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Abstract

Enhancing performance of self-help groups has remained a center of attention in research and practice for decades. However, most self-help groups fail to exhibit the desired level of performance due to low levels of membership of retention capability, financial limited ability to meet stakeholder needs, and failure to manage the earned value effectively. This study analyzed the effect of stakeholder involvement on the performance of self-help groups in Nairobi City County, Kenya. The relevant theory that underpinned the study was stakeholder theory. The study adopted a cross-sectional research design, which involved collecting and analyzing primary quantitative and qualitative data from a purposive sample of 124 leaders of self-help groups in Nairobi City County and five interviewees from the longest existing groups. Quantitative data collected was coded and entered into the Statistical Software for Social Sciences for analysis. Qualitative data was analyzed using a thematic analysis technique. Qualitative data was subjected to coding and thematic analysis technique. The study revealed that stakeholder involvement ($\beta = 0.286$; p = 0.019) has a significant effect on performance of self-help groups in Nairobi City County, Kenya. The findings underscore the instrumentality of stakeholder involvement on the performance of self-help groups in Nairobi City County, Kenya.

Keywords: Stakeholder involvement, self-help groups, performance, participatory processes.

1.0 Introduction

The performance of self-help groups continues to elicit unprecedented interest from research and practice due to their invaluable contribution to socioeconomic transformation. Kioko (2022) recognized self-help groups as an emerging tool for poverty alleviation because they accelerate community empowerment, create awareness of pertinent issues, and improve environmental conservation. Self-help groups operate under the principle of 'by the people, for the people, and of the people (Das, 2016). As a voluntary association of people formed to solve society's problems that existing organizations have failed to address, self-help groups have an intrinsic interest in performance aspects, including financial, social empowerment, and membership growth (Kamala

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& Jyothi, 2018; Malhotra & Baag, 2021). However, assuring the performance of most self-help groups' programs remains challenging in the modern era. The efforts that organizations make to sustain self-help groups are mostly unproductive. Self-help groups that maintain productivity and society benefits over extended periods applaud effective leadership and members' commitment.

The limitation of financial markets, especially among the urban poor, motivated CARE International to create the VSLA model to warrant access to financial facilities for the poor citizens who do not have assets and skills to access lands from commercial banks (Kimweli, 2013; Kibe, 2018). Self-help groups are a form of financial service vehicle simplified to provide financial services to under-served poor persons across the globe (Allen & Panetta, 2010). The membership to the self-help groups comprises self-selected members who hold regular meetings and make cash contributions to a pool of funds. This feature of self-help groups necessitates ensuring perfect stakeholder involvement to achieve the desired levels of performance. Stakeholder involvement is a strategic process that involves allowing individuals, groups, organization, or entities to participate in making implementation decisions or initiatives (Magassouba et al., 2019). Nevertheless, levels of stakeholder involvement in most self-help groups are extremely wanting.

1.1 Problem Statement

The goal of establishing self-help groups is to implement various categories of projects that meet the expectations of member's financial needs, increase or retain membership numbers, and empower each member socially (Birech, 2018; Bunning et al., 2020; Were & Kimaru-Muchai, 2021). Reports by CARE and Oxfam shows that the number of performing self-help groups operating is significantly low despite the savings programs that self-help groups run is widely implemented across most of Nairobi's sub-counties (Bullen & Sokheang, 2015; Kioko, 2022). The failure rates of these groups are high, and it continues to present a worrying trend across the country. About 61% of self-help groups fail during within the first year of registration with the remaining barely operating past three years (Ministry of Social Services, 2023). The self-help groups have not adequately performed their role of minimizing social exclusion and extending the culture of monetary saving, solidarity, and teamwork (Bargoria, 2018). Self-help groups have not been able make significant achievements in supporting the most vulnerable, particularly women, youth, and persons with disabilities who do not have access to affordable financial resources (Kusters et al., 2018). Additionally, self-help groups continue to grapple with limited ability to attract and retain members (Nicholson, 2021). Studies on self-help groups in Kenya show that between 23% and 30% of the local communities neither belong nor participate in self-help group activities, making them to miss out on several socioeconomic development opportunities (Were & Kimaru-Muchai, 2021). Were and Kimaru-Muchai (2021) noted that self-help groups in Nairobi City County play critical roles in developing the economy, but members' contributory roles are constrained by limited access to financial services and lack of training on leadership and evaluation of income-generating activities.

