be beneficial because it may cause an issue to be presented in different perspectives. It can also encourage creativity, new looks at old conditions, the clarification of points of view, and the development of human capabilities to handle interpersonal differences. But conflict can be negative when it creates resistance to change, establishes turmoil in organization or interpersonal relations, fosters distrust, builds a feeling of defeat, or widens the chasm of misunderstanding.

There was a significant association between incidences of disputes and performance in self-help organizations (Table 4.42). Groups with rare and very rare incidences of disputes reported impressive performances. On the other hand groups that experienced very high and high incidences of conflict recorded poor performances if data provided by respondents in table 4.42 is anything to go by. These findings agree with those of (Henry, 2009). He argues that high incidences of conflicts in organizations affect organizations adversely in terms of poor performance, lack of cooperation, wasting of resources and productivity. The current study considers high incidences of disputes to be a major source of stress in groups since it may generate strong negative feelings that it becomes difficult to have members of the group work together. It also interferes with communication between individuals and even groups; thus eliminating effective coordination of work resulting sometimes to the development of stereotypes. But even worse is the fact that high incidences of disputes in groups divert needed

energies from attainments of groups' goals to unhelpful idle talks and rumours. All these may lead people to pursue partisan interests that have nothing to do with organization. It is obvious that groups' performance will certainly suffer in the face of high incidences of disputes.

But because conflicts are inevitable part of organizational life since the goals of different members are often incompatible, thus making occurrence of conflict a matter of when and not if. However, groups should ensure that the levels of conflicts are maintained at functional or optimal level. Rare and very rare incidences of disputes may help lay bear previously ignored problems for purposes of finding solutions. Many problems may not be considered important unless they are brought to the surface. Groups in the face of dispute may be forced to look into concerns being raised by other members. Dispute leads to the consideration of new ideas and approaches to problems in the organization. In other words conflict facilitates innovation and change. Disputes between groups may also enhance group loyalty thus increasing motivation and performance within the groups or units involved in the conflict as each group strives to attain even higher levels of excellence than before in order for it to confirm its own positive self image and to outdo its rivals. Superior performance in groups that reported rare incidences of disputes was probably due to the benefits enumerated above.

4.5.13 Existence of Networks and Performance of Groups

Some Self-help groups surveyed had established networks with both individuals and other organizations. Perhaps the critical role of networks in self-help organizations' activities is what inspired 66% and 80% of them to have networks with individuals and organizations respectively (table 4.23). The existence of networks was not significantly associated with groups' effectiveness and timeliness. The study, however, established that there was a significant relationship between existence of networks and groups' efficiency.

An examination of table 4.43 shows that 61% and 58% of respondents from groups with and without networks respectively rated their groups highly in effectiveness. These scores are almost even, implying groups' with networks did not perform exceptionally compared to those without. With regard to the urgency with which groups pursued their objectives, 34% of groups with networks compared with 46% of groups without scored highly. Groups without networks

outsmarted those with networks in efficiency, since only 23% of groups with networks were efficient compared to 44% without networks according to respondents.

These findings depart from that of Hisrich *et al.*, (1987), which suggested that networks in the form of support systems, mentors, and advisors are positively associated with business performance in self-help groups. Additionally, Douglas and Kato (2004), in their study of self-help groups in Masaka District of Uganda, reported that groups that had external support were more effective and efficient compared to groups that had no networks.

The findings of the current study suggest that mere presence of networks does not itself lead to good performance. It emerges here that groups that had networks with other individuals or organizations were poor resource users. In fact there is high tendency to use resources without caution especially when there is some external assistance. Groups' without external support; due to resource constraints, utilize their resources, and this, the current study considers to have influenced higher standards of efficiency in groups that had no external support. It should be recalled further that groups considered financial misappropriation as one of the problems leading to high member turnover. The temptation to misappropriate externally sourced funds is high due to the fact that leaders do not account to the members but rather the sponsors.

This study wishes also to observe that external support if well managed can significantly improve groups' performance. But such networks can only have positive contributions to groups in an atmosphere of transparency and adequate engagement of the entire membership. In fact where such networks were to succeed, then sponsors have to elevate members' interest above those of leaders. Additionally, sponsors must put effective monitoring and evaluation mechanisms that hold leaders accountable.

