GROUP SYNERGY: A BEHAVIOURAL THRUST FOR MICRO-ENTREPRENEURIAL GROWTH FOR WOMEN IN INFORMAL SETTLEMENTS

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Abstract

This paper examines how women in informal settlements use group synergies to boost their small and medium size enterprises. It draws respondents from the sprawling Kibera slums in Kenya showing how they utilize group synergies to marshal resources for microenterprise growth. In particular, the paper focuses on how group synergy on saving, credit accessibility, partnerships and experience sharing influence women micro enterprise growth in informal settlements. The findings indicated that group synergies can *serve as critical behavioural thrust for Women micro-enterprises growth and expansion in the face of reluctant and bureaucratic formal banking system***.**

Key words: Microenterprise, Group synergy, behaviour, informal group financing.

Introduction

Group synergy is a vehicle for growth among individuals with limited resources; the energy fosters a pooling and cohesion of behavioral characteristic that encourage team efficacy in saving. The word *synergy* is derived from the Greek word *synergos*, which means "to work together" (Corning 1995) Synergistic outcomes may emerge from relationships that are based either on division of labor or on functional complementarities (Corning, 2000; Shenkar and Li 1999). Gully et al.'s (2002) demonstrates the link between team efficacy and team performance. Given that group-level helping characterizes a group rather than individual members; it is likely that group-level helping has a greater influence on team-level outcomes than individual outcomes. Indeed, teamwork dimensions are highly correlated, comprising sub-dimensions of a supra-ordinate construct of the overall teamwork (LePine et al.'s, 2008). Group-level helping may depict the behavioral aspect of a group's teamwork or inter-member interactions that contribute to its task and goal achievement. In this sense, group level helping constitutes group processes involving interactions among members, rather than emergent states or cognitive, affective, and motivational states that characterize the group (Mathieu et al., 2008).

Group synergy has been employed in boosting small enterprises. Indeed small enterprises have acquired a significant stature in the economic development of a country (Ram, et. al., 2011). The presence of women around the world driving small and entrepreneurial organizations has had a tremendous impact on employment and on business environments worldwide. (Delaney, 2002; Ying, 2008; Kounouwewa & Chao, 2011; Ram, et. al., 2011). The important role played by small and medium entrepries in African economies has been increasingly realised. This is not only for the vitality of the business sector but also because they provide new jobs (Kounouwewa & Chao, 2011). Past research establishes barriers or constraints that women might have in establishing and growing their enterprises, which can encompass such things as women entrepreneurs' access to credit and financing, technology, market, and information.

Barriers which affect women entrepreneurs include ownership and education as a result of prevailing attitudes and discriminatory laws and institutions, low remuneration package compared to their male counterparts in similar jobs (Karnani 2007). Literature supports the fact that women entrepreneurs, mostly in developing countries, do not have easy access to credit for their entrepreneurial activity (Ibru, 2009; Iganiga, 2008; Iheduru, 2002; Kuzilwa, 2005; Lakwo, 2007; May,2007;Okpukpara, 2009). Their rate of participation in the informal sector of the economy is also higher than their male counterparts (Akanji, 2006; Akinyi, 2009). A study by Greve and Salaff, (2003) examined the network activities of entrepreneurs through three phases of establishing a firm in four countries. It was found that entrepreneurs build and use different networks for each phase of entrepreneurship.

Saving as a micro-finance factor enable people with few assets to save, since they could make weekly savings as well as contribute to group savings, and such savings are mobilized by the micro-finance institutions for further lending to other clients (Mkpado & Arene, 2007). The formal banks are not popular in disseminating loans to women micro entrepreneurs. (Ogunrinola et al, 2005; Oluwalana and Adegbite, 2005). Residents of poor economic pockets like Kibera who are faced with numerous challenges and economic hardships may not have access to credit (Guy, Marvin & Moss, 2001; Hardoy, Mitlin & Satterthwaite, 2003). Indeed, Coco, (2000) points out that collateral helps to reduce informational asymmetries and moral hazard problems that arise between banks and entrepreneurs. Collateral can be repossessed by the creditor in case of default thus enhancing creditor protection.