1.2 Aim

The aim of the study was to determine the effect of stakeholder involvement on the performance of self-help groups in Nairobi City County, Kenya.

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1.3 Significance

The study findings are useful to development partners (local and foreign) as well as national and county governments of Kenya. Moreover, the study will enable members of the self-help groups to increase their understanding of the need to participate in project activities, especially areas where they can participate during the life-cycle of self-help groups and what is expected of them as stakeholders. Future researchers may also use the study findings to inform backgrounds to their scholarly research.

2.1 Literature Review

The literature review section is divided into theoretical review and empirical review, as detailed in the sections below.

2.2 Theoretical Review

The key theory that underpinned the study was the stakeholder theory. Edward Freeman developed the stakeholder theory in 1984 (Freeman, 1984). As per the stakeholder theory, the development and growth of a project are contingent upon the activities of several actors who are referred to as stakeholders. The theory is relevant to the stakeholder involvement variable of the study. Stakeholders include people that have an interest or are affected by the operations of a particular group, program, or project activity. This theory points out that the progress and performance of a project is contingent upon the relationship between organization managers, financiers, employees, customers, communities, suppliers, and any other persons who can influence the firm to meet its goals. The stakeholder theory follows a livelihood approach whereby projects are implemented or identified based on the goals and needs defined by the community itself. Therefore, it involves addressing the interests and needs of people by involving them in identifying issues that affect them (Creti, 2005). Stakeholders must interact, identify common interests and prioritize issues that affect the whole community at large. Livelihood projects should involve stakeholders at the macro level (national and global) as well as the micro-level (community members). The complexity of multiple involvements of various actors calls for sound project management for these projects to be successful (Donnges, 2009). The stakeholder theory is relevant to this study because it helped to explain the importance of participatory monitoring and evaluation on the performance of self-groups' activities, programs, and projects. The theory endeavors to explain how stakeholder relations influence the long-term existence and benefits from the groups by allowing each party with an interest or is affected by the group to have a say in its operations, measurement of the results, and the corrective actions to be implemented.

2.3 Empirical Review

Berner-Rodoreda and Jahn (2022) recognized stakeholder involvement as a core aspect of participatory monitoring and evaluation that requires conveyance of roles, responsibilities, values, and parameters that define the nature of self-help groups. The operation of self-help groups within a local setting is surrounded by multiple stakeholder groups such as group members, group leaders, formal and informal community-based organizations, politicians, local authorities, and the society as a whole (Onyango, 2018). The role of stakeholder involvement is to provide an opportunity for all members of self-help groups to commit to work through varied views that may exhibit potential



conflicts and disagreement regarding the elements that monitoring, and evaluation should focus on, the process of conducting monitoring and evaluation, and the resultant actions (Rossman, 2015).

Kusters et al. (2018) examined participatory monitoring and evaluation of multi-stakeholder platforms in integrated landscape initiatives. The study's aim was to propose a participatory method to enhance institutional coordination mechanisms that enable stakeholder involvement and joint planning between stakeholders from different sectors in the landscape. While the study did not collect primary data, the use of high-quality literature sources provided evidence for the crucial role of stakeholder negotiation in the success of projects. Given that stakeholder involvement was found to positively influence performance, it can be deduced that it can be applied to enhance the performance of self-help groups. Study results further confirmed that in addition to prioritization of issues and strategic collection of data for participatory monitoring and evaluation, the involvement of stakeholders calls for unquestionable participation of stakeholders to arrive at the best approaches for operations and measuring outcomes.

