

**DETERMINANTS OF SUCCESS FOR THE WOMEN TABLE BANKING MODEL
IN MWINGI CENTRAL SUB-COUNTY, KENYA**

BY

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT OF THE
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DECLARATION

I, Charles MunyokiMuli, hereby submit my research dissertation for examination, entitled:

“Determinants of Success for the Women Table Banking Model in Mwingi Central Sub-County, Kenya”

I declare that this dissertation is my original work and has not been submitted elsewhere for award of a degree. I also declare that this dissertation contains no material written or published by other people except where due reference is made and author duly acknowledged. I further declare that, should the faculty eventually discover that a substantial portion of my paper is lifted, in total from original sources, using exactly the words of the author in more than 50% of the whole content, KCA University reserves the right to recall my MSC and cancel the degree granted to me.

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This dissertation has been submitted for examination with my approval as a University Supervisor.

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ABSTRACT

The prevalence of SHG models in various countries and regions has not gone unnoticed; it has attracted governments and another stakeholders' involvement. The women table banking model had recently elicited scholars' interest in Kenya, thus leading to several studies related to the model's economic contribution. The general objective of this study was to determine how factors of inter-personal trust, group leadership and external social capital have influenced the success for the women table banking model. The study was based on the following specific objectives; inter-personal trust, group leadership and groups' external social capital on the success of women table banking. The study was based on the following theories; Olson's theory of collective action, Social and Group Identity Theory and Social Exchange Theory. The study adopted descriptive statistics to establish the determinants of success for the women table banking model. The target population of the study was 108 number of registered women SHGs practicing table banking in the Mwingi Central Sub-County. The study relied on primary data collected by use of structured questionnaires that was coded into SPSS Version 23.0 for analysis and presentation. The study found out that coefficient of determination R was 0.811 an indication of a strong positive correlation with the variables, all the variables were not correlated with each other and they were normally distributed. The study concludes that interpersonal trust significantly influenced success of table banking, this was due to group members were primarily interested in their own welfare. Group leadership negatively influenced success of table banking, this was achieved due to the following; group leaders had the habit of consulting other group members on group policies. External social capital significantly influenced success of table banking, this was associated to; availability of organizations to turn to when in need of a scarce resource. Besides, cohesion significantly influenced success of table banking, this was achieved by the following; feeling of unity. The study recommends that group members ought to be honest and truthful with the group leaders. Group members ought to be truly sincere in their promises. Group members ought to show the leaders enough consideration. Group leaders ought to frequently try to encourage and show support for other members. Group leaders ought to recognize and value other group member's abilities. Table banking groups ought to trust other groups to solve their problems. Table banking group ought to know other organizations well enough who can led them material help in case of need. There ought to be a positive relationship among the group members. Group members ought to be receptive to feedback and criticism. Problem solving in group ought to be truly a group effort.

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DEDICATION

I dedicate this study to my wife Esther, our lovely children Michael and Prudence for all the support and time they gave me as I worked on this dissertation. I also recognize my mother Roda who was determined that as her son, I would get formal education hence struggled and educated me to the undergraduate level.

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ACRONYMS AND ABBREVIATIONS

JOYWO-	Joyful Women Organization
NGOs-	Non-Governmental Organizations
SHG-	Self-help group
SPSS-	Statistical Package for the Social Sciences
VIF-	Variance Inflation Factor
WSHG-	Women Self-help group

CHAPTER ONE: INTRODUCTION

This chapter provides important information concerning the background of the study, statement of the problem, objectives of the study, significance of the study and scope of the study.

1.1 Background of the Study

There is a popular Kiswahili language phrase: 'Serikalisaidia', meaning Government should come to rescue. It is used by people who find themselves engulfed in confines of economic and social pressure, who at the epitome of their misfortune, fail to trust that a solution to their predicament can come from within themselves (Gyula&Fertő, 2009). Inadequate participation in economic activities makes it difficult for individuals to provide for their daily needs pressurizing them to seek intervention from the government or well-wishers. To a greater extent, it is women who have been severely affected because of their pivotal role of taking close care of households and keeping a close relationship with children (Mwobobia, 2016). Nevertheless, as they say, "*necessity is the mother of invention*", Kenyan women, in an effort to alleviate their common challenges, have been forming purposive self-help groups popularly known as "chamas" that have in recent times morphed into informal banks known as table banks.

A Self-help group (SHG) is a cluster made up of people who, out of own volition, informally come together in order to accomplish a common beneficial objective (Narang, 2012). Previous studies have shown that women prefer team-based working relationships as opposed to working solely or competitive work environments (Kuhn & Villeval, 2013). In this way, women learn from one another, hence the impetus to improve oneself in relation to the others (Vijayanthi, 2002). As the name suggests, the reasoning behind an SHG is to bring out the power of collaboration for the group members to guard themselves against a common challenge (Vinodhini&Vaijyanthi, 2016). The formation of such groups is based on mutual trust (Khakasa, 2015).

1.1.1 Women Table Banking Model

The prevalence of SHG models in various countries and regions has not gone unnoticed; it has attracted governments and other stakeholders' involvement. In his study on the impact of microfinance on the livelihoods of women in rural communities, Ferka (2011) indicated that the Government of Ghana created district assemblies common fund specifically targeting women groups. Besides, the government promoted the establishment of rural banks which have been key in channelling micro-credit to Women SHGs, especially those in the Agricultural sector. Liliane and Mbabazi (2015) noted that both the government and private sectors have been promoting women group projects in Rwanda. Whereas the Rwandan Government set up various policies aimed at facilitating the potential of women group enterprises, the Private Sector Federation established a chamber for the promotion of women projects.

Bharamappanavara, Hanisch and Shetty (2011), in their study on SHG microcredit delivery, established that many rural development projects are based on the SHG concept in India. They identified three stakeholders who have come up with policies for promoting the concept- the Banks, the Government and the Non-Governmental Organizations (NGOs). Mwobobia (2016) identified the Government and the Joyful Women Organization (JOYWO), an NGO as key stakeholders who have promoted the SHG concept in Kenya. Whereas the Government introduced Uwezo Fund to offer credit services to women and other disadvantaged groups, JOYWO has been strengthening and developing skills of women through periodical training.

There are several benefits, noted in literature that accrue from these models. Credit, which has been a major challenge faced by poor women, can be accessed with ease (Narang, 2012). Furthermore, in SHG models, there are reduced levels of delinquency (Gicheru, 2014). Groups provide the social contact that helps members to share broad but common challenges,

hence helping them to come up with unified and more efficient ways of resolving them (Vijayanthi, 2002). Open participation in group activities is a remarkable element in members' personal growth that inculcates among others, better leadership skills and the art of public speaking (Duflo, 2012; Khakasa, 2015). In addition, the SHGs have encouraged and supported acquisition of entrepreneurial skills (Mwobobia, 2016). The established consistent saving schemes make it possible to build up capital enabling members to plan for execution of future projects (Vijayanthi, 2002). The cost associated with participating in SHGs, for instance, travel expense is minimal since many of them draw membership from their localities (Ferka, 2011). Furthermore, SHGs are run by leaders with assistance from their members; essentially the group takes care of all administrative issues thus avoiding agency costs for engaging independent managers (Galab& Rao, 2003).

Table banking is a SHG concept common in Kenya, whereby members' own periodical contributions form the basis for their borrowing, all the money contributed being loaned out to the needy or as per the group decision (Khakasa, 2015). Since all money is lent at an agreed but an affordable rate to every member, group capital builds up, albeit at a slow but a certain pace (Kariuki&Ngugi, 2014). Whereas the main lending institutions focus on one's ability or material wealth as one of the gauges for credit access, table banking focuses simply on one's potential. This is not only humane but also a precursor for the poor to uplift and disentangle themselves from the jaws of poverty, as a number of studies have alluded (Duflo, 2012; Galab& Rao; Gicheru, 2014; Kariuki&Ngugi, 2014; Kwon, 2016; Swain &Wallentin, 2007). Key benefits noted to accrue from women table banking include women starting new businesses (ActionAid Kenya, 2016), possessing fixed assets such as land and houses (The Guardian, 2014), boosting of family income for satisfying daily needs (Asetto, 2014), boosting the performance of small and micro enterprises (Muasya, 2013), creating easily accessible platform where the government and other interested parties can provide

capacity building to the members (Kariuki&Ngugi, 2014), social capital arising from established network of contacts (Kuhn & Villeval, 2013) and membership power necessary to implement communal development projects (Khakasa, 2015).

1.2 Statement of the Problem

The women table banking model has recently elicited scholars' interest in Kenya, thus leading to several studies related to the model's economic contribution. Most researchers have examined the resultant effects of members involvement in table banking such as performance of micro-and small enterprises (Kariuki and Ngugi, 2014), impact on investment decisions of small enterprises (Asetto, 2014), economic empowerment (Khakasa, 2015; Lambisia, Ngahu and Wagoki, 2016; Mwobobia, 2016), and members' income (Kioko and Maina, 2015). Research has, however, noted that after wading through the formation stage, some groups struggle and start experiencing problems that threaten their existence (Kasalu, 2014). Researchers have thus sought to identify factors that impede the success of Women table banking SHGs. Such factors include diversity, which surprising was noted to negatively affect success of table banking (Asetto, 2014), group cohesion (Gicheru, 2014; Kariuki and Ngugi, 2014; Kwon, 2016), inadequate training (Gicheru, 2014; Khakasa, 2015; La Ferrara, 2002; Mwobobia, 2016; Muasya, 2013; Raghuprasad, Gangadharappa and Ravindra, 2011), and persistent member conflicts (Khakasa, 2015; Mwobobia, 2016).

While the aforementioned factors impede the formation and continuity of table banking groups, it is the lack of trust and confidence among group members, as well as strategic leadership that is majorly responsible for lack of any group's progression (Gyula&Fertó, 2009). In any kind of organization, complete trust may not be attainable due to differences in opinions and personalities. However, considerable level of trust among members, as well as between members and the leadership is essential and plays a bigger role

in achieving common goals (Dirks, 1999). Moreover, problems in leadership could lead to member exits, negating the core purpose of joining the group (Khakasa, 2015).

Evidently, there is a steadily growing body of scholarly work focusing on table banking with much of it concentrating on the impacts and challenges facing table banking but paying only limited attention to factors that may have contributed to the popularity and success of the model. The concept of trust, a major factor for group achievements, together with leadership have been remotely tackled. This study sought to examine how certain factors, identified in literature, influence the success of women table banking. Specifically, the study examined how inter-personal trust, group leadership and external social capital affect the success of table banking.

1.3 Objectives of the Study

The general objective of this study was to determine how factors of inter-personal trust, group leadership and external social capital have influenced the success for the women table banking model.

Specific objectives of this study were to:

- i. Determine the impact of inter-personal trust on the success of women table banking.
- ii. Determine the impact of group leadership on the success of women table banking
- iii. Examine the effect of groups' external social capital on the success of women table banking.

1.4 The Significance of the Study

The core significance of the study was to provide additional information that would be utilized by various stakeholders with interest in the table banking model. The information gathered in this study would help table banking groups and individual members on how to implement and run their projects better. The results of the study would help non-

governmental organizations that work with table banking groups, like the Joyful Women Organization, and equip them with better training aid for the groups. The study results can provide relevant information to both County and National levels of government, which could be utilized in promoting the table banking model. The results of the study can help financial institutions in making deposit mobilization and lending decisions concerning their existing and/or potential SHG clients. Additionally, the study aimed at contributing to the extant body of knowledge in the area of table banking and act as a reference for further research in the field.

1.5 The Scope of the Study

The study focused on women WSHGs who practiced table banking in Mwingi Central Sub-County. In terms of context, the study examined inter-personal trust, group leadership and external social capital, controlling for the effect of group characteristics. Mwingi Central Sub-county was selected as the focus of the study because it was one of the identified areas in Kenya with WSHGs that suffer longevity challenges and constraints (Kasalu, 2014).

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

There exist several theories on self-help groups. This study was guided by three theories; theory of collective action, social and group identity theory, and social exchange theory. Besides, there were empirical literature review.