4.5.14 Purpose of networks and Performance of Groups

Self-help groups established social networks for three purposes-financial assistance, human resource support and goodwill support. These supports were sought from individuals as well as other organizations. An examination of table 4.44 revealed that there was a significant association between the purpose of networks and groups' performance. Groups that established networks for human resource and goodwill support reported impressive scores for all the three

parameters of performance. For instance, where groups that sought for goodwill and human resource had scores of 80% and 83% respectively for effectiveness, it was just 50% for those that sought for financial support in their networks. Respondents from groups that established networks majorly for human resource and goodwill support gave their groups thumbs up of 67% and 80% respectively for timeliness, compared to low scores of 14% on the same parameter for groups that sought for financial assistance. Similar trend was witnessed on efficiency, where respondents from groups that sought for financial support awarded their groups just a mere 4% for efficiency. Respondents from groups that focused on human resource and goodwill reported 50% and 80% respectively for efficiency. Human resource support was sought to train members of groups on various skills. Individuals and organizations were occasionally needed to serve as referees for groups. This led to the establishment of networks for goodwill purposes. Financial support helped in bridging budget deficits in self-help groups.

The current findings find much favour with that of Hanco and Chantrabumrourng (2003), which concluded that human resource support was positively related to performance. The study reported that human resource support in the form of training and capacity building contributes significantly to sustained success in groups. The current findings also concur with that of (Moyle, Dollard and Biswas 2006). While analyzing the role of training in women's empowerment, Moyle, Dollard and Biswas (2006) found that a large share of female self-help group members reported significant development of their self-confidence and work efficiency after training on a number of managerial issues.

Goodwill and human resource support appeared to have stimulated performance more than financial support. Financial support, which in many cases was meant to bridge groups' budget deficit, in the opinion of the present study was more of ameliorating, and which risked making groups dependent on external support. Lack of accountability as already discussed elsewhere may have also contributed to low performance in groups that sought more of financial support than other assistance from networks. Human resource support on the other hand encouraged self-reliance by making group members more informed, aware and alert to critical managerial issues in their groups. Training also improves members' decision making, financial management, conflict management and even networking skills.

4.5.15 Duration of Networks and Performance of Groups

The current study found out that there was a significant relationship between duration of networks and organizational performance. Different groups had established networks for various durations. According to table 4.45, the longer the duration of networks, the more impressive was groups' performance. Groups that had established networks of four years and over recorded satisfaction of over 80% in each of the three performance's parameters. This was followed by groups that had networks of between 3-4 years. Respondents from these groups expressed 50%, 33% and 22% satisfaction for effectiveness, timeliness and efficiency respectively. The least satisfied respondents were those from groups that had networks of between 1-2 years.

The current study's findings correspond to those of Nair (2005) and Chakrabarti (2004), particularly their emphasis on the need for sustained support to self-help groups. While they underscored the important role played by India's Self-Help Federation in the promotion of self-help groups in the country, they recommended that support should be provided for a reasonable duration for sustainability of groups. The current study learnt that devolved funds were repayable at the beginning of fourth or seventh month from disbursement time. Such a requirement may be too audios for start up enterprises to honour. It is for this reason that sufficient or reasonable duration be established between the sponsor and recipients of the support to give the latter's enterprises room to grow and repay their loans with relative ease. The evolving nature of problems faced by groups also called for members to establish networks for human resource support for a reasonable duration. Therefore social networks between groups and their external environment that lasted for about 3-4 years afforded members the time to learn, comprehend and internalize new skills and appropriately apply them to self-help work.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

The study focused on factors influencing performance of self-help organizations in Ugenya constituency, Siaya County. The study was guided by three specific objectives; to examine the relationship between groups' socioeconomic characteristics and performance, to analyze the relationship between leadership factors and groups' performance, and to determine the link between groups' social networks and performance. The study collected data mainly from primary sources through administration of interview schedules. The study also collected data from secondary sources through literature and documentary reviews. Data collected was organized and analyzed using descriptive and inferential statistics, and subsequently presented in appropriate tables and figures.

5.2 Summary of Findings

Arising from the study objectives, data collection and analysis, the study presents the following in summary form as its findings.

5.2.1 The Relationship between Groups' Socioeconomic Characteristics and Performance of Groups

- (i) There was a significant relationship between organizations' age and groups' effectiveness, timeliness and efficiency. Groups with more years of operational experience performed better than those with lesser years but only up to about the age of 15 years. Groups with over 15 years of operations reported gradual decline in performance (Table 4.31).
- (ii) There was a significant relationship between organizations' size and all the three dimensions of performance of self-help organizations. Groups with about 30 members exhibited exceptionally good performance compared to those with less than or over 30 members (table 4.32).
- (iii) There was a significant relationship between age of members and groups' effectiveness, timeliness and efficiency. Groups that had most of their members aged between 40-50 years

reported superior performance to groups that had the majority of their members aged less than 40 or over 50 years (table 4.33).