Faced by these challenges the women come together and form informal groups and use the synergies to marshal resources for business growth. Theoretically it is assumed that mergers improve the performance due to increased market power, synergy impact and other qualitative and quantitative factors (Kemal 2011). In this study we conceptualize the group potential synergy being exemplified in group savings, access to credit, forming of partnerships and experience sharing. This leads to entrepreneurial growth which is the realized synergy Figure 1.

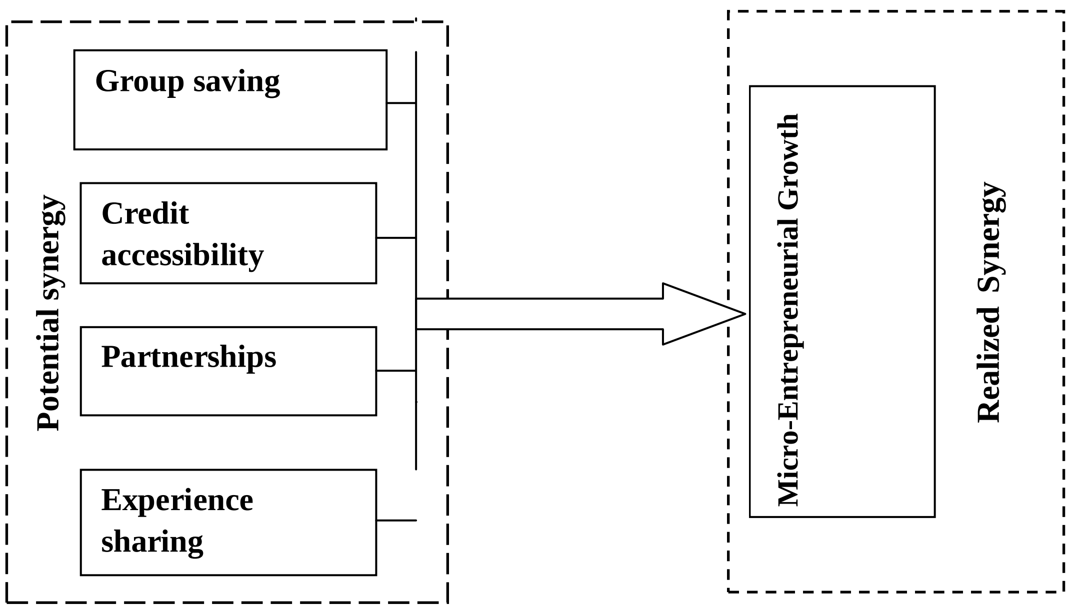

Figure 1: Potential and Realized synergy

In the context of the current study, women in informal settlements exploit potential synergy in saving as a group, making credit accessible, forging partnerships and sharing of experiences. This synergy is transformed into realized synergy as manifested by women micro entrepreneurial growth in informal settlements.

Methodology

In order to obtain information about the growth of women micro enterprises in Kibera slums, descriptive survey was used. The study population was based on the 2009 Kenya Population and Housing Census Report, under the economic performance indicator showed that in Kibera there are more than 350 informal groups based financing of which 70% are women based with an average membership of eight persons KNBS (2009) This translates to 245 Informal Groups Financing (IGF) that consist of women only who therefore are the target population. A sample of 10% of the total population was found to be appropriate (Mugenda and Mugenda (2003).Thus, 10% of all 245 IGF were sampled to get 25 IGFs which all its members were used in the study. To collect data, the study utilized triangulation method where questionnaires, focused group discussions and interviews were used. The instruments were validated by researchers from the University of Nairobi and pilot tested for reliability using chronbach's alpha reliability test and a score of .82 was achieved which is within the acceptable threshold.

3. Results and discussions

One of the variables examined was saving emanating from the synergetic relationships. The research interrogated the saving habits among the group members and the results presented in Table 1.