2.2 Olson's theory of collective action

This theory was postulated by Mancur Olson (Olson, 1965). It asserts that, although the main objective of any group is to attain certain common goals, individuals focus on their personal benefits, paying little attention to group benefits. Such individuals may end up enjoying benefits that they have not worked for, creating a conflict between individual and group objectives. The theory implies that for group success, individual members have to be motivated or compelled to significantly contribute to a group's cause. Trust is a necessary form of member incentive for full participation which results from harmonious relationship amongst the group members (Clark & Wilson, 1961). For group stability, all benefits should be shared or perceived to be shared equally amongst all group members to avoid self-interest conflicts arising from distrust (Warner & Havens, 1967).

Inclinations for collective activity arise in social network contexts- both internal and external social capital. This is due to the fact that interaction and sharing influence members' ideas. However, the social networks require inter-personal trust which is a vital thread necessary for holding a group together (Marwell, Oliver, & Prael, 1988). The inter-personal trust develops in the course of members' social interaction (Meyerson, Weick & Kramer, 1966). Group leadership plays a vital role in influencing members' contribution and group

continuity (Rothman, 1997). An increase in group size may negatively affect the effectiveness of the leadership (Olson, 1965) due to diversity of opinions from group members. However, Mooney and Gray (2002) in their study on cooperatives portray diversity positively by arguing that it is a vital element for learning and adaptability.

One major criticism towards this theory is that, contrary other scholarly work, it does not explain the rise of SHGs if at all self- interest surpasses collective interest (Warner & Havens, 1967). Besides, common interests and challenges compel people to form groups for a synergetic countering of the same (Narang, 2012). Nevertheless, this theory provides insights useful for groups' stability and performance (Czech, 2016). It highlights the importance of group leadership, networks and trust within a group.

2.3 Social and Group Identity Theory

Social identity theory was first formulated by Henri Tajfel and John Turner (Tajfel & Turner, 1979) but has drawn interest from other scholars who have contributed to its growth in several perspectives. It is founded on the notion that groups or organizations modify individual member behavior into patterns specifically attributable to the groups that arise from emotional attachment to the groups. There are three major dimensions that form the basis of this theory (Feitosa, Salas and Salazar, 2012). These include self-categorization (member identifies with a group), sense of belonging (member gets involved in all group activities), and positive attitudes (appreciating both group success and failures).

According to this theory, social interaction brings about cohesion vital for holding a group together while effective communication results to trustworthy relations amongst members and between the members and group leadership (Hogg & Reid, 2006). Therefore, minimizing the perception of negative diversity effects among members increases group cohesion (by being like others in the group). Leaders who identify with established group norms are perceived as the most effective in driving groups to the attainment of their goals

(Hogg, van Knippenberg and Rast III, 2012). Hence, according to this theory, members desire positive social identity which leaders can achieve by influencing positive inter-personal trust through group social networks (Hogg & Reid, 2006).

Social identity theory is complemented by another close related theory: Identity theory, as postulated by Peter Burke and Jan Stets (Stets and Burke, 2000). While social identity theory majorly focuses on categories (groups) made of similar persons, the identity theory major focus is on the roles/tasks that members in a group perform and how they negotiate their terms of interaction. This results to a few differences noted in literature between the two theories, some of which are hereunder highlighted. Whereas the notion of role is covered under the group concept in social identity theory, it is focused separately under the identity theory (Turner et al. 1994). In social identity theory, group members end up developing self-esteem as they are accepted and appreciated by their colleagues (Brown and Lohr, 1987). Besides the self-esteem, identity theory also emphasizes on self-efficacy where members feel they are fully in charge of their roles when they execute them precisely (Franks and Marolla 1976).

Social identity theory focuses on group wise performance while the identity theory emphasis is on the individual group performance. Consequently, while social identity theory focuses on one group structure in relation to other groups, identity focuses on individual role relationships. Remarkably, the noted differences between the two theories are as a matter of their respective basis hence superficial: group for social identity theory and role for identity theory (Stets and Burke, 2000). The seemingly different bearings of the two theories are relevant for the current study in various ways. In the first place, for group performance, every group member needs to do ones roles optimally and hence the two levels of performance are intertwined and necessary for group success. Secondly, both internal social capital (intra group relationships) and external social capital (inter group relationships) are key to group

success (Woolcock, 1998). Thirdly, both intra group and inter group relationships established on the foundation of trust are central to group performance and hence success (Gyula and Fertő, 2009).

Besides the differences, more and fundamental similarities have been also noted between the two theories. In both theories, the concept of self-categorization is exemplified. In social identity theory, the self-categorization revolves around one's group while in identity theory the same revolves around individual members' roles (Stryker 1980; Turner 1985). The two theories recognize identity to be as a result of the self-categorization, in terms of group for social identity theory and in terms of roles for identity theory (Stets and Burke, 2000).

In both theories, the concept of 'self' is made up of several identities- different groups that one belongs to in social identity theory and different roles that one performs in identity theory (Stets and Burke, 2000). These similarities are relevant to the current study. The self-categorization ultimately results to inter-personal trust since group members identify with and like one another (Hogg 1987) hence improving group performance. Several identities that arise from different groups that one belongs to or from different roles that one performs highlights the centrality of both external and internal social capital in group success. It also implies that group leaders should cultivate trust and social capital among their group members and between their group and others for mutual benefit (Brewer, 1999). In light of the thin differences and fundamental similarities between the two theories, Stets and Burke (2000) recommend combining the two theories into a unified identity theory that would be more beneficial as opposed to pitting one against the other.

Social and group identity theory focuses on in-group and out-group biases as far as group membership and personal roles/positions are concerned. In-group bias is where members associate and favour relationships with colleagues of their own group while out-group bias involves discrimination against members from other groups (Ellemers, Spears and

Doosje, 2002). Chen & Li (2009), in their study on the effects of induced group identity on social preferences, base their work on the belief that group members interact favorably amongst themselves than they do with non-group members. By virtue of being in the same group, individuals take little offense from fellow members than from “outsiders”, an impetus for working towards their own goal’s achievement. The theory asserts that members prefer equal treatment or share of profit, noting that partial treatment would create rivalry amongst members. As a result, for attainment of group cohesion and trustworthy relations, impartial group leadership is essential.

External social capital is a paramount resource that provides experiences and market information that is unobtainable in-group but plentiful out-group (Lin, 2001). Hence, it requires overcoming out-group biases in order to build external social capital. The concept of bias for in-group and against out-group in Social and group identity theory may hinder benefits which come from linkages between individuals and groups provided by external social capital (Shrestha, 2013). Consequently, a balance should be maintained between internal and external social capital so that there may be internal cohesion (less internal conflicts) and positive external relations. Woolcock (1998) emphasizes that the two levels of social capital should not be taken independently; instead, they should be taken to complement one another. Group leadership can take the lead in this by encouraging people to view out-group members as members of their in-group. Since most rivalry comes from inter-group competition in the face of limited resources, leaders should look out for areas of cooperation with different groups where all the involved groups would mutually benefit (Brewer, 1999).

There are three important aspects of a group as identified by Tajfel and Turner (1979). These are categorization, identity and comparison. Joining a group would first depend, according to social identity theory, on how individuals categorize themselves and then move on to associate with a group that aligns with those categorizations, and when they join the

group, they start comparing themselves with other groups. Since people have different preferences, members would join a SHG if only they identify with the group objectives. Nesje (2009) notes that groups are composed of members of the same opinions and motivations. This leads to relations which at the end of the day help leaders in executing their roles. Therefore, it is critical for group founders to have indisputable objective clarity when putting forth the group idea to potential members. A group should provide unique and comparatively superior benefits for its members in relation to other groups. These perceived benefits enable group sustainability in the long run by preventing member exits and ensuring high levels of satisfaction (Brissette, Cohen, and Seeman, 2000).

Even though social identity theory is paramount in group formation, it is not devoid of criticisms. Allport (1954) argues that solidarity in the in-groups should not automatically result to discrimination towards out-groups. Furthermore, it is criticized on basis that snubbing diversity and external networks may be injurious since new knowledge would not be brought onboard (Backstrom, Huttenlocher, Kleinberg & Lan, 2006). Despite these criticisms, the theory has significant contributions on group operations- it highlights the importance of strategic leadership and cohesion among group members. Adopting cooperation as recommended by other scholars (Brewer, 1999; Lin, 2001; Woolcock, 1998) would influence resourceful and extensive group networks. Emotional attachment suggested in the theory creates trust. Trust is fundamental for establishing and maintaining fruitful relationships, be it in in-groups or in out-groups (Gyula and Fertő, 2009)

Social/ group identity theory's relevance to the current study objectives is vital in relation to women table banking SHGs. While joining and remaining in a group may be dependent on the adherence to group norms and trust levels amongst all group members, group leadership can play a big role in influencing group solidarity through establishing effective communication systems. The theory's focus on a group structure in relation to

others implies that a group may be driven into seeking relevant information from others; information that could help in improving their own, thereby demonstrating the importance of external social capital.

2.4 Social Exchange Theory

This theory was initially put forward by Homans (1958) but has seen other researchers contribute to its advancement, for example- (Blau, 1964; Emerson, 1976). According to this theory, social exchange involves interactions where two persons or groups exchange goods, services or transactions hence creating duties and obligations (Emerson, 1976). Intragroup and intergroup duties and obligations are interdependent hence they result to positive social exchanges essential for furtherance of group objectives (Cropanzano and Mitchell, 2005). According to Meeker (1971), social exchange is influenced by six rules. These include reciprocity, group gain, rationality, status consistency, altruism and competition - with literature placing emphasis on reciprocity.

Reciprocity is a bidirectional relationship between parties where a party reacts to the other based on the treatment or actions emanating from the other party. According to (Gouldner, 1960), there are three types of reciprocity. First, are the reciprocity as interdependent exchanges. This implies that one's action is dependent on a colleague's treatment. If one is treated well, it is expected of that person to likewise show nice treatment in return (Kelley and Thibault, 1978). These exchanges are not limited to intra-group (among members and between leadership and members), they could include inter-group relationships too. The second type is reciprocity as a folk belief. This assumes that, for whatever action one party does to another, there is somehow a rightful repayment for the same in due course. However, due to different cultural backgrounds and inclinations of different group members, there could be different perspectives of the folk belief influence (LeVine, Caron and New, 1980). The third type is reciprocity as a norm and individual orientation. This depicts

reciprocity as involving ethical acts that should be done to others and hence all persons are obligated to the same. Group members' relations lead to establishment normative exchanges hence creating harmony and contentment in group activities (Witt and Broach, 1993). However, such normative exchanges are influenced by the members' strength of exchange ideology (Witt and Broach, 1993). Strong ideologies may lead to more satisfaction within a group while weaker ideologies may lead to less satisfaction.

The other five rules, though not as focused on in literature as reciprocity, have their influence on social exchange too (Meeker, 1971). Group gain involves benefits that accrue to the group as a whole and are shared as per each member need irrespective of one's contribution (Cropanzano and Mitchell, 2005). Rationality means that individuals exercise reasoning to choose actions which are of beneficial outcomes to them (Meeker, 1971). However, people may prefer different outcomes hence rationality may not be universal. Status consistency suggests that social exchange is preferred among persons perceived to be of same social class (Cropanzano and Mitchell, 2005). Altruism encompasses selfless actions, costly or not, aimed at benefiting others (Meeker, 1971). Thus, joining a group may be motivated by altruism for those who desire to help others with new ideas of undertaking beneficial activities (Batson, 1995). Contrary to altruism, social exchange may be also influenced by competition. Competition entails seeking to harm others even if it jeopardizes one's benefits (Meeker, 1971). This may happen in a group where a member may seek revenge for personal differences without caring the effect it may have on the group as a whole.