Blackburn et al. (2018) conducted a scholarly exploration of the challenge of broadening ownership in the design and implementation of comprehensive development strategies. Drawing lessons from the experiences that characterized past participatory poverty assessments, the study emphasized the need to give ownership of decisions to the members, but permit the governments to partner with them to ensure streamlined operations and assessment programs that inform actions for both current and the future. However, it was evident from the study by Blackburn et al. (2018) that providing for participation through stakeholder negotiation is challenging due to extreme time consuming, but it promotes champions, alliances, attitudinal change, and continuity of groups and projects. Nevertheless, it is crucial to avoid consultation fatigue by enhancing stakeholder capacity and creating organizational cultures that provide clear spaces for participation. While Blackburn et al. (2018) provided an advanced view of stakeholder involvement, it did not concentrate on the developing country context and it used mostly secondary data, which may not have adequate empirical founding.

2.4 Conceptual Framework

Figure 1 below presents the conceptual framework for the study.

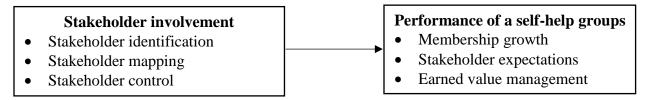


Figure 1: Conceptual framework



3.0 Methodology

The study adopted a primary research approach, which involved collecting and analyzing first-hand data from live participants that comprised a sample of key informants of self-help groups in Nairobi City County.

3.1 Research Design

A cross-sectional research design was used for this study. Cross-sectional research design focuses on explaining the 'what' behind a given phenomenon using a survey strategy (Turner, 2020). The study uses the cross-sectional survey design because past research has not adequately studied the effect of participatory monitoring and evaluation on the performance of self-help groups in Nairobi City County. The study used a mixed research approach that involves collecting and analyze quantitative and qualitative data in a single study.

3.2 Population and Sampling

The target population for this study includes self-help groups operating in Nairobi City County, Kenya. There are about 178 self-help groups registered with African Population Health Research Centre in Nairobi City County (African Population Health Research Centre, 2024); these formed the target population for this study. The sampling frame includes part of the population who can reasonably participate in the study. The sampling frame consists of either coordinators or chairpersons in charge since each group is unique and has a different organizational structure.

The study adopted Yamane's (1967) formula to determine the sample size from a frame of 178 self-help groups, as shown below.

$$n=N/(1+Ne2)$$

Where "n= corrected sample size, N = population size, and e = Margin of error (MoE), e = 0.05 based on the research condition" (Yamane, 1961).

$$n=178/1+178 (0.05)^2 = 178/1+0.445 = 178/1.445 = 123.2 \sim 124$$

Using the formula, the sample size was 124 self-help groups.

The sampling techniques for the study are stratified and purposeful sampling. The techniques allow researchers to select and engage the participants based on their knowledge and experience of the phenomenon being studied from a population subdivided into sub-groups (Sharma, 2017). In this study, the suitable sample includes the top leaders of each self-help group (Dubey & Kothari, 2022).

3.3 Data Collection and Analysis

The study used closed-ended questionnaires to collect quantitative data and semi-structured interviews to collect qualitative data. Questionnaires were administered online via Google Forms

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while interviews were conducted face-to-face. Data collected was coded and entered into the SPSS. This was followed by data cleaning to address issues such as outliers and missing values.

The study results included the coefficient of the independent variables, which was used generate a multiple regression equation using the following equation;

$$Y = \beta_0 + \beta_1 X_1 + \varepsilon...$$
 (i)

Where: Y= Performance of self-help groups in Nairobi City County; B_0 =intercept coefficient (constant); ϵ =error term (extraneous variables); X_1 - Stakeholder involvement;

Given that data collected was in numerical form, presentation of the results was done using summary sets, tables and graphs. Qualitative data from interviews was transcribed verbatim and subjected to qualitative coding. Coding in qualitative research is the process of assigning labels to datasets with similar patterns to identify them (Locke et al., 2022). Related codes were combined to generate themes. The emergent themes were analyzed using the thematic analysis technique.