- (iv) There was a significant relationship between members' levels of education and effectiveness, timeliness and efficiency in self-help organizations. There was a marked performance in groups that had members with all levels of education. Groups that had majority of members with education levels of secondary and above showed dismal performance. Groups that had majority of their members with primary and secondary levels of education recorded average performance (table 4.34).
- (v) There was a significant relationship between gender and all the parameters of organizations' performance. Above average performances were noticeable in groups with higher proportion of female gender in their membership, with groups that had a higher proportion of male gender in their membership performing poorly (table 4.35).
- (vi) There was no significant relationship between members' religious affiliation on the one hand and groups' effectiveness, timeliness and efficiency on the other hand. Groups that were made up of members of the same denomination just like those with religiously heterogeneous members had no indication of a clear pattern of performance. This implied that religion had no significant contributions to groups' performance (table 4.36).
- (vii) There was no significant relationship between members' sources of incomes on the one hand and effectiveness and efficiency of self-help groups on the other hand. But there was a significant relationship between members' sources of incomes and the urgency with which groups pursued their objectives. The number of objectives achieved by groups' relative to the total number of objectives was not influenced by members' sources of income outside self-help work. Similar observations were made with regard to efficiency. Resource utilization in groups was least influenced by members' sources of income. But timeliness in groups was largely influenced by the sources of income of members (table 4.37).
- (viii) There was a significant relationship between levels of member turnover on the one hand and effectiveness, timeliness and efficiency of self-help organizations on the other hand. Groups that reported impressive performance coincidentally recorded fewer incidences of

member turnover. On the other hand higher incidences of member turnover appeared to have undermined groups' performance (table 4.38).

5.2.2 The Relationship between Groups' leadership Factors and Performance of Groups

- (i) There was a significant relationship between the size of executive committee of a self-help group on the one hand and groups' effectiveness, timeliness and efficiency on the other hand. Groups that had executive committee of 5-6 reported superior performance compared to those with less than 5 and more than 6 members in their executive committees (table 4.39).
- (ii) There was a significant relationship between election cycle and all the three dimensions of performance in self-help organizations. Groups that held their general elections after 2-3 years showed greater performance than those that had their elections annually or after four years or more (table 4.40).
- (iii) There was a significant relationship between number of terms served by executive committee members on the one hand and groups' timeliness and efficiency on the other hand. However, there was no significant relationship between number of terms served by members of the executive committee and groups' effectiveness. The urgency with which groups pursued their objectives and the extent to which they utilized their resources had very little to do with the length of service of executive committee members. The number of objectives achieved by groups relative to the total number of objectives was significantly determined by the number of terms served by elected officials (table 4.41).
- (iv) There was a significant relationship between the incidences of disputes in groups and performance. Groups that had very rare and rare incidences of disputes performed better than those that had very high and high incidences of disputes (Table 4.42).

5.2.3 The Relationship between Groups' Social Networks and Performance of Groups

- (i) There was no significant relationship between the existence of networks in self-help organizations on the one hand and effectiveness and timeliness on the other hand. But there was a significant relationship between existence of networks in these organizations and groups' efficiency. The number of objectives achieved by groups and how fast they were realized had very little if any to do with whether or not groups had networks. But there was,

an important linkage between existence of networks and groups' ability to utilize resources at their disposal. Groups without networks utilized resources better than those with networks (table 4.43).

(ii) There was a significant relationship between purposes of network on the one hand and groups' effectiveness, timeliness and even efficiency. Performance in groups was largely dependent on whether groups had sought financial, human resource or good will support from their networks. Groups that sought and secured human resource and good will support performed better than those that sought and secured financial resources (table 4.44).

(iii) There was a significant relationship between duration of networks on the one hand and groups' effectiveness, timeliness and efficiency on the other hand. Groups that had networks of four years and above reported better performances than those with networks of less than four years (table 4.45).