Besides the above identified rules, there are negotiated rules of exchange embraced by a group to help it to achieve its goals (Cook, Emerson, Gillmore and Yamagishi, 1983). Negotiated rules involve discussions and consensus on what is expected of each group member (Cropanzano and Mitchell, 2005). Here, member relations are governed by the

negotiated and agreed upon exchange rules. Social exchange theory notes that exchange resources may not necessarily be material things like goods and money but may extend to intangible forms like love, status information and services (Cropanzano and Mitchell, 2005). These authors noted that the exchange of resources has twofold beneficial impacts: economic impact by enabling access to credit and social emotional effect where a group member feels valued hence resulting to self-esteem. These benefits make exchange partners feel obligated and hence instil trust and commitment in their colleagues and their collective objectives (Blau, 1964).

From this theory, the current study hypothesized variables (trust, group leadership and external social capital) seem interlinked, with trust being most epitomized. It is of interest to note that trust is so vital in SHG operations that in addition to its being a basic principle in keeping a group together, it may also be treated as a resource of social exchange (Wilson and Eckel, 2011). SHG members borrow and pay back funds, as well as exchanging other resources based on trust as opposed to the conventional collateral required by the mainstream banking sector. Besides, they establish external social capital through networks which they must trust that they are beneficial to them. The basis of interdependent and normative forms of reciprocity is trust without which relations may be impaired (Dirks and Ferrin, 2002). Group negotiated and agreed upon rules are founded on trust that every party would follow them to the later (Cropanzano and Mitchell, 2005). Furthermore, trust is one of the favourable outcomes of exchanges in group settings (Holmes, 1981). Thus, when cultivated by team leadership, trust may lead to team players' commitments towards their collective goals hence ease in achieving them.

The interactions postulated in social exchange theory are relevant in table banking SHGs whose basis is saving and borrowing funds during their meetings (Kariuki and Ngugi, 2014). The borrowed money is paid back at later agreed dates so that more members could as

well borrow. The saving, borrowing and paying back creates social exchange amongst group members. The interactions may not necessarily be limited to group members, they may extend to external networks through group leadership (Cook, Molm and Yamagishi, 1993). Hence the exchange is vital for SHG growth in terms of keeping friendly member relationships as well as establishing vital market links.

2.5 Empirical Literature

There are certain factors identified in literature that influence social and economic groups. Some of these factors have a positive influence while others have a negative influence on group success. In the section below, is a review some factors identified in literature as influential to group success.

2.5.1 Trust and Table banking

Trust is a key concept in group success. Trust means confidence in and perception that another party is dependable and therefore one is able to entrust one's assets or needs with that other party (Dirks, 1999). In this study, trust is assumed to be critical variable among group members. Trust is recognised as a key factor in the stability and hence success of groups and institutions (Stolle, 1998). Besides lack of trust is indicated as a key problem to optimal performance by team members and by extension collective performance of a group (Reina and Reina, 2006). Trust is so vital in groups' success that it has been concluded that building trust among members is one of key performance indicators for leaders (Wilson and Eckel, 2011). Thus, trust ensures improved communication hence transparency in group operations. Consequently, this may result in reduced member exits which translates into a group reputation and achievement of the set goals.

In a survey of 55 respondents from Hungary, Gyula and Fertő (2009) found that trust among cooperative members was more critical than trust between leadership and members in influencing the cooperative performance. This was possibly because trust among members

would easily replicate to trust in the leadership. A study by Kwon (2016) to assess the role of SHGs in women empowerment found out that SHGs began with trusted relationships – close friends or relatives. Dirks (2000) also did a study on trust in leadership and team performance and reportedly found that trust in leadership was a significant factor influencing team performance as it allowed team members to set aside their individual motives and join hands in working for the team success. In a survey of 115 respondents from WSHGs in Pumwani informal settlements in Nairobi by Muasya (2013), trust was found to be key in groups' success. He established trust helped members to delegate financial management issues to the leaders without suspicion

These findings give a hint of a possible positive relationship between trust and the performance hence success of table banking. The finding that trust is most critical among members implies that if trust exists at the onset of a group, it would extend to group leaders, who are just members but with specific delegated power from their peers. This is a vital lesson for table banking groups because when financial management is delegated to a trustworthy leadership, decision making and hence group success may be achieved faster. The finding on the importance of closeness of group members applies to the current study for it informs that trust is built easily from people who are familiar to one another. Hence a group composed of familiar people may achieve results faster for it may take less time to build trust than it would a group made up of unfamiliar persons. From literature, trusted group leadership is accorded humble working environment hence leaders are able to come up and guide implementation of positive impacting ideas for the success of a whole group. These findings suggest that trust is built implying that - while members need to trust their leaders to focus on group objectives, leadership should have charisma to build member trust for effective group performance.

2.5.2 Group Leadership and Table banking

Leadership is the act of guiding or influencing people to accomplish set goals or objectives (Ivancevich and Donnelly, 1970). Commonly, team leadership in group setting is understood to mainly comprise of the chairperson, secretary and treasurer though other positions may also be put into place. Groups, irrespective of structure or foundation, are established to accomplish crucial objectives difficult to attain individually. Thus, they require strategic leadership for successful operations (Gladstein, 1984). Leaders help group members set targets and deal with impediments while seeking useful information for driving them towards their goals (Clawson and Bostrom, 1995). It doesn't matter whether leadership is formally or informally (especially in newly formed groups) instituted; what matters is the ability of the leaders to influence effective communication and cohesion among members (Baninajarian and Abdullah, 2009). In his model of group effectiveness, Gladstein (1984) indicated active leadership as a significant factor positively influencing group satisfaction and performance. However, the required vitality of leadership depends on the development stage of the group (Blanchard and Hersey 1988). Members of groups in the early formation stages may require more guidance than those in the performing groups who have already been accustomed to the group tasks.

A survey of 150 male undergraduates from the Indian Institute of Technology, Kanpur (Ansari and Shukla (1987), found that leader's behaviour may affect performance or effectiveness of a group. Participative and nurturing behaviours were rated significantly higher on anticipated effectiveness than was autocratic behaviour. Klug & Bagrow (2016) embarked on a study on understanding the group dynamics and success of teams with their results indicating that collective leadership and decision making had a significant positive influence on team success.

Hooijberg and Denison (2002) investigated the determinants of effective leaders among groups in Switzerland. Using factor analysis, the leaders' characteristics were investigated, and the results of the study revealed that member involvement had a significant influence on the effectiveness of group leadership and performance. The higher the member involvement, the more effective the group was. In their study on group effectiveness and consistency of leadership, Pryer, Flint, & Bass (1962) found out that leadership consistency had a significant positive impact on group effectiveness in performance. Groups became or remained effective as long as they did not change leaders.

Based on the literature findings, leadership appears fundamental in table banking group settings as it can have performance implications in various ways. Group leaders' behaviour should depict value for their members as this is an impetus for them to work towards their collective success. When group members feel that the leaders do not have their interests at heart, they may be demoralized rendering the group unlikely to achieve its objectives. For group success, leaders shouldn't alienate themselves from group tasks either; there should be collaborative effort in all tasks irrespective of one's position. They should also groom others to represent them when absent or to take the leadership positions when their terms elapse. It means therefore that the higher the number of leads for various group projects the higher the likelihood of group success. Noted effectiveness resulting from consistent leadership implies that, a group is more likely to be successful possibly because long serving leaders gain crucial experience over time.

2.5.3 External Social Capital and Table Banking

Social capital involves established social networks where people share resources like information, trust and ideas for mutual benefit (Kinicki and Williams, 2008). These resources cannot be mobilized alone but only through interactions with others (Lin, 2001). Networks involving inter-group interactions form external social capital while those involving intra-

group relations constitute internal social capital. External social capital help groups and institutions to acquire market knowledge and information relevant for maintaining or increasing their competitive edge (Shrestha, 2013). Hence, external networks grow groups by equipping them with proper business management skills and highlighting on more probable market avenues.

Shrestha (2013) did a study on the influence of social capital on community initiatives success and found out that the more the external networks are the higher the chances of funding. This finding is in tandem with another finding by Lubell and Fulton (2007) who found that effective implementation of natural resource management required extensive cooperation. In a survey involving 234 respondents from Nairobi County by Kariuki and Ngugi (2014), results revealed that market linkages, an important component of external social capital, had positive correlation to enterprises' performance. Raghuprasad et al (2011), in the study on the dynamics of social capital among poor rural women in India, concluded that many farm women were in low or medium category of social capital class majorly due to poor networking among various groups in which they belonged. According to the study, increased networking prompted many women into the high category of social capital status.

External social capital was hence vital not only in improving group economic situation but also in improving individual member social capital class. In a survey of 144 respondents from WSHGs in Western Kenya, Khakasa (2015) found that external social capital positively impacted on the empowerment of the members. The study underscores the importance of extensive networks in providing avenues for getting more credit necessary for success of group activities. Despite the positive contribution of the external social capital gained through the networks, the study found out that there were also negative implications associated with the networks; for instance- new groups replicating others.

It can be implied from these findings that external social capital is vital in SHG operations due to the fact that a group may not be sufficient by itself and that collaboration with others is likely to avail more resources. In table banking, groups lend money from member contributions which may not be sufficient for member needs (Wanjohi and Mugure, 2008) and hence the need to seek funding externally, when necessary. Different institutions possess different resources and expertise, hence groups having several links can access diverse resources vital for propelling them towards the achievement of their goals. Thus, social capital attained through market linkages is important as it enables groups to get new suppliers, customers and ideas necessary for group success.

2.6 Summary of Literature Review

This chapter presents literature on groups. The theoretical review identifies three theories related to collective action, self-categorization and social exchange. They point out to some of the fundamental factors necessary for establishing and maintaining SHGs. Empirical review is on the relevant group related literature.

The findings by Kwon (2016) that, the higher the inter-personal trust the more successful a group concurred with those of other researchers (Dirks, 2000; Gyula and Fertó, 2009; Muasya, 2013). This may be attributed to the fact that trust is the basis for any relationship to thrive. Leaders, as part and parcel of all group tasks, they are always implicated in group results (Ansari and Shukla, 1987; Gladstein, 1984; Baninajarian and Abdullah, 2009) - while they get credit for goals achievement, they take responsibility for failure. Lin (2001), Lubell and Fulton (2007), Shrestha (2013) and Wanjohi and Mugure (2008) all agree that external social capital provides access to vital resources not available within in-group thereby influencing group success positively. From these findings, it is apparent that inter-personal trust, group leadership and external social capital are among the factors that influence groups' performance either positively or negatively.

Despite the growing popularity and importance of women table banking model in Kenya, much of the extant literature has concentrated on the impacts and challenges facing table banking, paying only limited attention to factors that may have contributed to the popularity and success of the model. Khakasa, (2015); Lambisia et al (2016); and Mwobobia (2016) focused on the effect of table banking on women empowerment. In his study on the effect of table banking on the investment decisions of SMEs, Asseto (2014), focused on the benefits of table banking. Kariuki and Ngugi (2014) and Ngumbau et al (2017) studied the effects of table banking on the performance of SMEs. Kioko and Maina (2015) studied the influence of member income on table banking adoption.