3.4 Research Ethics

The study complied with the ethical considerations of informed consent, confidentiality, and data safety.

4.0 Findings

4.1 Response Rate and Reliability and Validity

The response rate was 83.1%, which was sufficient to permit proceeding to data analysis and reporting of the findings. Stakeholder involvement scored an alpha value of 0.794 (a>0.7). This indicates that the items for the variable are internally consistent. The items of the variable 'stakeholder involvement' scored a KMO value of 0.834, which is greater than 0.5 and Barlett's test value of 0.000, which is less than 0.05. This confirmed the validity of the research instrument.

4.2 Demographic Characteristics

The study findings revealed that majority of the participants were aged 29-38 years, which accounted for 34% (n = 35) followed by 39-48 years (23.3%) and least were over 58 years (10.7%). However, the percentages are closely knit together with a range of 24 years. In terms of gender, the study's participants were mostly females, comprising of 59.2% (n = 61). The proportion of males was 40.8% (n = 42). Analysis of the level of education showed that most of the self-help group members participating in the study had an undergraduate degree (35.9% or n = 37). These were followed by those with secondary/high school (26.20%), postgraduate (18.4%), other tertiary institution qualification (10.7%), and primary (8.7%). majority of the respondents have been members to the self-help groups in a period of 3-6 years (33%). The proportion of the participants that have been in the current self-help groups for 7-10 years was 31.1% (n = 32), followed by 18.4% (n = 19) who have held membership for over 10 years and 17.5% (n = 18) with less than three years. Such demographic distribution indicates that majority of the participants have experience with the



operations of self-help groups in Nairobi County, hence, likely to provide valid information about participatory monitoring and evaluation practices that influence the performance of self-help groups.

4.3 Descriptive Analysis for Stakeholder Involvement

The study participants were required to select a number between 1 and 5 using the key "1-strongly disagree, 2-disagree, 3-moderate, 4-agree, 5-strongly agree" in their choices. The means and standard deviations were used to interpret the findings where a mean value of 1-1.4 was strongly disagree, 1.5-2.4 disagree, 2.5-3.4 neutral, 3.5-4.4 agree and 4.5-5 strongly agree. Moreover, the researcher considered standard deviation exceeding 2 large, implying that the responses were widely spread out while standard deviations of less than 2 were indicated that the responses were tightly clustered around the mean. Low variability in the responses suggested that the participants had almost similar interpretations or perceptions of the questionnaire statements. Table 4.5 provides a detailed analysis of the findings.

Table 2: Descriptive analysis on stakeholder involvement

Statement	Mean	Std. Dev.
The leadership team conducts self-help operations through participative	4.0097	.58570
dialogues.		
Stakeholders are given an opportunity to play a significant role in	3.9680	.52882
shaping the objectives of the group's initiatives		
The self-help group has placed mechanisms in place to address the	4.0971	.64950
diverse needs and interests of stakeholders.		
The self-help group fosters a culture that values and prioritizes	3.8650	.72891
stakeholder engagement in monitoring and evaluation processes.		
The self-help group takes proactive steps to include underrepresented	4.0654	.76821
stakeholders.		
The leadership team encourages and facilitates open communication	3.7634	.65983
with stakeholders.		
Aggregate score	3.961	.6534

The study findings revealed that the mean of the responses range between 3.5 and 4.4, which indicate 'agree' with the statements for 'stakeholder involvement', according to the Likert scale guide. Evidently, the study indicated that the leadership team conducts self-help operations through participative dialogues (M = 4.0097; SD = 0.58570). The participants agreed that the self-help groups provide stakeholders with an opportunity to play significant roles in shaping the objectives of groups' initiatives (M = 3.9680; SD = 0.52882). As per the study, it was evident that most respondents' self-help groups have placed mechanisms in place to address the diverse needs and interests of stakeholders (M = 4.0971; SD = 0.64950). Most of the participants agreed that most of the self-help groups foster a culture that values and prioritizes stakeholder engagement in monitoring and evaluation processes (M = 3.8650; SD = 0.72891).