5.3 Conclusions

5.3.1 Theoretical Conclusions

The study was grounded on general systems and collective action theories. General systems theory perceives organizations as both closed and open systems. As closed systems, organizations must focus and pay attention to their members and other internal mechanisms for them to realize their objectives satisfactorily. Similarly as closed systems, the theory maintains that organizations must be concerned with its staff, promote selflessness, motivate its members and develop mechanisms for setting goals, mobilizing resources, resolving conflicts and integration. These mechanisms are meant to instill internal efficiency and effectively manage internal dynamics. Organizations with such internal mechanisms and structures, the theory concludes stand a good chance of realizing their goals.

These observations by closed system theorists find much favour with most of the findings of the current study. Organizations that were cohesive and committed to their goals performed better than those that exhibited disunity and divided attention. The theory's emphasis on staffing/members, selflessness, motivation, mechanisms for goal setting, resource mobilization,

conflict resolution, and integration, were in many ways similar to findings of the current study. Organizations that mobilized sufficient resources, effectively managed disputes and remained committed to their ideals performed better than their counterparts that could hardly mobilize resources, decisively confront conflicts, and gain members' commitment to groups' goals.

The current study has also confirmed the critical role of organizations' external environment to its performance. This is the view of open systems theorists. Just as the theory holds that external forces have implications on organizations' performance, this study found that groups that sought appropriate support and utilized the support performed better than those that either established no links with external environment, or sought inappropriate support and mismanaged the received support.

Collective action theory seeks to understand how individuals are able to cooperate to overcome socioeconomic dilemmas facing them. The theory holds that groups with desired characteristics succeed in their activities. The current study explicitly established groups' features such as gender, age of members, levels of education, group size as well as years of operational experience among others to bear on their performance. These findings concur with those of leading scholars of collective action such as Olson, Buchanan and Tullok.

But the current study has also contributed significantly to the debates on member homogeneity vis avis diversity and their implications on collective action. The study has broadened our understanding of collective action by advancing the argument that both member homogeneity and diversity can either stimulate or hinder collective action depending on other group's characteristics. The study established that diversity aids performance by bringing on board unique and diverse perspectives, which yields better decision. But the success of this is dependent on effective diversity management mechanisms. Member homogeneity was found to provide ready social capital upon which groups could utilize to confront issues from a united front. But homogeneity, the study noted could hinder performance by promoting conservative ideas, which may suppress alternative view points.

While general systems theory was used to explain the operating environment of self-help organizations in terms of both internal and external factors, collective action theory was used to

explain features that go into successful collectivities. The two theories due to their complementary roles have been found useful and adequate in the explication of self-help organizations, more so the aspects the current study focused on.

5.3.2 Empirical Conclusions

Analysis and interpretation of data collected from field work reveals that significant socioeconomic characteristics that contribute towards group performance in general are gender, age of group and members, member turnover and group size. Conversely, education, religion and members' sources of income have been found least influential to groups' success.

Organizations with about 30 members and 15-19 years of operational experience performed better than groups with less than or over 30 members and less than 15 years and over 20 years of operational experience. The study attributed poor performance in larger groups to greater coordination and consensus building cost in addition to the problem of de-individuation. The study noted that while performance of groups improved over time, groups started to experience decline in performance after the age of about 15 years; a phenomena that could be blamed on the tendency by groups to become conservative and impervious to alternative market impulses.

The study established that groups that had older members (40-50 years) performed better those with relatively younger or those over 50 years. Older people were found to have a wealth of interactive skills, which the study noted was very critical for groups' success than the mathematical or technical skills that was conspicuous with younger people. Poor performance among groups with over 50 years old members, the study attributed to their possible resignation to fate and belief that their status may not possibly change much. This low motivation the study concluded may have worked against persons over the age of 50 years despite possession of more interactive skills.

Groups that drew members from all levels of formal education and had higher proportion of female members performed better than those that drew the bulk of their members from specific levels of education and had fewer female members. Diversity in terms of gender and education the current study concludes positively contributed to good performance due to varied perspectives, which led to a better understanding of the impact of various decisions on groups.

There was no marked difference on performance of groups with members drawn from same or different religious denominations, thus implying that performance of groups was not significantly affected by religious affiliation of their members. While some groups were completely heterogeneous and others homogeneous with regard to religious affiliation, groups never benefitted from these group characteristics.

The study also found that groups lost nearly 20% of their members annually, a situation that greatly affected their performance. Groups that experienced high member turnover performed poorly compared to those that reported low incidences of member turnover. Member turnover, the study noted disrupted social ties developed in groups over the years, and from which groups drew much strength necessary for conflict management, commitment to goals and even peer monitoring and evaluation. The present study noted that even though new members may provide refreshing ideas, a lot of time was required to nurture a productive social bond between new and old members. The current study observed that as this happens many groups' activities may stagnate, leading to poor performance.