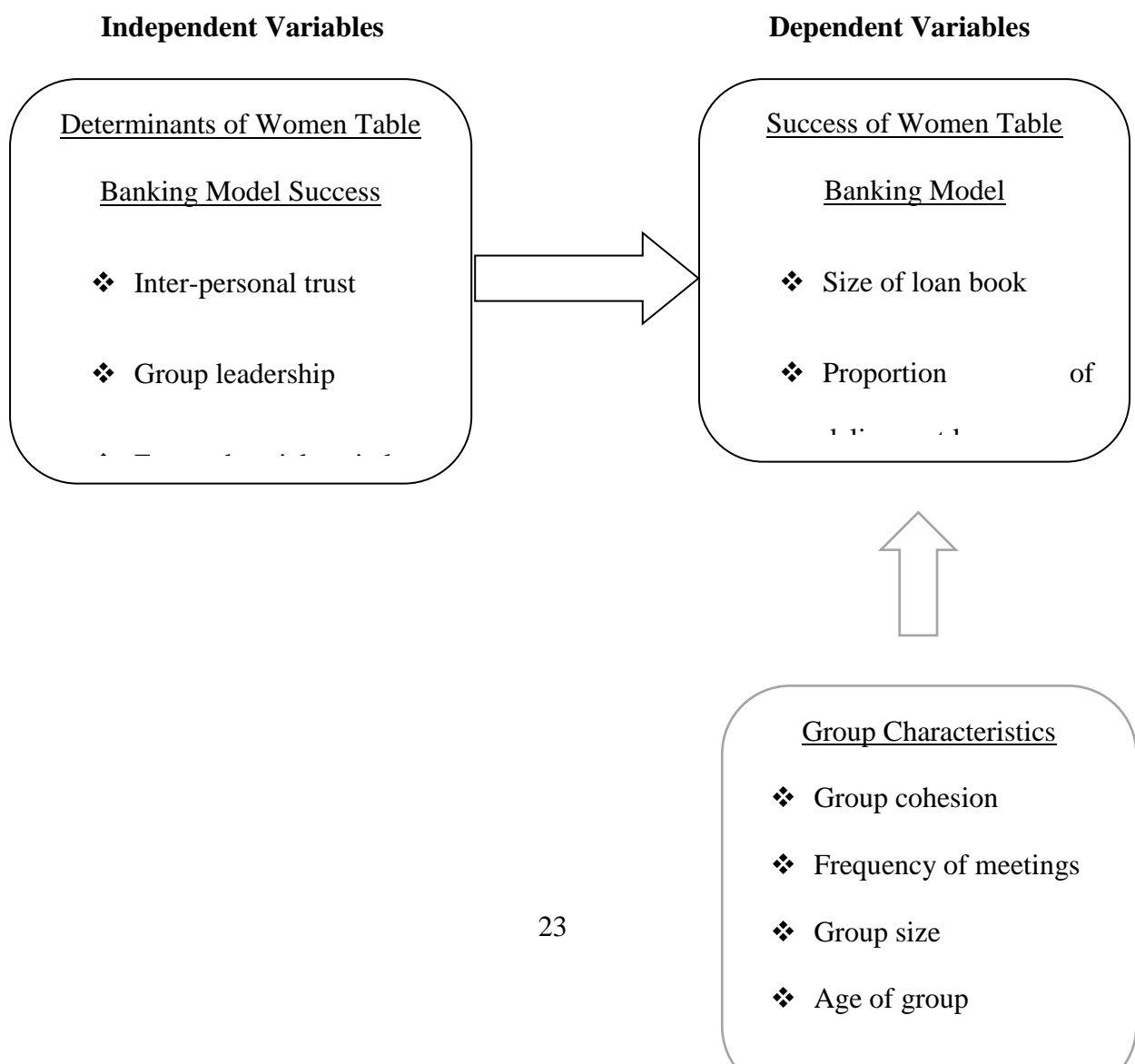
Although the existing studies contributed relevant knowledge on table banking, they did not specifically tackle the possible determinants of the success of the model, thereby leaving a knowledge gap. Thus, the current study seeks to fill the gap by examining such factors that influence the success of the model.

2.7 Conceptual Framework

The women table banking model is influenced by various factors. It is vital for stakeholders to understand how such factors influence the success of the model. This study conceptualizes women table banking model to be influenced by inter-personal trust, group leadership, and groups' external social capital while controlling for the effect of group characteristics (cohesion, frequency of meetings, group size and age of group). All these factors are hypothesized as having a positive influence on the model's success. The study conceptualizes the success of women table banking in terms of the amount of money loaned out and the proportion of delinquent loans. Loans would be taken as delinquent when the loan amount, or part thereof, remains unpaid after the agreed due repayment date elapses. This means that the total outstanding loan balances whose full repayment, or part thereof, is

overdue constitutes the proportion of delinquent loans. The hypothesized relationship between variables is shown in Figure 1 below.

Conceptual Framework



Control Variables

Figure 2.1: Conceptual Framework

2.7.1 Control Variables

This study had group characteristics as control variables because literature has convincing evidence that certain group characteristics influence performance of groups. Studies have noted group cohesion to influence group performance by reducing member exits (Carron, 1982; Harun and Mahmood, 2012), minimizing conflicts (Chang, Duck and Bordia, 2006), increasing satisfaction (Dorfman and Stephan, 1984; Gyula and Fertő, 2009; Mullen and Copper, 1994), increasing creativity (Craig and Kelly, 1999), building respect and love amongst group members (Khakasa, 2015) and improving communication (Carron, 1982; Lambisia *et al*, 2016). High frequency of meetings is noted to influence the performance of groups by reducing the possibility of default among group borrowers (Gicheru, 2014), increasing group savings (Ndungu, 2017; Kasalu, 2014), enhancing group cohesion (Muasya, 2013), and enhancing communication among group members (Kipyego, 2015).

Group size, as noted by literature influences group performance in different ways. An increase in the number of group members may lead to an increase in the number of defaulters (Gicheru, 2014), reduction of the possibility of group dissolution (Khakasa, 2015), weakening of group cohesion (Muasya, 2013), and increasing group guarantee (Lambisia, Ngahu and Wagoki, 2016). Age of the group, according to literature, may also have impact on group performance. A group that has been together for long enough to undergo all stages of group development results to group harmony in their operations (Tuckman, 1965) and eventual trust amongst group members (Meyerson, Weick & Kramer, 1996). As a group ages, there is an enhancement of interpersonal relations (Schutz, 1958). Thus, the current study decided to control for the effect these group characteristics.

2.8 Research Hypotheses

This study tested the following hypotheses

H1: Inter-personal trust has a positive influence on success of table banking

H2: Group leadership has a positive influence on success of table banking

H3: Groups' external social capital has a positive influence on success of table banking

2.9 Operationalization of Variables

Objective	Variable Type	Indicators	Type of data
Determine the impact of inter-personal trust on the success of women table banking	Independent inter-personal trust	<ul style="list-style-type: none"> • Honesty • Sincerity • Caring for other members 	Descriptive Regression
Determine the impact of group leadership on the success of women table banking	Independent group leadership	<ul style="list-style-type: none"> • Consultations with one another • Leadership • Freedom to handle difficult situation 	Descriptive Regression
Examine the effect of groups' external social capital on the success of women table banking	Independent groups' external social capital	<ul style="list-style-type: none"> • Another group assistance • Request to try new things by other groups • Assistance from other groups 	Descriptive Regression
success of women table banking	Dependent	<ul style="list-style-type: none"> • Size of loan book • Proportion of delinquent loans 	Descriptive Regression

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

This Chapter outlines the methodology used by the researcher to collect, analyse, present and discuss the findings of the study. Specifically, it describes the research design, the targeted population, sampling design, research instruments and data collection, measurement of the independent and dependent variables and how data was analysed in order to achieve the predetermined study objectives.

3.2 Research Design

This study employed a descriptive research design. Descriptive research design involves observing and describing behaviour of people, events or phenomena without influencing such behavior (Kothari, 2008). The design was considered appropriate because groups were studied in their usual and unchanged environments. This ensured minimal bias in data collection (Kothari, 2008) and thereby helped in describing the association or relationship between the study variables appropriately.

The study used qualitative research methods: survey, questionnaires and the pre-existing data on the women table banking groups. Employing these methods saved on time and cost (Glaslow, 2005) while enabling gathering of in-depth information. A survey was carried out in all the six wards of Mwingi Central Sub-county. The determinants of the success of women table banking in various groups were examined by visiting the population of study and administering questionnaires to collect the necessary data from the respondents.

3.3 Population of the Study

Mwingi Central Sub-County is composed of 6 wards: Central, Kivou, Waita, Nguni, Mui and Nuu. According to information available from Mwingi Gender and Social Development Office, the number of registered women SHGs practicing table banking in the Sub-County is 108. The study conducted a census of the groups since their number was

few. The study targeted to purposively select 324 (3 individuals in each group; one official and two members) respondents to provide the required information about the women table banking SHGs. The SHGs distribution is as indicated in Table 3.1 below.

Table 3.1: Number of Registered Women Table Banking SHGs per Ward

Ward	No of Groups	Percentage distribution
Central	24	22.2
Kivou	14	13.0
Mui	16	14.8
Nguni	19	17.6
Nuu	17	15.7
Waita	18	16.7
Total	108	100

Source: Mwingi Gender and Social Development Office

3.4 Research Instruments and Data Collection

The study majorly used primary data collection methods. Structured questionnaires with close ended questions were used to capture quantitative primary data. The questionnaires were used to obtain primary information on inter-personal trust, group leadership and external social capital while secondary data on the size of loan book and proportion of delinquent loans. Because of the low level of literacy within these groups, data was collected using enumerator-assisted technique with questionnaires distributed using the drop and pick method.

The basis of the preference for questionnaires was that they were cheap, well understood and respondents had ample time to capture their responses within a short period of time (Mugenda and Mugenda 2003). Secondary data was also required to understand the characteristics of the groups such as age and size, which was obtained from the Mwingi Gender and Social Development Office report.

3.5 Measurement of Variables

The study focused on interpersonal trust, group leadership and external social capital as factors that influenced the success of women table banking while controlling for the effect of group characteristics. Interpersonal trust was measured in terms of group members'

perception on trustworthiness, integrity, involvement and interactions within the group. Group leadership was measured in terms of members' perception and attitude towards leaders, leaders' efficacy, and social desirability. External social capital was measured in terms of the groups' extent of bonding (emotional support and access to scarce resources), bridging and linking with others (overcoming out-group antagonism).

Group cohesion was measured in terms of the extent of interaction, communication, decision making and vulnerability among the group members. The frequency of meetings was measured in terms of the number of times the group meet and the number of members who attend the group meetings. Group size was measured in terms of the number of members in a group. Group age is a continuous variable which was measured in years. Information about the size of the loan book and proportion of delinquent loans is sensitive and it was obtained from group records with the groups' approval for the same. The group details so obtained was treated with the confidentiality they deserve.

3.6 Instruments Validity and Reliability

To measure the reliability of the questionnaire to be used, a questionnaire pilot test was conducted with 10 respondents who did not participate in the final survey as recommended by Kothari (2004). This enabled the researcher to gauge the consistency of the study results. Validity refers to how well the results of a study reflected the phenomenon under study (Mugenda and Mugenda, 2003). To establish the soundness of the study, two types of validity was tested: face validity and construct validity. Face validity testing involved consultation with the supervisor for an expert advice, evaluation and any necessary modification of the questionnaire and pilot study. Construct validity was tested using exploratory factor analysis so as to identify the underlying relationships between the measured variables and the other unobserved factors.

3.7 Regression Model

Data analysis involved multiple linear regression analysis. Regression analysis was deemed since it assisted to test the hypothesized relationships between the independent and dependent variables. The regression model used was of form:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \mathcal{E}$$

Where:

Y = Success of women table banking

X₁ = Inter-personal trust

X₂ = Group leadership

X₃ = External social capital

X₄ = Group cohesion

X₅ = Frequency of meetings

X₆ = Group size

X₇ = Group age

\mathcal{E} = Error term associated with independent variables

$\beta_0, \beta_1, \beta_2, \beta_3, \beta_4, \beta_5, \beta_6, \beta_7$ = Regression model coefficients

3.8 Diagnostic testing

The researcher conducted the researcher carried out diagnostic tests to assess the suitability of the dataset for analysis. The specific diagnostic tests conducted include Multicollinearity test and Normality Test.

CHAPTER FOUR: DATA ANALYSIS AND PRESENTATION

4.1 Introduction

This chapter presents the actual findings of the study derived from secondary and primary data. The purpose of the study was to determine how factors of inter-personal trust, group leadership and external social capital have influenced the success for the women table banking model. The collected data was coded into SPSS Version 23.0 for analysis and presentation. Analysis was conducted in following steps; data preparation, data analysis and reporting.

4.1.1 Response Rate

The researcher distributed 324 questionnaires meant for the 108 registered women SHGs practicing table banking in the Mwingi Central Sub-County. 273 questionnaires (from 91 groups) were dully filled and returned to the researcher. This gave a response rate of 84% an indication of a sufficient response rate. This is supported by Fazio, Huelser, Johnson and Marsh (2010) who established that a response rate of above 50% is deemed sufficient for the study. The findings are as shown in Figure 4.1.