The study further showed that the self-help group takes proactive steps to include underrepresented stakeholders (M = 4.0654; SD = 0.76821). Stakeholder involvement was further confirmed by the



finding that the leadership team encourages and facilitates open communication with stakeholders (M = 3.7634; SD = 0.65983). The aggregate mean of 3.961 also indicated that the participants agreed with the Likert scale statements on stakeholder involvement. The standard deviation of 0.6534 implies that there was a low variability of the choices that the respondents made, indicating that most of them held a similar opinion for the variable 'stakeholder involvement' as it occurs in the self-help groups in Nairobi City County. In the context of existing literature, Berner-Rodoreda and Jahn (2022) emphasized that stakeholder involvement in monitoring and evaluation cannot be overlooked because it combines insights from all interested parties to generate an integrated pathway toward performance.

4.4 Inferential Analysis

Inferential analysis involved computing correlations and regressions. Correlations were used to determine the nature and strength of the association between stakeholder involvement and performance of self-help groups in Nairobi County while regression analysis revealed the significant level of the relationship between stakeholder involvement and performance of self-help groups.

4.5 Correlation Analysis

Table 3 shows that the association between stakeholder involvement and performance is strong and positive.

Table 3: Correlation analysis

Pearson Correlation Coefficient	0.747**
Sig. (2-tailed)	0.00
N	103

^{**.} Correlation is significant at the 0.01 level (2-tailed).

It is evident that the association is significant at 0.01 significance level. v Stakeholder involvement demonstrated a strong and positive correlation with performance of self-help groups (r = 0.747; p = 0.00), indicating that effective stakeholder involvement is associated with higher performance of self-help groups. Stakeholder involvement is a fundamental element in performance of organizations (Kusters et al., 2018). Studies such as Blackburn et al. (2018) and Kusters et al. (2018) ascertained that with increased stakeholder engagement, it is possible to elicit interest in open communication, which widens opportunities for sharing ideas that facilitates addressing stakeholders' diverse needs and interests in a balanced way.

4.6 Regression Analysis

The role of regression analysis was to determine the relationship between stakeholder involvement and performance of self-help groups. Table 5 provides details of the analysis.

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Table 5: Coefficients

			tandardized efficients	Standardized Coefficients		
Model		В	Std. Error	Beta	t	Sig.
1	(Constant)	.111	.271		.410	.682
	Stakeholder involvement	.286	.120	.271	2.382	.019

a. Dependent Variable: Performance of Self-help groups
Using the coefficient values, a regression model can be constructed in the form:
$Y = 0.111 + 0.286X_1 + e$ (i)
X ₁ –Stakeholder involvement; e-error term.

The coefficient of the variable 'stakeholder involvement' is 0.286 (p = 0.019; p < 0.05), suggesting that stakeholder involvement has a significant relationship with the performance of self-help groups in Nairobi City County. The result implies that implementing effective stakeholder involvement practices is likely to have a positive effect on performance of self-help groups in Nairobi City County. Past studies, such as Kusters et al. (2018) and Blackburn et al. (2018) also established that effective stakeholder involvement practices in the context of M&E have a significant effect on performance. The findings resonate with the stakeholder theory's proposition that progress and performance of a group is contingent upon the relationship between people who have an interest in the activities of that group (Freeman, 1984); this necessitates mapping all stakeholders and engaging them in groups' activities.