Table.1 Saving Before Joining the Group

Category Measure	Frequency	Percentages
Yes	21	13
No	140	87
Totals	**161**	**100**

The study established that only 13% of members were saving before joining the groups out of these, none were saving with the Banks. The findings of the current study are consistent with Aredo (1993) and Gokel (1991) allude to the fact that group saving derives immense benefits to the members of the group. Majority of the members who saved did so for the education of their children.

The results thus indicate that the capacity of saving is limited among poor women, the existence of informal savings groups and organizations in many countries, particularly among women, indicate their strong propensity to save. This may occur only during times of periodic surpluses but when they do, the actual amount saved can be surprisingly large, relative to income (Adams and Fitchett 1993). This notwithstanding, financial institutions fail to provide adequate savings facilities to poor women. Available evidence argues that for many women, particularly in poor households, security of savings and access to credit is a more important savings inducement (Fong and Perrett 1991, Abiad,1995). Other concerns such as the privacy of accounts and proximity and easy access to deposited funds are also crucial. The existence of informal saving groups and organizations in many countries, particularly among women, indicate their strong propensity to save. Available evidence argues that for many women, particularly in poor households, security of savings and access to credit are important savings inducement (Fong and Perrett 1991, Abiad, 1995).

In order to establish how group synergies contributed to saving for enterprise growth in slum areas, the respondents were presented with a questionnaire item on the range of savings made after joining the groups. They were also engaged in focused group discussions on the same and results are presented in Table 2.

Table 2 Group Enabled Saving

Group Enabled Savings in Ksh.	Frequency	Percentages
100, 001 and above	0	0
50,001 – 100,000	3	2
20,001 – 50,000	37	23
10,001 – 20,000	92	57
1,000 – 10,000	16	10
Below 1, 000	13	8
Totals	161	100

The findings showed that only 2% of the members saved between Ksh 50,001-Ksh 10, 0000, 23% saved between Ksh 20,001- Ksh 50,000 while majority saved between Ksh 10,001- Ksh 20,000 at 57%. The determining factor to the amount saved was mainly the duration of time that one has been in the group and his or her weekly or monthly contribution. The research found that18% of the members saved Ksh 10000 and below while nobody saved above 100001 mainly because of meager contribution by members.

The study also established that saving is a key factor to growth of women micro-enterprises. Members who saved more were able to get more loans to expand and establish businesses. This is supported by Johnson and Kidder, (1999) who found out that saving uplift the life of women as it enables them to seek loan facilities through which they invest in business leading to its growth. In his work on saving groups in Zanzibar, Anyango et al (2007) arrived at similar conclusions. His findings showed that the saving group programmes had helped to improve the livelihoods of its members through increased household incomes particularly among women who comprised a majority of the members. Similar conclusions were drawn by Mayoux (1997).The study through focus group discussions revealed that saving increased members assets as compared to when they had not joined the groups. Majority of the members reported that before joining the group they didn't save. For those who saved they kept their money in secret places and therefore did not lead to increase in their savings as the money was lying idle, as a result this did not improve their businesses as their major aim was to fulfill some basic needs as well as for the future of their children.

The major reasons that contributed to lack of saving even though there existed a formal financial sector, could have been lack of information about the benefits of saving, and uninterested banks who did not value small savers (Aryeetey and Gokel 1991). It is therefore evident that joining Informal Group Financing gave members a life line to save and thus access to credit. Available evidence argues that for many women, particularly in poor households, security of savings and access to credit is a more important savings inducement (Fong and Perrett 1991, Abiad1995). It is for this reason that members increased their savings when they joined the groups. This enabled them to borrow more from the groups as the rule of one's savings multiplied by three apply and thus members saves more in order to get more loans.

Another factor examined was access to credit, the ability of any community to access credit is very important in defining their chances of developing their area or ventures. The study evaluated credit accessibility by group members before and after joining the groups. The table shows loan accessibility response before joining the group.