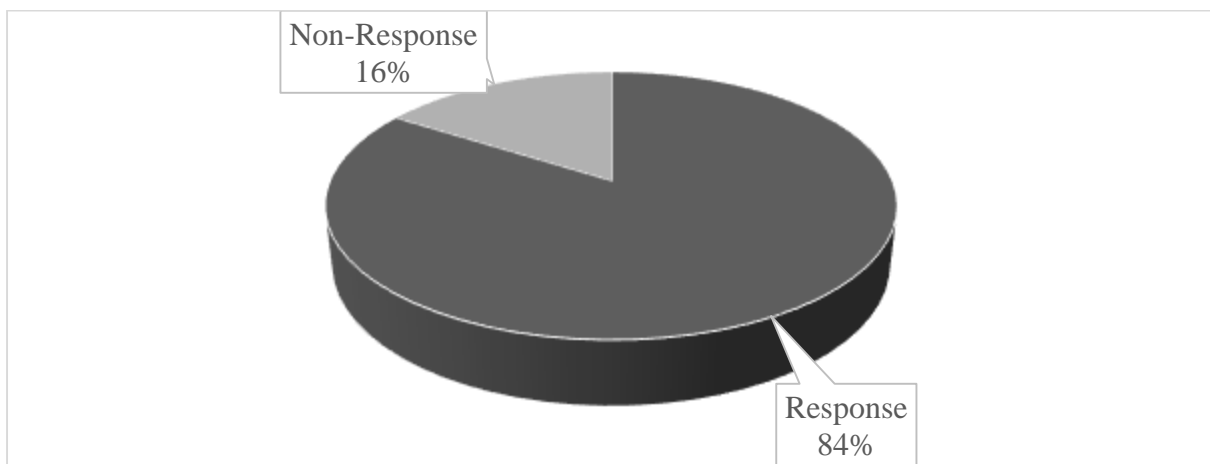


Figure 4.1: Response Rate

4.1.2 Reliability Test

The researcher conducted a pilot test in order to establish the reliability of the research questions and computed a Cronbach alpha. The findings are as established in Table 4.1.

Table 4.1: Reliability Test

Variable	Number of Items	Cronbach Alpha
Inter-Personal Trust	10	.876
Group Leadership	10	.896
External Social Capital	10	.799

The findings in Table 4.1 established that inter-personal trust had a Cronbach alpha of 0.876, group leadership had a Cronbach alpha of 0.896 and external social capital had a Cronbach alpha of 0.799. The findings established that the variables had a Cronbach alpha value of above the threshold of 0.7 an indication that the research instruments were sufficient in conducting the study (Cronbach 1951).

4.2 Demographic Information

The researcher asked the respondents to indicate their demographic information regarding loan size, proportion of delinquent loan and ward to establish their relevance in the study. The findings are as established in subsequent sections.

4.2.1 Name of the Group

From the findings, different groups had different names. Most of these groups however, were self-help. The findings show that diverse findings were sought from this groups that help in the achievement of the study objectives.

4.2.2 Ward

The respondents were asked to indicate their current ward. The findings are as shown in Figure 4.2.

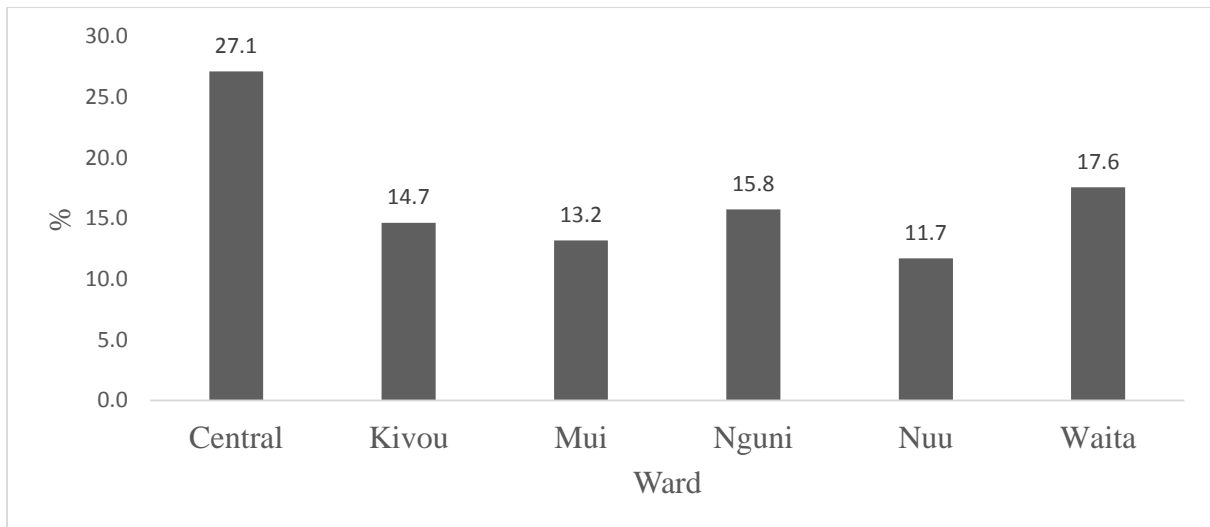


Figure 4.2: Ward

The study established that that 27.1% of the respondents were from central, 14.7% were from Kivou, 13.2% were from Mui, 15.8% were from Nguni, 11.7% were from Nuu and 17.6% were from Waita. The findings established that majority of the respondents were from central an indication that majority of women Table banking were from central.

4.2.3 Position of the Group

The findings pointed out that majority of the respondents were chairperson and members. This shows that the respondents were well conversant with the information required on the study.

4.3 Descriptive Statistics

The descriptive statistics including means and standard deviation of the following; interpersonal trust, group leadership, external social capital, cohesion and success of table banking are shown in subsequent section.

4.3.1 Interpersonal Trust

Respondents were asked to indicate their perception on statements about interpersonal trust in table banking group. A five-point scale of 1-5 where; 1= No Extent, 2

= Little Extent, 3 = Moderate Extent, 4 = Great Extent and 5 = Very Great Extent was used.

The findings are as shown in Table 4.2.

Table 4.2: Interpersonal Trust

	Mean	Std. Dev
Our Group members are primarily interested in their own welfare	4.52	.732
Our Group members are honest and truthful with me	4.60	.504
Our group members were truly sincere in their promises	4.58	.613
I feel that our group members show me enough consideration	4.58	.556
I trust our group members to treat me fairly and justly	4.55	.610
I feel that our group members can be counted on to help me	4.64	.544

The findings in Table 4.2 points out that respondents agreed to a great extent that their group members were primarily interested in their own welfare as supported by a mean of 4.52 with standard deviation of 0.732. Respondents agreed to a great extent that group members were honest and truthful with the chair lady as supported by a mean of 4.60 with standard deviation of 0.504. Respondents agreed that group members were truly sincere in their promises as supported by a mean of 4.58 with standard deviation of 0.613. This is supported by Wilson and Eckel (2011) who established that trust is so vital in groups' success that it has been concluded that building trust among members is one of key performance indicators for leaders. Similarly, Gyula and Fertő (2009) found that trust among cooperative members was more critical than trust between leadership and members in influencing the cooperative performance.

Respondents agreed that they showed chairperson (group leaders) enough consideration as supported by a mean of 4.58 with standard deviation of 0.556. Respondents agreed that their chairperson trusted their group members to treat them fairly and justly as supported by a mean of 4.55 with standard deviation of 0.610. Respondents agreed to a great extent that chairperson felt that their group members were counted on to help them by a mean of 4.64 with standard deviation of 0.544. This is in support of a study by Dirks (2000) who found that trust in leadership was a significant factor influencing team performance as it

allowed team members to set aside their individual motives and join hands in working for the team success. Similarly, Muasya (2013) asserts that trust is the key in groups' success.

4.3.2 Group Leadership

Statements on how group leadership influenced women table banking were identified by the researcher. A Likert scale of 1-5 where: 1= No Extent, 2 = Little Extent, 3 = Moderate Extent, 4 = Great Extent and 5 = Very Great Extent was used. The findings are as shown in Table 4.3.

Table 4.3: Group Leadership

	Mean	Std. Dev
Our group leaders have the habit of consulting other group members on group policies	4.67	.653
I like the leadership provided by our group leaders	4.66	.551
When our group leaders make plans, it is certain they make them work	4.42	.783
Our leaders' capacities fit the requirements of leadership positions	4.57	.550
Our group leaders really care about the group members	4.60	.526
Our group leaders frequently try to encourage and show support for other members.	4.57	.565
Our group leaders give members the freedom to handle difficult situations in the way they feel is best.	4.48	.686
Our group leaders recognize and value other group member's abilities	4.52	.624

The study established that respondents agreed to a great extent that group leaders had the habit of consulting other group members on group policies as supported by a mean of 4.67 with standard deviation of 0.653. Respondents indicated that they liked their leadership provided by group leaders as supported by a mean of 4.66 with standard deviation of 0.551. Respondents agreed that when their group leaders made plans, it was certain they made them work as supported by a mean of 4.42 with standard deviation of 0.783. This is supported by Gladstein (1984) who states that groups require strategic leadership for successful operations.

The study further pointed out that their respondents agreed that their leaders' capacities fitted the requirements of leadership positions as supported by a mean of 4.57 with standard deviation of 0.550. Respondents agreed to a great extent that their group leaders

really cared about the group members as supported by a mean of 4.60 with standard deviation of 0.526. Respondents agreed that group leaders frequently tried to encourage and show support for other members as supported by a mean of 4.57 with standard deviation of 0.565. This is supported by Gladstein (1984) who indicated active leadership as a significant factor positively influencing group satisfaction and performance.

The study established that respondents agreed that their group leaders gave members the freedom to handle difficult situations in the way they felt is best as supported by a mean of 4.48 with standard deviation of 0.686. Respondents agreed that their group leaders recognized and valued other group member’s abilities as supported by a mean of 4.52 with standard deviation of 0.624.

4.3.3 External Social Capital

Statements on how external social capital influenced women table banking were identified by the researcher. Respondents were asked to indicate their level of agreement on a Likert scale of 1-5 where; 1= No Extent, 2 = Little Extent, 3 = Moderate Extent, 4 = Great Extent and 5 = Very Great Extent was used. The findings are as shown in Table 4.4.

Table 4.4: External Social Capital

	Mean	Std. Dev
There are other groups that we trust to help us solve our problems?	3.37	1.16
In case we need a scarce resource, there are some organizations we can turn to.	4.28	.866
We do not know any organization well enough that could afford us material help in case we need it	2.51	1.33
Interacting with external groups make us want to try new things.	4.56	.590
Interacting with other organizations makes us feel like part of a larger community.	4.67	.549

The findings in Table 4.4 show that majority of the respondents moderately agreed that there were other groups that respondents trusted to help them solve their problems as supported by a mean of 3.37 with standard deviation of 1.16. Respondents agreed to a great extent that in case they needed a scarce resource, there were some organizations they turned to as supported by a mean of 4.28 with standard deviation of 0.866. The study pointed out

that respondents disagreed moderately that they did not know any organization well enough that could afford them material help in case they need it as supported by a mean of 2.51 with standard deviation of 1.33. This agrees with Lin (2001) who states that resources cannot be mobilized alone but only through interactions with others. Similarly, Shrestha (2013) established that external social capital help groups and institutions to acquire market knowledge and information relevant for maintaining or increasing their competitive edge.

The study found out that majority of the respondents agreed to a great extent that interacting with external groups made respondents want to try new things as supported by a mean of 4.56 with standard deviation of 0.590. Respondents agreed to a great extent that interacting with other organizations made them feel like part of a larger community as supported by a mean of 4.67 with standard deviation of 0.549. This is supported by Lubell and Fulton (2007) who found that effective implementation of natural resource management required extensive cooperation. Similarly, Kariuki and Ngugi (2014) revealed that market linkages are important component of external social capital, had positive correlation to enterprises' performance.