While gender was generally found to influence performance, the present study established that groups with higher proportion of female members performed better than those with lesser female members. This superior performance the study linked to women's management styles. Women generally exhibit more relational dimensions of management such as mutual empowering, collaboration, sharing information, empathy and nurturing. These dimensions the study believes were essential in fostering effective consensus building and participatory management; issues that are at the heart of collective action.

With regard to Groups' leadership, the present study established that size of executive committee, level of disputes, election cycle and number of terms served by executive members and good governance were linked to performance. Groups that had about 5 members in their executive committees performed better than those with less or over 5 members in the executive committees. The study noted that small executive committees allowed for easy building of consensus, while larger ones hindered groups from effectively dealing with urgency problems in

addition to creating free-riding and role conflicts. These, the study noted worked against committees' overall output.

Groups that had election cycles that offered elected officials the latitude to diagnose groups' problems, devise and implement solutions to the problems performed better than those that denied elected leaders these opportunities. This the study found to be about 2-3 years. But the study also noted that longer elections cycle hindered leaders' effectiveness by encouraging unnecessary procrastinations on key issues in groups.

The study further established that groups that had between 2-3 election terms had more committed leaders. One term leadership was found to be cautious, a situation that stifled novelty and innovativeness leading to poor performance. Groups with no term limits were found to exhibit inferior performance as leaders devoted more time on their re-elections than groups' objective.

Groups that excelled in financial management, participatory management and timely management of conflicts performed better than others. Consequently, the study concludes that good governance through popular election of executive committees, prudential management of groups' resources, and timely management of conflict is not only critical in gaining members' commitment but also successful performance of groups.

While some groups had established networks with other organizations and individuals, the study concluded that such networks were important impetus to performance. But the study also observed that some of the networks paralleled groups' ideals. As such in many cases many members considered the networks to be more of a liability than asset to groups' performance. Whereas most of the networks were relevant and adequate, the study also discovered that some were irrelevant and inadequate. Even though groups sought several forms of support through the networks, the study established that groups that sought more of human resource related support exhibited superior performance than those that sought more of financial support. In fact many members felt that some of the individuals and organizations that offered financial support were never bothered with accountability issues, thus encouraging financial impropriety in groups. The study also discovered that networks established for reasonable durations positively influenced groups' performance as opposed to those with short or unknown durations.

5.4 Recommendations

Based on the study objectives, analysis of data collected from field work, summary and conclusions, this study makes the following general and policy recommendations.

5.4.1 General Recommendations

Self-help organizations are spread and have for years found favour with women. The study, however, found out that many youths had not fully embraced self-help work despite the huge evidence of having significantly improved the lives of members of women and mixed groups. There is need for urgent effort to encourage youths to join and commit to self-help work on a long term basis and to consider self-help work as a viable alternative to formal employment.

Despite the positive contributions of self-help organizations toward a sustainable livelihood, the study established that a number of them were resource starved. There was clear evidence that many groups were not aware of the existence and funding requirements of devolved funds. This was against the backdrop of huge funds from devolved funds kitty not being disbursed every year. It is important that resources are identified to mobilize and adequately inform self-help groups in the constituency on the availability and funding requirements for various devolved funds.

The study was concerned that many groups concentrated their enterprise development around poultry, transport and brick making, thus competing against each other. Yet at the same time many groups complained of declining sales. The study observed that most of these enterprises might have been developed without undertaking adequate market surveys. Many groups were also noted to stick to same products even in the face of poor market performance. The study recommends for better training in the fields of management orientation, risk-orientation and market survey so that they could scale-up their production and become competitive in the market. Such trainings could even enable groups to consider each other as complementary rather than competing forces. For instance, the study could not understand why some groups failed to appreciate poultry keeping as an opportunity to engage in trading in poultry feed.

5.4.2 Policy Recommendations

Regulatory framework for self-help organizations

The study was concerned that there was no national policy governing formation, registration and operation of self-help organizations in the country. This is despite the fact that self-help organizations serve nearly 25% of the country's population directly. The study observed that DSO has overbearing role in management of self-help groups including supervision of elections, authorization for operation of bank accounts and intervention in cases of disputes. These are being done sometimes in uncoordinated manner, with some members of self-help groups blaming these offices for some of the problems they face. There is therefore need for the enactment of a national policy to regulate formation, registration and administration of self-help groups countrywide.