Table 3 Access to credit before joining the group

Response category	Frequency	Percentages
Yes	50	31
No	111	69
Totals	**161**	**100**

The findings showed that only 31% had acquired loans before joining the group while the majority at 69% had not. Most of the loans acquired were from friends and family members, notably none of the members had acquired a bank loan. Due to group synergy all members were able to access credit. The table 4 shows the amount of loans received by members.

Table 4: Highest Loan Received

Highest Loan Received in Ksh.	Frequency	Percentages
100, 001 and above	5	3
50,001 – 100,000	50	31
20,001 – 50,000	47	29
10,001 – 20,000	31	19
1,000 – 10,000	25	16
Below 1, 000	3	2
Totals	161	100

The findings showed that loans amounting to Kshs 50,000 – 100,000 recorded the highest rating at 31%, followed by 29% for loan bracket amounting to Kshs 20,001 – 50,000. Kshs 10,001 – 20,000, Kshs 1,000 – 10,000, Kshs, 100,001 and above and below Kshs 1, 000 recorded 19%, 11%, 3% and 2% respectively. This finding is consistent with Aryeetey et al (1996) who argue that banks continue to have difficulty with small transactions because of high transaction costs, perceived risks and collateral – based methodologies and strong incentives to lend to the public sector. Coco (2000) points out that collateral helps to reduce informational asymmetries and moral hazard problems that arise between banks and entrepreneurs. Collateral can be repossessed by the creditor in case of default thus enhancing creditor protection. It is for this reason that members formed informal group based financing to further their need for establishment of enterprises. Bagachwa (1995) observed that approximately 55 per cent of the start-up capital for micro entrepreneurs in urban and rural areas in developing countries is provided by the informal sector.

Establishment of IGBFs enabled all members to get loans which were cheap and with few requirements. In fact the requirement is being a member of the group and seeking guarantors from the group and therefore one was not required to have collateral to access credit. This has led to increase loan uptake and as a result more businesses were established while others were expanded. Besley et al. (1993) observe that credit from savings and credit associations is mainly used for consumption and working capital, while Chipeta and Mkandawire (1991) have found that in Malawi, it is used more for farm working capital. There was however concerns registered by respondents through focus group discussions that sometimes the amount of loans received is too small to advance their businesses.

This forces them either to borrow in bits so as to accumulate the required amount though this is risky as it may tempt them to use the money for unintended purposes, or the other option is to scale down the amount required as they may not get it from the group. This concern is supported by Kabeer, (2001); Rahman, (1999) who said that small loans are not always appropriate for poor women.

Another benefit emanating from group synergy is experience sharing among the group members. All the members in the IGBFs under the study gain some experience by participating in the group. The type of experience in terms of importance is presented in Table 6.

Table 6: Types of experience

Types of experience	Frequency	Percentages
Business related	70	43
Family	37	23
Health	32	20
Conflict management	22	14
Totals	161	100

Most of the respondents benefited from business related ideas at 43%, family related issues at 23%, health management 20% while Conflict management recorded 14%. Interaction of members enabled sharing of experiences and ideas. In fact support groups such as in wedding occasions and frequency of meetings enabled it to happen. Most of ideas and experiences were business related; this was mainly due to the objectives of most of the groups, that is, empowering women economically through group initiatives. This view is supported by Rogers and Youssef (1988) who asserts that group saving empowers women as they are given a chance to interact with one another though exchange of ideas and experiences thus creating an avenue to earn more income. The groups however shared more on other issues that were not business related which constituted 57% of the total experiences. The social aspect of informal groups is emphasized by Ardener (1995). The social ideas mainly included family related issues, health issue and conflict management at homes.

The third benefit of the group synergies was the forging of formidable partnerships. In order to evaluate the effects of partnerships, the study collected data on partnerships before and after the member joined the groups. Table 7 illustrates the group's joint partnership feedback measurement before and after joining the group.