4.3.4 Cohesion

Several statement on how cohesion influenced women table banking were identified by the researcher. Respondents were asked to indicate their agreement on a Likert scale of 1-5 where; 1= No Extent, 2 = Little Extent, 3 = Moderate Extent, 4 = Great Extent and 5 = Very Great Extent was used. The findings are as shown in Table 4.5

Table 4.5: Cohesion

	Mean	Std. Dev
There is a feeling of unity and togetherness among group members.	4.82	.381
Group members usually feel free to share information and their feelings	4.71	.476
Group members are receptive to feedback and criticism.	4.45	.726
There are positive relationships among the group members.	4.57	.595
Problem solving in this group is truly a group effort.	4.48	.600
The group members seem to be aware of the group's unspoken rules	4.31	.819
Most group members contribute to decision making in this group.	4.62	.542
If a group with the same goals is formed, I would prefer to shift to that group	1.59	.680
Many members engage in "back-stabbing" in this group.	1.71	.813

The study established that majority of the respondents agreed to a great extent that there was a feeling of unity and togetherness among group members as supported by a mean of 4.82 with standard deviation of 0.381. Respondents agreed to a great extent that group members usually felt free to share information and their feelings as supported by a mean of 4.71 with standard deviation of 0.476. Respondents agreed that group members were receptive to feedback and criticism as supported by a mean of 4.45 with standard deviation of 0.726. Respondents agreed to a great extent that there were positive relationships among the group members as shown by a mean of 4.57 with standard deviation of 0.595.

The study further established that majority of the respondents agreed that problem solving in group was truly a group effort as supported by a mean of 4.48 with standard deviation of 0.600. Respondents agreed that the group members seemed to be aware of the group's unspoken rules as supported by a mean of 4.31 with standard deviation of 0.819. Respondents agreed to a great extent that most group members contributed to decision making in this group as supported by a mean of 4.62 with standard deviation of 0.542. The study further established that majority of the respondents disagreed that respondents would prefer to shift to a new group if a similar one is formed as shown by a mean of 1.59 with standard deviation of 0.680. The study further pointed out that respondents disagreed that many members engaged in "back-stabbing" in table women group as shown by a mean of 1.71 with standard deviation of 0.813.

4.3.5 Frequency of Meetings

4.3.5.1 Year of the Group Formed

The findings established that minority of the groups were started on year 2005, this shows that these groups have been in existence for a long period of time hence acquire large amount of loan. The study established that majority of the groups were created from 2014, an indication that there was increased awareness of table banking platforms in the community. This shows that that there are higher chances of women table banking group platforms growth in subsequent years.

4.3.5.2 Members at Formation

The study found out that the least number of members who were there when the group stated were 6 and have subsequently grown to 41 in various groups. This asserts that the community had increased their awareness on the increased benefits of joining the groups. The study further found out that the average number of members on each group were 30 members an indication that the group opted for few members for easy management.

4.3.5.3 Members Dropped

Respondents were asked to indicate the number of members that have dropped from their respective groups. The study established that on average, 16 groups had not dropped any member over the years. The study established that majority of the groups had lost 2 members and the most members dropped out of the group were 10. This shows that the group members were content with their groups and actively participated in the groups.

4.3.5.4 Meetings Held in a Year

The study established that majority of the groups held their meetings once in month, summing up to 12 times a month. The study further established that majority of the groups

met on a weekly basis, hence summing up to 52 times in month. This shows that group members consistently attended their meetings.

4.3.5.5 Number of Members

The study established that majority of the groups had a minimum of 5 members and a maximum of 90 members. The study found out that majority of the groups had an average of 30 members per group. This shows that it was easy to manage a small group compared to a larger group for better productivity and management.

4.3.5.6 Number Turn Up

On the number of turn up of members, the study established that majority of the group members constantly turned up in the meeting. This shows that group members constantly attended the meeting frequently an indication that they were actively involved in group decision making and formulating.

4.3.5.7 Influence of the Meetings

Respondents were asked to indicate how satisfied they were with the meetings overall value in helping their group on improving its operational effectiveness. The findings are as shown in Table 4.6.

Table 4.6: Influence of the Meetings

	Frequency	Percent
Very satisfied	108	39.6
Satisfied	162	59.3
Dissatisfied	1	.4
Very dissatisfied	2	.7
Total	273	100.0

The study established that majority of the respondents 162 (59.3%) were satisfied with the meetings overall value in helping their group on improving its operational effectiveness, 108 (39.6%) indicated very satisfied, 2(0.7%) indicated very dissatisfied and

1(0.4%) were dissatisfied. The study established that majority of the respondents agreed that they were satisfied with the meetings overall value in helping their group on improving its operational effectiveness.

4.3.5.8 Penalties

Respondents were asked to indicate whether there were any penalties for failure to attend group meetings. The findings are as shown in Table 4.

Table 4.7: Penalties

	Frequency	Percent
Yes	267	97.8
No	6	2.2
Total	273	100.0

The study established that majority of the respondents 267 (97.8%) agreed that there were any penalties for failure to attend group meetings and 6 (2.2%) of the respondents indicated no. The findings established majority of the respondents agreed that there were any penalties for failure to attend group meetings.

4.3.5.8.1 Types of Penalties

The study found out that all the women table groups had penalties based on the nature of the mistake. Majority of the groups had embraced penalties for lateness, absenteeism, absenteeism without apology, non-contribution or late contribution and penalty of back biting.

4.3.5 Success of Table Banking

On success of table banking the study focused on loan size and proportion of delinquent loan. The findings are as shown in subsequent sections.

4.3.5.1 Loan Size

The respondents were asked to indicate the current of size of loan owed. The findings are as shown in Figure 4.3.

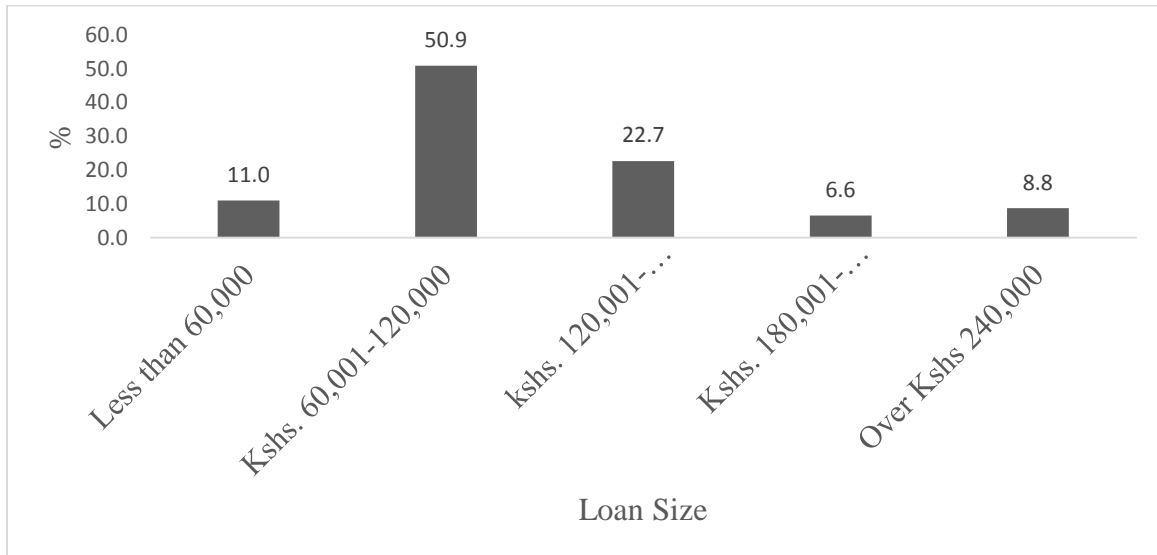


Figure 4.3: Loan Size

The findings established that 11% of the respondents had a loan of less than KShs. 60,000, 50.9% of the respondents had loan ranging from KShs. 60,001-120,000. 22.7% of the respondents had a loan of between KShs. 120,001-180,000. 6.6% of the respondents had a loan of KShs. 180,001-240,000 and 8.8% of the respondents had a loan of over KShs. 240,000. This shows that majority of the women table banking accessed a loan of above KShs. 60,001-120,000, this asserts that women have been frequently accessing loan from table banking.

4.3.5.2 Proportion of Delinquent Loan

Respondents were asked to indicate the proportion of delinquent loan they owed. The findings are as shown in Figure 4.4.

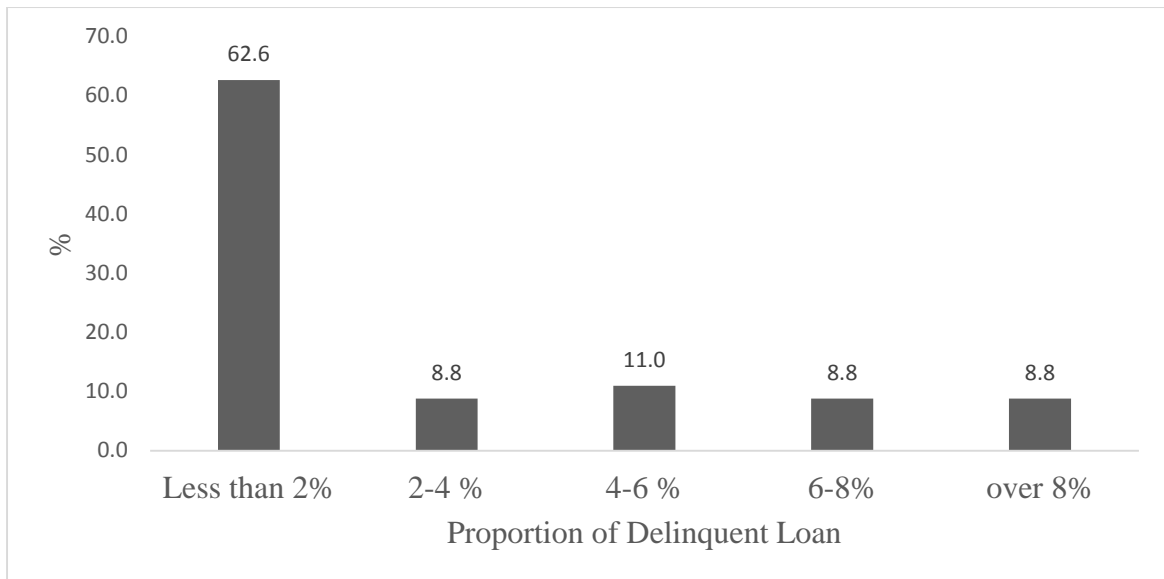


Figure 4.4: Proportion of Delinquent Loan

The study established that majority of the respondents 62.6% proportion of delinquent loan was less than 2%, 8.8% of the respondent's proportion of delinquent loan was 2-4%, 11% of the respondents indicated 4-6%, 8.8% of the respondents indicated 6-8% and 8.8% of the respondent's proportion of delinquent loan was over 8%. The study established that on average delinquency is low, implying that most of the studied women table banking had higher chances of success.

4.4 Diagnostic Tests

Before proceeding with data analysis, the researcher carried out diagnostic tests to assess the suitability of the dataset for analysis. The specific diagnostic tests conducted include Multicollinearitytest and Normality Test as shown below.

4.4.1 Normality Test

The researcher used normality to test whether the error terms/residuals are normally distributed with zero mean and constant variance. The findings are as shown in Table 4.8.