4.6 Analysis of Qualitative Data

The study confirmed that active participation is key in the running of self-help groups. P2 said that it is easy to engage the current membership of seven in all decisions, particularly those involving assessing members' business growth and funds. Involving members in all decision-making endeavors eliminates the likelihood of conflicts occurring in the group. We ensure each member is satisfied with what we decide and the valuations we make. Sometimes we allow time to think or redo a work of accounting for transactions that have occurred over time. No conflict has occurred during the past several years (P3).

However, incidences of some executives acting without member involvement were evident. The study revealed that *some executives may act on their own by making choices that do not satisfy other members' needs* (P4). The chairman I replaced took about Ksh. 46,000 we had collected from the treasurer '*na hajawahi onekana*' (never to be seen again). The treasurer ought to inform us before giving away the cash, as it caused a serious loss (P4).

The consequence of not involving members in making crucial decisions is mostly the failure of self-help groups. P1 narrated that the membership oscillations that characterize their self-help group result from a lack of participation in the group's management of operations.

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5.0 Conclusions

The participants expressed a general perception that stakeholder involvement has a significant influence on the performance of self-help groups. The study findings demonstrated that self-help groups' leadership teams conduct operations through participative dialogues, provide stakeholders with an opportunity to play significant roles in shaping the objectives of groups' initiatives, address the diverse needs and interests of stakeholders, and foster a culture that values and prioritizes stakeholder engagement in monitoring and evaluation processes. Correlation analysis indicates a strong positive association between stakeholder involvement and the performance of self-help groups (r = 0.747; p = 0.00). Regression analysis demonstrates that stakeholder involvement has a significant positive impact on the performance of self-help groups in Nairobi City County, Kenya ($\beta = 0.286$; p = 0.019). The result emphasizes the significance of stakeholder involvement as a predictor of self-help group success. Therefore, it is concluded that effective stakeholder involvement for monitoring and evaluation positively impact the performance of self-help groups in Nairobi City County.

Recently, most researchers and scholars have concurred that the success of a project does involve quality, time and cost alone, but also the effective management and satisfaction of all the beneficiaries involved (Bourne & Walker, 2005). According to Siering and Svensson (2012), in a local arrangement the community entities manage stakeholders otherwise handled by the public institution. In community owned project, social responsibility is a crucial aspect because it influences whether the project will succeed or fail. Management of stakeholders is a decisive factor for the failure and success of a project, and therefore, when creating a plan, it is imperative to list all the key stakeholders and the roles they will play in the program (Bourne and Walker, 2005). Handling projects can be very challenging because it encompasses people and groups with varying motivational incentives and interests, which makes it imperative to include opinions of the large number of people involved (Yescombe, 2007).

6.0 Recommendations

The study findings confirmed that stakeholder involvement significantly affects the performance of self-help groups in Nairobi City County, Kenya. Self-help groups intending to achieve performance prospects should foster the spirit of involving stakeholders to actively engage in group operations. Self-help groups should introduce unending participative dialogues and allow stakeholders to shape goals of groups. Moreover, leaders should conduct extensive stakeholder mapping to identify the levels of power and interest for each; this should provide a basis for managing them effectively to avoid conflicts. Self-help groups should also foster the spirit of open communication because it widens spaces available for dialogue and preventing problems before escalating. Effective implementation of the above recommendations will enable self-help groups to achieve improved performance.

7.0 Suggestions for Future Research

Future researchers may consider replicating the current study to various contexts. For example, studies should be conducted in other metropolitan counties, such as Machakos, and Kiambu as well as city counties, including Mombasa, Nakuru, and Kisumu to compare the findings with the



current study. Additionally, future studies could expand the sample size to generate more generalizable findings. The current study was limited to Nairobi City County; its findings may not be readily generalizable outside Nairobi City County. Recruiting large sample sizes from different parts of the country in a single study could increase the generalizability of the findings.

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