Table 7: Partnership before and after Joining the Group

Category Measure	Before		After	
	Frequency	Percentages	Frequency	Percentages
Yes	37	23	137	85
No	124	77	24	15
Totals	161	100	161	100

The findings documented showed that 77% of the respondents were not in form of partnership before joining the group, only while 23% had been in business partnership before joining the group. The results further showed that members partnered more when they joined the groups at 85%. Partnership enabled members to share duties which could lead to higher labour productivity and also shared experiences and ideas thus leading to better performance of their business. The respondents added that the group synergy led to not only pooling resources together but also improved business performance. This finding is consistent with Saporadia (2007) assertion that, cohesiveness of group members and trust of each other directly affect the financial performance of small businesses.

An important factor in the study was the measure of how group synergy as a behavioral construct lead to improved performance for the businesses. To better understand whether the growth of women enterprises the study compared data from responded based on before and after joining the group. Table 8 shows member's revenue performance per day.

Table 8 Revenue Comparative Performance

Measure Ksh per Day	Before	After	% Change
100 – 200	31%	20%	-11%
201 – 400	32%	17%	-15%
401 - 600	19%	40%	21%
601 - 800	10%	13%	3%
1000 and above	8%	10%	2%

Revenue performance in categorical form was the unit of analysis in this case. The findings show that before improvement in member's revenue such as the bracket of Kshs 100 – 200 and Kshs 201 – 400 were reduced by -11% and 15% respectively. Whereas Kshs 401 – 600, Kshs 601 – 800 and Kshs 1000 and above bracket increased 21%, 3% and 2% respectively. Due to expansion of their businesses as a result of access to credit and experience shared during meetings members' revenue per day increased. This means that the overall income of these women increased and as a result the intensity of poverty (poverty gap) among them has come down. These findings concur with Dawn and Hamza, (2003) and Anyango et, al. (2005) who found that group savings had significantly supported the development of income generating activities by households. The overall effects of increase in income of these women is a general improvement of their families standards of living which may lead to a reduction of inter- generational transmission of poverty as they educate their children and ensures proper health care for the family.

Another measure of performance was product performance. To better understand whether the growth of women enterprises the study compared data from responded based on before and after joining the group. Table 9 illustrates product incremental among members.

Table 9 : Product Incremental Performance

Measure	Before	After	% Change
1 – 3	50%	33%	-17%
4 – 5	29%	41%	12%
6 – 8	11%	14%	3%
9 and above	10%	12%	2%

Product incremental in categorical form was the unit of analysis in this case. Findings above shows that individual in the product category 1-3 went down by 17 being a substitution effect due to the product incremental performance or stock increase. Members with 4 – 5 products went up by 12% from 29% to 41% on the rationale of before and after joining the group. Categories 6-8 and 9 and above increased by 3% and 2% respectively. Availability of credit enabled members to add more products in their businesses. Also advice got from other experienced members during meetings enabled this to happen.

4. Conclusions

It can be concluded that group synergy a behavioral thrust for micro-entrepreneurial growth for women in informal settlements. It encouraged saving, as a major source of initial capital to women enterprises in informal settlements in Kenya. In the informal group financing, loans and savings are often tied, enabling individuals to increase their access to credit by improving their amount of savings. Participation in group related activities is also essential for women in order to improve their overall status in the society in addition to business. Women also gained knowledge on non-business issues like health, family and conflict management from their interactions. Access to credit is a key factor in growth of any enterprise. Micro credit is one of the essential ways of helping the poor to mobilize and enhance their investment potentials, uphold their dignity and free them from the shackle of misery and at the same time assist them to make vital contributions to national development. In addition, micro credit is regarded as the ultimate economic vehicle through which the poor could be assisted to overcome poverty. It can further be concluded that the management of group synergy is an important practice in mitigation of risk of collapse. Group synergy therefore, helps in closing the financial chasm experienced by budding entrepreneurs in poverty pockets such as slums.

5. Recommendations

Following the findings presented in this paper, it is recommend that policy makers develop guidelines and laws that formalize and regulates informal groups. Initiatives such as training and use of external financing should be encouraged as impetus for healthy synergy in informal groups.

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