Table 4.8: Normality Test

	N	Skewness		Kurtosis	
	Statistic	Statistic	Std. Error	Statistic	Std. Error
Group size	273	1.630	.147	1.578	.294
Group age	273	.084	.147	-.922	.294
Interpersonal trust	273	-.534	.147	1.187	.294
Group leadership	273	-.783	.147	.852	.294
External social capital	273	.032	.147	.122	.294
Cohesion	273	-.870	.147	.702	.294
Success of Table banking	273	1.169	.147	.177	.294

The study established that group size had a skewness of 1.630 and kurtosis of 1.578, group age had a skewness of 0.084 and kurtosis of -0.922 and interpersonal trust had a skewness of -0.534 and a kurtosis of 1.187. Group leadership had a skewness of -0.783 and kurtosis of 0.852, external social capital had a skewness of 0.032 and kurtosis of 0.122, cohesion had a skewness of -0.870 and kurtosis of 0.702 and success of table banking had a skewness of 1.169 and kurtosis of 0.177. The findings show that all the variables had a skewness of less than -2 and a kurtosis of less than 2. This shows that all the variables were normally distributed.

4.4.2 Multicollinearity Test

Muff, Riebler, Held, Rue and Saner (2015) argues that existence of multicollinearity results into regression coefficients with large standard errors meaning the coefficients cannot be estimated with great precision and accuracy. The findings of multicollinearity tests are as shown in Table 4.9.

Table 4.9: Multicollinearity Test

Model	Collinearity Statistics	
	Tolerance	VIF
Group Size	.927	1.079
Group Age	.952	1.050
Interpersonal Trust	.750	1.332
Group Leadership	.443	2.259
External Social Capital	.640	1.562
Cohesion	.428	2.334

a. Dependent Variable: Success of Table banking

The study established that that group size had a VIF of 1.079 and group age had a VIF of 1.050. Interpersonal trust had a VIF of 1.313 and group leadership had a VIF of 2.259. External social capital had a VIF of 1.562 and cohesion had a VIF of 2.334. This shows that all the variables had a VIF value of less than 5 which shows that the variable were not multi correlated. This agrees with Lai and Kwok (2015) who states that the rule of the Thumb indicates that a VIF of 1 indicates presence of no correlation and 5 indicates that the variable is highly correlated.

4.4.3 Heteroscedasticity Test

The researcher used a scatter plot to establish the heteroscedasticity of the study variables, the findings are as shown in Figure 4.2.

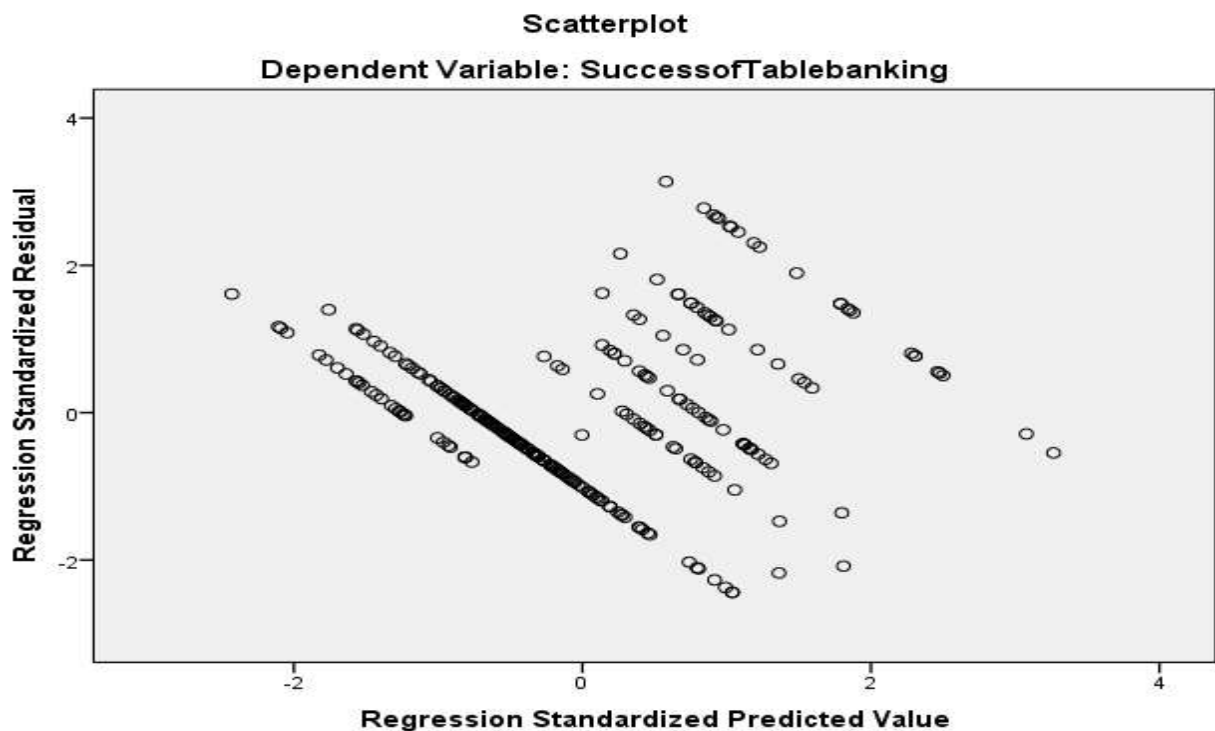


Figure 4.5: Heteroscedasticity Test

From the findings in Figure 4.2, the study established that there was no uniformity of a pattern formed by the data sets. This shows that the study variables were not correlated hence the data set was homoscedastic.

4.5 Inferential Statistics

The researcher conducted inferential statistics to establish the effect of inter-personal trust, group leadership, cohesion and external social capital on the success for the women table banking model. The findings of Model Summary, ANOVA and Regression coefficients are as shown in subsequent sections.

4.5.1 Model Summary

The findings of coefficient of determination R and coefficient of adjusted R² is as shown in Table 4.10.

Table 4.10: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.811 ^a	.658	.650	1.41531

a. Predictors: (Constant), Cohesion, Group Size, Interpersonal Trust, Group Age, External Social Capital, Group Leadership

b. Dependent Variable: Success of Table Banking

The findings in Table 4.10 pointed out that coefficient of determination R was 0.811an indication of a strong positive correlation with the variables. The findings pointed out that coefficient of adjusted R² was 0.650 which translates to 65% an indication that changes in women table banking was caused by the following variables; inter-personal trust, group leadership, cohesion and external social capital. The residual of 35% can be explained by other factors beyond the scope of the current study.

4.5.2 ANOVA

An ANOVA was conducted at 95% significance level, the findings of F_{Calculated} and F_{Critical} are as shown in Table 4.11.

Table 4.11: ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1024.302	6	170.717	85.226	.000 ^b
Residual	532.826	266	2.003		
Total	1557.128	272			

- a. Predictors: (Constant), Cohesion, Group Size, Interpersonal Trust, Group Age, External Social Capital, Group Leadership
b. Dependent Variable: Success of Table Banking

The findings in Table 4.11 pointed out that $F_{\text{Calculated}}$ was 85.226 and F_{Critical} was 2.1327, this shows that $F_{\text{Calculated}} > F_{\text{Critical}}$ an indication that the overall regression model was significant for the study. The p value was 0.000 which is less than 0.05 an indication that at least one of the variables: inter-personal trust, group leadership, cohesion and external social capital influenced success of table banking.

4.5.3 Regression Coefficients

The researcher conducted regression coefficients in order to establish the individual influence of the independent variables on success of women table banking. The findings are as shown in Table 4.12.

Table 4.12: Regression Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	t	
(Constant)	6.764	2.261		2.992	.003
Group size	-.031	.080	-.014	-.382	.703
Group age	.072	.073	.036	.988	.324
Interpersonal trust	-.725	.073	-.413	-9.964	.000
Group leadership	.035	.049	.039	.718	.473
External social capital	.167	.052	.145	3.236	.001
Cohesion	.366	.038	.524	9.565	.000

- a. Dependent Variable: Success of Table Banking

$$Y = 6.764 - 0.031X_1 + 0.072X_2 - 0.725X_3 + 0.035X_4 + 0.165X_5 + 0.366X_6$$

Where:

Y = Success of women table banking

X_1 = Group leadership

X_2 = External social capital

X₃= Group cohesion

X₄ = Frequency of meetings

X₅ = Group size

X₆ = Group age

The findings in Table 4.12 pointed out that when holding all the variables constant, success of women banking would be at 6.764. A unit decrease in group size when holding all the variables constants, success of table banking would be at 0.031. A unit increase in group age when holding all the other variables constant, success of table banking would be at 0.072. A unit decrease in interpersonal trust when all the other variables are held constant, success of table banking would be at 0.725. A unit increase in group leadership while holding all other factors constant, success of table banking would be at 0.035. A unit increase in external social capital while holding all other factors constant, success of table banking would be at 0.167. A unit increase in cohesion while holding all the other factors constants, success of table banking would be at 0.366.

The study found out that group size had a p value of $0.703 > 0.05$ and a t value of $-0.382 < 1.96$ an indication that the variable negatively influenced success of table banking. The p value of group age was $0.324 > 0.05$ and a t value of $-0.382 < 1.96$ an indication that group age negatively influenced success of table banking. The study pointed out that interpersonal trust had a p value of $0.00 < 0.05$ and a t value of $-9.937 < -1.96$. This shows that the variable positively influenced success of table banking. This agrees with Stolle (1998) who established that trust is recognised as a key factor in the stability and hence success of groups and institutions.

The study found out that group leadership had a p value of $0.373 > 0.05$ and a t value of $0.896 < 1.96$ which shows that the variable negatively influenced success of table banking.

This is in contrary to Gladstein (1984) who indicates active leadership as a significant factor positively influencing group satisfaction and performance.

The study show that external social capital had a p value of $0.001 < 0.05$ and a t value of $3.321 > 1.96$ an indication that the variable significantly influenced success of table banking.

The study found out that cohesion had a p value of $0.00 < 0.05$ and a t value of $9.728 > 1.96$ an indication that the variable significantly influenced success of table banking. This is supported by Khakasa (2015) who found that external social capital positively impacted on the empowerment of the members leading to better performance.

4.6 Research Hypotheses

The study pointed out that interpersonal trust had a p value of $0.00 < 0.05$ and a t value of $-9.937 < -1.96$. This shows that the variable positively influenced success of table banking. The findings show that we fail to reject the null hypothesis and reject the alternative hypothesis and conclude that interpersonal trust had a positive influence on success of table banking. This is supported by Wilson and Eckel (2011) who established that trust is so vital in groups' success that it has been concluded that building trust among members is one of key performance indicators for leaders. rsis of the study was; Group leadership has a positive influence on success of table banking. The study found out that group leadership had a p value of $0.373 > 0.05$ and a t value of $0.896 < 1.96$ which shows that the variable negatively influenced success of table banking. The findings therefore assert that we reject the null hypothesis and fail to reject the alternative hypothesis that states that group leadership has a negative influence on success of table banking. The findings contradict the findings of Gladstein (1984) who indicated active leadership as a significant factor positively influencing group satisfaction and performance.

The third hypothesis was: groups' external social capital has a positive influence on success of table banking. The study show that external social capital had a p value of $0.001 < 0.05$ and a t value of $3.321 > 1.96$ an indication that the variable significantly influenced success of table banking. The findings assert that we fail to reject the null hypothesis and reject the alternative hypothesis. The study findings conclude that groups' external social capital has a positive influence on success of table banking. This is supported by Kariuki and Ngugi (2014) who revealed that market linkages are important component of external social capital and had positive correlation to enterprises' performance.

CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary of the findings of study as per chapter four. Conclusion and recommendations are drawn as per the objective and suggestions for further studies is also presented.

5.2 Summary of the Findings

The main purpose the study was to determine how factors of inter-personal trust, group leadership and external social capital have influenced the success for the women table banking model. The study was guided by the following specific objectives; to determine the impact of inter-personal trust, group leadership and groups' external social capital on the success of women table banking.

The study adopted descriptive statistics to establish the determinants of success for the women table banking model. The target population of the study was 108 number of registered women SHGs practicing table banking in the Sub-County. The study relied on primary data collected by use of structured questionnaires that was coded into SPSS Version 23.0 for analysis and presentation. The study found out that coefficient of determination R was 0.811 an indication of a strong positive correlation with the variables.