Financing of self-help groups

As already noted, there was low uptake of devolved funds by self-help groups. Although it is not clear the cause of this state of affair, the study noted that funds such as W.E.F and Y.D.F were channeled through commercial banks, micro-finance institutions and relevant district offices. Each of these channels had own conditions set for access and repayment of the funds. This made access and utilization of these funds both confusing and laborious. Just like the government formed Co-operative Bank of Kenya and Co-operative Insurance Company of Kenya to take care of banking and insurance needs of co-operative societies, the study recommends for the establishment of similar institutions for self-help groups in the country. Such institutions will not only help in the disbursement of devolved funds, receiving deposits, offering financial management and training to members but could also serve as common purse through which corporate and non-governmental organizations would make their contributions toward self-help organizations.

5.5 Suggestions for Further Research

The study observed that groups depend on the local community for its raw materials, market for its products and even for good will. This implies that local community too plays an important role in the survival and performance of self-help organizations. While the current study has established how performance in groups is determined by internal characteristics, there is need for

further research to understand how socioeconomic and political activities and practices in the local communities influence performance of self-help organizations in the constituency. Such a study would significantly afford the groups opportunity on how to mitigate on local threats while maximizing on the opportunities inherent in the local communities.

The study established that of the 27 self-help groups surveyed only 24%, 3% and 27% of groups had accessed C.D.F, W.E.F and Y.D.F respectively in the past three years preceding the study. Only 27%, 29% and 1% of women, mixed and youth groups surveyed respectively had applied and secured the devolved funds, with indications that over 50% of some of the devolved funds are never disbursed each year, due to lack of applicants. There is need for further research to ascertain factors leading to low uptake of devolved funds by self-help organizations and other grassroots organizations.

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**APPENDIX I
QUESTIONNAIRE**

ANALYSIS OF FACTORS INFLUENCING PERFORMANCE OF SELF-HELP ORGANIZATIONS IN UGENYA CONSTITUENCY, SIAYA DISTRICT, KENYA

This questionnaire is designed to obtain information on factors influencing performance of self-help organizations in Ugenya constituency. Respondents' participation will be of great value to the study. All responses will be treated with utmost confidentiality and used only for study purposes. Please ensure that you respond to all the questions. Any additional information may be recorded in a separate paper, if the spaces provided are not adequate.

A: Organization's and Respondent's Particulars

- a) Group Sub-Sector.....b) Year of Incorporation.....
 c) Number of Group members.....d) Number of members in executive committee.....
 e) Member's Age..... f) Member's Gender.....
 g) Membership Year..... h) Position held by a member.....
 i) Education level of a member.....J) Religion of a member.....

B: Socioeconomic Characteristics of self-help Organizations

- 1) State the organization's main objective.....
 2) Is this the only group you are currently a member?
 Yes No
 3) If no how many other groups are you a member and what necessitates your departure?
 (i) Number of organizations.....
 (ii) Reason for departure.....
 4) Which of the following was a requirement when joining the group? (Tick where desired).

Factor	Yes	No	Factor	Yes	No
Gender			Professional background		
Age			Clan affiliation/family background		
Education level			Religion/Denomination		

- 6) Has religious composition of your group **improved/undermined** it in; (Tick where desired)

Performance areas	Religious Comp.		Performance areas	Religious Comp.	
	Improve	Undermine		Improve	Undermine
Resource mobilization			Dispute mgt		
Co-operation with other orgns.			Decision making		
Commitment to goals					

7) State whether group size has enhanced/undermined your group in: (Tick where desired)

Performance areas	Effect on performance		Performance areas	Effect on performance	
	Enhance	Undermined		Enhanced	Undermined
Dispute mgt			Decision making		
Commitment to goals			Co-operation with other orgns		

8) In your estimation, how many members have left or joined the organization for the period?

Period	No left	No joined	Period	No left	No joined
Jan- July 2010			July-Dec 2008		
July- Dec 2009			Jan-June 2008		
Jan-June 2009			Jan- Dec 2007		

10) State some of the issues that prompt members' departure

.....

11) Which of following best describes your future in this organization?

Certain Uncertain

12) Is members' education level hindrance/stimuli to group performance in: [(1)-hindrance, (2) - Stimuli]

Performance areas	Effect on performance		Performance areas	Effect on performance	
	Leaders	Ord. Members		leaders	Ord.Members
Decision making			Resource mobiliz.		
Co-operation with other orgns.			Commitment to goals		
Dispute mgt.					