5.2.1 Interpersonal Trust

The study found out that respondents agreed to a great extent that their group members were primarily interested in their own welfare. Respondents agreed to a great extent that group members were honest and truthful with the chair lady. Respondents agreed that group members were truly sincere in their promises. Respondents agreed that they showed chairperson enough consideration and that their chairperson trusted their group members to

treat them fairly and justly. Respondents agreed to a great extent that chairperson felt that their group members were counted on to help them.

The findings of diagnostic tests, the study established that interpersonal trust was normally distributed. On multicollinearity test, the study established that interpersonal trust was not correlated. The findings from regression analysis established that interpersonal trust significantly influenced success of table banking.

5.2.2 Group Leadership

The study pointed out that respondents agreed to a great extent that group leaders had the habit of consulting other group members on group policies. Respondents agreed to a great extent that they liked their leadership provided by group leaders. Respondents agreed to a great extent that their group leaders really cared about the group members. Respondents agreed to a great extent that their leaders' capacities fitted the requirements of leadership positions. Respondents agreed to a great extent that group leaders frequently tried to encourage and show support for other members. Respondents agreed to a great extent that their group leaders recognized and valued other group member's abilities.

The study further pointed out that respondents agreed to a great extent that their group leaders gave members the freedom to handle difficult situations in the way they felt is best. Respondents agreed that when their group leaders made plans, it was certain they made them work. The findings on diagnostic tests established that group leadership was normally distributed and was not correlated with study variables. The findings of regression analysis established that group leadership negatively influenced success of table banking.

5.2.3 External Social Capital

The findings established that show that respondents agreed to a great extent that in case they needed a scarce resource, there were some organizations they turned. Respondents

agreed to a great extent that interacting with external groups made respondents want to try new things. Respondents agreed to a great extent that interacting with other organizations made them feel like part of a larger community. Respondents moderately agreed that there were other groups that respondents trusted to help them solve their problems. Respondents disagreed that moderately agreed that they did not know any organization well enough that could afford them material help in case they need it.

The study further pointed out that external social capital was normally distributed, on multicollinearity test, the study established that external capital was not correlated with the study variables. On regression analysis, the study found out that external social capital significantly influenced success of table banking.

5.2.4 Cohesion

The study established that majority of the respondents agreed to a great extent that there was a feeling of unity and togetherness among group members. Respondents agreed to a great extent that group members usually felt free to share information and their feelings. Respondents agreed to a great extent that most group members contributed to decision making in this group. Respondents agreed to a great extent that there were positive relationships among the group members. Respondents agreed that group members were receptive to feedback and criticism. Majority of the respondents agreed that problem solving in group was truly a group effort. Respondents agreed that the group members seemed to be aware of the group's unspoken rules.

The study further established that majority of the respondents disagreed that many members engaged in "back-stabbing" in table women group and respondents preferred to shift to a new group if a similar one is formed. On diagnostic tests, the study established that cohesion was normally distributed and was not correlated with the study variables. On

regression analysis, the study established that variable significantly influenced success of table banking.

5.3 Conclusion

The study concludes that interpersonal trust significantly influenced success of table banking, this was due to group members were primarily interested in their own welfare, were honest and truthful with the chair lady and were truly sincere in their promises. Group leadership negatively influenced success of table banking, this was achieved due to the following; group leaders had the habit of consulting other group members on group policies, their leadership provided by group leaders and cared about the group members. External social capital significantly influenced success of table banking, this was associated to; availability of an organization to turn to when in need of a scarce resource, interacting with external groups made respondents want to try new things and made them feel like part of a larger community. Cohesion significantly influenced success of table banking, this was achieved by the following; feeling of unity and togetherness among group members was highly appreciated and group members felt free to share information and their feelings.

5.4 Recommendations

5.4.1 Interpersonal Trust

The study recommends that group members ought to be primarily interested in their own welfare. Group members ought to be honest and truthful with the chairperson. Group members ought to be truly sincere in their promises. Group members ought to show chairperson enough consideration. Chairperson ought to trust their group members to treat them fairly and justly. Chairperson ought to feel that their group members can be counted on to help them in time of need.

5.4.2 Group Leadership

The study recommends that group leaders ought to have the habit of consulting other group members on group policies. Group leaders ought to provide better leadership to their members. Group leaders ought to care about their group members. Leaders' capacities ought to fit the requirements of leadership positions. Group leaders ought to frequently try to encourage and show support for other members. Group leaders ought to recognize and value other group member's abilities. Group leaders ought to give members the freedom to handle difficult situations in the way they felt best. Group leaders ought to make plans that made members work as a team.

5.4.3 External Social Capital

The study further recommends that in case table banking group needs a scarce resource there ought to be some organizations they can turn to. Interacting with external groups ought to make group members want to try new things. Interacting with other organizations ought to make table banking group feel like part of a larger community. Table banking group ought to trust to other groups to solve their problems. Table banking group ought to know any organization well enough can led them material help in case of need.

5.4.4 Cohesion

The study recommends that there ought to be a feeling of unity and togetherness among group members. Group members usually ought to feel free to share information and their feelings. Group members ought to contribute to decision making. There ought to be a positive relationship among the group members. Group members ought to be receptive to feedback and criticism. Problem solving in group ought to be truly a group effort. Group members ought to be aware of the group's unspoken rules. Members ought not to engage in

“back-stabbing” in table women group. Group members ought not to prefer to shift to a new group if a similar one is formed.

5.5 Suggestions for Further Studies

The current study focused on determinants of success for the women table banking model in Mwingi Central Sub-County. Future studies could be conducted in different regions to verify the significance of the variables studied in influencing the success of table banking. The current study had a coefficient of adjusted R^2 of 0.650 which translates to 65.0%. The residual of 35% can be explained by other factors beyond the scope of the current study that future scholars could focus on. The study relied on primary data, future scholars could carry out similar study by use of both primary and secondary data.

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APPENDICES

Appendix I: Research Questionnaire

Dear Respondent,

My name is Charles MunyokiMuli. I am graduate student at KCA University carrying out a study on the determinants of success for the women table banking model in Mwingi central sub-county. This questionnaire aims at determining the influence of inter-personal trust, group leadership, external social capital, cohesion and group characteristics on the women table banking success. It is designed to collect data that will help achieve the objectives of this study. I would be most grateful if you kindly participate in this study by responding to the questions in this tool as candidly and precise as possible. The information given will be treated with utmost confidentiality and the results will be used for academic purposes only. Kindly fill in the required information in the spaces provided or by ticking (✓) in the appropriate box. Do not write your name anywhere on this paper.

PART I: GENERAL INFORMATION

1. What is the name of your group? _____
2. In which ward is the group located? _____

 Central
 Kivou
 Mui
 Nguni
 Nuu
 Waita
3. Kindly indicate your position in the group _____

PART II: INTERPERSONAL TRUST

The following statements are about your perception of trust in your table banking group.

Kindly rate each statement on the five-point scale provided below by ticking (✓) the column that MOST represents YOUR VIEW.

Statement	5	4	3	2	1
	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
1. Our Group members are primarily interested in their own welfare					
2. Our Group members are honest and truthful with me					
3. Our group members will be truly sincere in their promises					
4. I feel that our group members show me enough consideration					
5. I trust our group members to treat me fairly and justly					
6. I feel that our group members can be counted on to help me					

Adapted from Larzelere and Huston (1980) trust scale (cited in Soboroff, 2012)

PART III: GROUP LEADERSHIP

The following statements are about your perception of your table banking group’s leadership.

Kindly rate each statement on the five-point scale provided below by ticking (✓) the column that MOST represents YOUR VIEW.

Statement	5	4	3	2	1
	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
1. Our group leaders have the habit of consulting other group members on group policies					
2. I like the leadership provided by our group leaders					
3. When our group leaders make plans, it is certain they make them work					
4. Our leaders' capacities fit the requirements of leadership positions					
5. Our group leaders really care about the group members					
6. Our group leaders frequently try to encourage and show support for other members.					
7. Our group leaders give members the freedom to handle difficult situations in the way they feel is best.					
8. Our group leaders recognize and value other group member's abilities					

Adapted from measurement of leadership scale (Howell, 1942)

PART IV: EXTERNAL SOCIAL CAPITAL

The following statements are about your perception of your table banking group's interactions with others. Kindly rate each statement on the five-point scale provided below by ticking (✓) the column that MOST represents YOUR VIEW.

Statement	5	4	3	2	1
	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
1. There are other groups that we trust to help us solve our problems?					
2. In case we are in need of a scarce resources, there are some organizations we can turn to.					
3. We do not know any organization well enough that could afford us material help in case we need it					
4. Interacting with external groups make us want to try new things.					
5. Interacting with other organizations makes us feel like part of a larger community.					

Adapted from Social Capital Scale (Magson, Craven and Bodkin-Andrews, 2014; Williams, 2006)

PART V: COHESION

The following statements are about your perception of your table banking group's development currently. Kindly rate each statement on the five-point scale provided below by ticking (✓) the column that MOST represents YOUR VIEW.

Statement	5	4	3	2	1
	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
1. There is a feeling of unity and togetherness among group members.					
2. Group members usually feel free to share information and their feelings					
3. Group members are receptive to feedback and criticism.					

4. There are positive relationships among the group members.					
5. Problem solving in this group is truly a group effort.					
6. The group members seem to be aware of the group's unspoken rules.					
7. Most group members contribute to decision making in this group.					
8. If a group with the same goals is formed, I would prefer to shift to that group.					
9. Many members engage in "back-stabbing" in this group.					

Adapted from group cohesion scale (Treadwell, Lavertue, Kumar and Veeraraghavan, 2001)

PART VI: FREQUENCY OF MEETINGS

1. Which year was your group formed? _____
2. How many members were there when the group started? _____
3. About how many members have dropped out from the group? _____
4. How many meetings do you hold within one year? _____
5. How many members are there in your group? _____
6. What is the number on average that normally turns up for the group meetings?

7. How satisfied are you with the meetings' overall value in helping your group improve on its operational effectiveness?
 - Very satisfied
 - Satisfied
 - Neither satisfied nor dissatisfied
 - Dissatisfied
 - Very dissatisfied

8. Are there any penalties for failure to attend group meetings?(Tick where appropriate).

Yes

No

9. If yes, what are some of the penalties exercised on members who fail to attend group meetings? (Kindly list them down)

The end

Thank you very much

Appendix II: Confidential Information Form

GROUP NAME	
TOTAL LOAN SIZE (KSH)	
LOANS LATE/OVERDUE ON PAYMENT (KSH)	
PROPORTION OF LOANS LATE ON PAYMENT (%)	

Appendix III: Informed Consent Form

Determinants of Success for the Women Table Banking Model

The group is purposely selected to participate in a research study on Determinants of Success for the Women Table Banking Model because it is involved in Table Banking. Please read this form and seek any clarification before taking part in the research.

Background Information

The purpose of this study is to determine the factors that influence the success of women table banking model.

Procedure

The researcher will require information concerning the women table banking group as per a questionnaire to be issued. Besides, a request through a confidential information form, will be made to access some group private information concerning the group loan size and the amount of delinquent loans (loans that are late or overdue on payment). This information will be treated with outmost confidentiality and will not be disclosed to anyone else except the researcher.

Risks and Benefits of Participating in the Study

There will be neither risks nor direct benefits for participation in this research to the participants.

Compensation.

Participants will not be compensated

Confidentiality

The records of this research will be kept private. Access will be limited to the researcher, the University Research board responsible for protecting participants and the regulatory agency. Further no identifying information will be included in the research finding.

Voluntary Nature of the study

Participation is voluntary. Non-participation will not affect any current or future relations of the group.

Contact and Questions

The researcher conducting this study is Charles MunyokiMuli under the Supervision of Dr. RensonMuchiri, KCA University. For any concern, kindly contact Charles MunyokiMuli at munyokimuli@gmail.com and 0723666043 or Dr. RensonMuchiri at muchiri@kca.ac.ke.

You may keep a copy of this form for your records.

Name of the Participant Group.....

Signature of Group Official.....Date.....

Signature of person obtaining consent.....Date.....

Charles MunyokiMuli

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