13) State your monthly income and its source(s).

(i) Monthly income.....

(ii) Source(s)

14) State the amount you contribute to the organization, and the frequency of such contribution

(i) Amount contributed

(ii) Frequency of the contributions.....

15) State whether it is easy or difficult for you to make the above contribution, and the amount you prefer to pay.....

16) State whether members' compliance is high/low in contributions is, and if low, state the cause(s)

High

Low

(i) Reason(s) for low compliance

17) State the penalties meted to members who default in their financial contributions

.....

C: Leadership Factors

1) Which method(s) do you use to pick the leadership in your organization?

Election

Selection

a) If election, state the method

b) If selection, who selects?

2) Which of the following best describes this method?

Good

Bad

4) Name the presiding officer during selection/election of your leaders

.....

(i) Would you describe the presiding officer partisan or independent?

Partisan

Independent

4) After how long is election/selection of your leaders done?

(i) Would you describe this duration as sufficient/insufficient/too much?

Sufficient

Insufficient

Too much

5) State the number of terms an individual is allowed to serve in office

.....

(i) Would describe this Appropriate or Inappropriate?

Appropriate

Inappropriate

6) Rank the following if they were to be considered in choosing leaders (1 – 9; 1; highest & 9 lowest rank)

Factor	Rank		Rank	Factor	Rank
Level of education		Family affiliation		Clan affiliation	
Gender		Economic background		Religious affiliation	
Age		Year of membership		Professional xtics	

8) State the number in the following period, and were they major or minor?

Period	Disputes				
	Yes	No	Magnitude		Number experienced
			Minor	Major	
Jan –June 2010					
Dec-July 2009					
Jan-June 2009					
Dec – July 2008					
Jan- June 2008					
Dec- July 2007					

9) State the main causes/ sources of dispute in your organization

.....

10) Name dispute arbitrator in your organization

.....

(i) Which of the following best describes the effectiveness of the arbitrator?

Very effective

Ineffective

Effective

Very ineffective

11) What would say unresolved disputes have resulted to in your organization?

.....

14) Rank [(1) the lowest and 5 the highest score) your leaders with respect to the following.

Factor	Rank	Factor	Rank
Financial management		Conflict management	
Participative management		External influence	
Resource mobilization		Commitment to org. goals	

D: Social Networks

1) Name any individual(s), area and length of cooperation your group has with him/her, and their residence.

Individual eg lecturer	Area eg financial	duration eg 2 yrs	Residence Eg Kisumu

2) Would you describe members' perception toward this partnership as;

- Positive
 Negative
 Neutral

3) What effect has the partnership had in the following activities?

Performance area	Effect on performance		Performance Area	Effect on performance	
	Improved	Undermined		Improved	Undermined
Other orgns			Dispute mgt		
Decision making			Resource Mob		
Commitment to goals					

4) Name any organization(s) that you partner with and the initiator of the cooperation

Orgn.eg NGO	Area Training	eg	Duration eg 3 yrs	Initiator DSSO	eg	Origin e.g. Nairobi

5) Outline the support you received in the last two years, and was it adequate and or appropriate.

Nature of Support	Appropriateness		Adequacy	
	YES	NO	YES	NO
Financial eg Kshs 1000.00				
Human Resources eg Training on marketing				
Equipment eg Flour mill				

6) How would you describe members' support toward this partnership?

- Strong
 Weak
 Neutral

7) State whether the partnership has stimulated/hindered group performance in; (Tick appropriately).

Performance areas	Effect on performance		Performance areas	Effect on performance	
	Stimulant	Hindrance		stimulant	Hindrance

Yes

No

5) State the status of your household's food satisfaction before and after joining the group.

a) Before..... **Fully/partly satisfied** (b) after **Fully/Partly satisfied**

(i) If satisfied after joining the group, would you attribute it to proceeds from the group?

Yes

No

6) State your ability to satisfy clothing for self/dependants

a) Before....**High/low**

b) After membership...**High/low**

(i) If high after joining the group, would you attribute it to proceeds from the group?

Yes

No

7) State where you sought medication for self/dependants.

a) Before: **Private/Public**

b) After joining the group: **Private/Public hospital**

(i) If private, would you attribute your ability to access it to proceeds from the group?

Yes

No

8) Would you describe your life as better/worse/same before and after joining group?

a) Before **Better/Worse/Same**

b) After.....**Better/Worse/Same**

10) To what extent would agree/disagree that groups' main objective has been achieved?

Strongly Agree

Neutral

Strongly Disagree

Agree

Disagree

11) To what extent do you agree that the objective has been achieved within set time?

Strongly Agree

Neutral

Strongly Disagree

Agree

Disagree

12) To what extent do you agree/disagree that least resources have been to achieve the objective?

Strongly Agree

Neutral

Agree

Disagree

Strongly Disagree

Thank you for your participation in the study. God bless you all.

APPENDIX II

ESTIMATION OF STANDARD DEVIATION FOR POPULATION AND SAMPLE SIZE

Step 1 Decide on the confidence level. Normally a confidence level of 95% in social science is acceptable (Jackson, 2003). 95% in the Z score is 1.96. This is plus or minus 1.96 standard deviation from the mean. With this level you can be confident that your sample mean can be within a given precision of 19 out of 20 times.

Step 2 Select a major variable to determine sample size. Normally you focus on dependent variable of the study in computing the required sample size. Here the dependent variable is performance.

Step 3 Estimate the standard deviation for the population. Supposing that you wished to estimate the standard deviation of a variable like the number of members in each self-organization then the following steps may be used as guideline as offered by (Jackson, 2003).

- (i) Estimate the average number of members in each self-help organizations. Here the average size of each self-help organizations has been estimated at 20. This is according to records held by Social services office, Siaya district.
- (ii) Determine the range within which two-thirds of self-help organizations members are expected to be found. The range in the proposed study is 8.
- (iii) Double the estimate in step 2; when doubled it becomes 16. This is then added and subtracted from the mean membership size. The difference and the sum are 4 and 36 respectively.
- (iv) Establish the range between the difference and sum of the mean size. This translates to 32 (being the range between 4 and 36). This is then divided by 4; leading to 8. The standard deviation is therefore 8.

Step 3 Determine the minimum precision that would be acceptable. For example, the minimum precision will be 1 members of the true mean size of self-help organizations' membership.

Step 4 Compute sample size. This is done using the following formula;

$$\text{Required sample size} = \frac{[(\text{Confidence limit}) (\text{sd pop})]^2}{\text{Accuracy}}$$

Accuracy

$$\text{Using the above formulae then} = \frac{(1.96 \times 8)^2}{1}$$

$$= 243.8$$

APPENDIX III
LIST OF SELF-HELP ORGANIZATIONS

Name of Group	Sub-Sector	Establishment Yr	Activity
1. Alego Ragar W. G	W. Group	1986	Flour Milling
2. Nyi Alego W. G	W. Group	1989	Baskets and Mat Weaving
3. Nyikwa Agunda W. G	W. Group	1993	Pottery Making
4. Jirani Mwema W. G	W. Group	1996	Vegetable Farming
5. Ebenezer W. G	W. Group	1998	Event Management
6. Konyruok Ber W. G	W. Group	1995	Outdoor Catering
7. Nyi Kager W. G	W. Group	2000	Cereals Trade
8. Yenga Dhier Ok Yomb W. G	W. Group	2001	Groundnut Trade
9. Ohola W. G	W. Group	2002	Poultry Keeping
10. Amenya W. G	W. Group	2005	Vegetable Farming
11. Sigomre Friends S.H.G	M. Group	1992	Flour Milling
12. Komoga S.H.G	M. Group	1995	Money Lending
13. Madungu Community S.H.G	M. Group	1997	Poultry Keeping
14. Konyri Kendi S.H.G	M. Group	1999	Event Management
15. Bidii Catering S.H.G	M. Group	2002	Trade in Bakery Products
16. Budget S.H.G	M. Group	2003	Poultry Keeping
17. Winjruok Achiel S.H.G	M. Group	2002	Event Management
18. Amenya S.H.G	M. Group	2004	Vegetable Farming
19. Gendro S.H.G	M. Group	2007	Poultry Keeping
20. Pamoja Y. G	Y. Group	2007	Commercial Tree Nursery
21. East Asango Y. G	Y. Group	2002	Fish Farming
22. Rangala Young Stars Y.G	Y. Group	2001	Motor Cycle Transport
23. Sega Young Turks Y. G	Y. Group	1997	Brick Making
24. Imani Y. G	Y. Group	1995	Poultry Keeping
25. Simur Development Y. G	Y. Group	2008	Fish Farming
26. Jera Y. G	Y. Group	2007	Rabbit Keeping
27. Uyundo Maendeleo Y. G	Y. Group	2006	Brick Making

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