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# The Effect of Voluntary Leadership on the Performance of SACCOS in Wakiso District, Uganda

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#### **Abstract:**

**Purpose:** The purpose of this paper is to establish the effect of voluntary leadership on the performance of SACCOS in Wakiso District, Uganda through the volunteer leaders' reflection of commitment, self-efficacy and practice.

**Design/Methodology/Approach:** The study is undertaken using a quantitative research design with hypothesis being tested using structural equation modelling on data (n = 176) from 120active SACCOS in Wakiso District in Uganda.

**Findings:** The research findings show that volunteer leaders' ability to reflect commitment, self-efficacy and undertake effective leadership practice correlate strongly with SACCOS' performance and that these relationships are significant.

Originality/value: The study findings are critical in providing empirical evidence on the concept of voluntary leadership and its influence on performance of organisations generally and SACCOS in particular. The findings do not only expose the nature of voluntary leadership as a formidable practice but also dispel erstwhile beliefs that leaders are better motivated by extrinsic benefits rather than intrinsic ones. To the best of the authors' understanding and against available literature, no studies have been undertaken on the concepts of voluntary leadership and SACCOS' performance within the specific context of Wakiso District in Uganda.

Keywords: Voluntary leadership, Volunteer leader, Organisational performance, SACCOS, Uganda

#### 1. Introduction

The past two decades have evidenced expansive research around the concept of leadership with emphasis on the styles that can ensure organisational competitiveness through efficient management of resources and effective leadership of people (Grabo et al., 2017). However, current studies seem to be shifting to mandates that are more aligned to ethical and moral dispensations of leaders and their abilities to actively engage with their followers(Burch & Guarana, 2014; Hinojosa et al., 2014). Thus, new dimensions of leadership styles such as ethical, authentic, servant, shared and voluntary are emerging(Imam et al., 2020; Lemoine et al., 2019). Such leadership styles are relevant to the realisation of effective leadership because they help to neutralize unnecessary barriers between leaders(that are normally seen as capable custodians of knowledge and expertise)and followers (who are often regarded as dormant receivers of the same)(Hinojosa et al., 2014; Leroy et al., 2015).

Moreover, the ethical/moral, authentic, shared and voluntary styles of leadership seem to base on servant leadership whose tenets encompass leaders' values and principles(Bavik, 2019). Servant leadership is practiced by ethical/authentic leaders when they shelve their personal ambitions and instead pursue and promote those of their organisations(Gotsis & Grimani, 2016). It is also evident in their abilities to engage actively with others to arrive at agreed decisions concerning particular topics of interest. Studies suggest that it might be impossible for volunteer leaders to steward others along ethical/authentic principles if they do not reflect servant behaviours of humility to listen to diverse views and accept criticism from their followers (Williams et al., 2017; Winston & Fields, 2015; Yang et al., 2017; Zhao et al., 2016).

Servant leadership explicitly underlies that of voluntary leadership because it affects the degree to which volunteer leaders can desire to continue serving without the necessary pecuniary or related compensations (Munisi & Mersland, 2016). Extant literature indicates that volunteer leaders are generally motivated to serve because of their servant-aligned beliefs that they have the requisite skills and knowledge to lead healthy organisations by nurturing others, strengthening performance and positively influencing their communities (Northouse, 2019). Leadership in social organisations such as Savings and Credit Cooperative Societies (SACCOS) is peculiarly aligned to voluntary leadership because such entities are more-concerned with improving the lives of each other through collective responsibility and shared decision-making processes (Igwe et al., 2018; Rafique & Khoo, 2018).

# 1.1. Savings and Credit Cooperative Societies (SACCOS)

A SACCOS is a member-owned financial organisation whose goal is to amalgamate members' funds into a pool from which they can borrow at reasonable or no interest rates (Otieno et al., 2015). SACCOS are part of the wider global cooperative movement and are governed by the global cooperative principles like other cooperatives. These relate to voluntary and open membership, democratic member control, economic member participation, autonomy and independence, education, training and information, cooperation among cooperatives and, concern for community(ICA, 2015). Additionally, SACCOS operate within the confines of their country's policies and are managed and led according to the by-laws that are specific to their environments.

According to the World Council of Credit Unions (WOCCU), there were 86,451 cooperative unions with membership of 375 million in 118 countries across six continents with a penetration ratio of 12.2% at the end of 2020 (WOCCU., 2020). Africa had 40,570 cooperative unions, membership of 40 million and penetration rate of 14.3%. Whereas all countries in Africa, had presence of SACCOS, Kenya comprised a quarter of them with 9,000 unions, 9.2million members and a penetration rate of 29%. Moreover, Kenya's share capital in SACCOS was US\$ 12 billion (59%) of the US\$17.5 billion for the whole of the African continent. The same statistics revealed that there were 896 credit unions in Uganda with membership of One million, shareholding of US\$59 million and penetration rate of 4.4% (WOCCU., 2020).

Even though the concept of cooperatives in Uganda dates back to the 1930s, that of SACCOS is relatively new and can be considered to have started after the political liberation of 1986 (Kabuga & Batarinyebwa, 1995). Consequently, the degree to which the sector has grown may be ascribed to this historical perspective and related challenges of establishing enabling rules, policies and regulations(Altman, 2015). Indeed, whereas there have been great achievements by some SACCOS especially those in regulated enterprises, serious setbacks have also been cited mainly regarding governance and learning issues (Kyazze et al., 2017). The study tries to establish whether the governance principle of voluntary leadership has a formidable bearing to the performance of SACCOS within the confines of Wakiso District.

#### 1.2. Problem Statement

Uganda is currently experiencing a high number of SACCOS that are being established by the government to mitigate the challenges of poverty through improvement of people's economic livelihoods. However, there is consternation that most of these SACCOS fail to celebrate their second or third anniversaries because of governance challenges. Moreover, SACCOS are led by volunteers who are elected along the tenets of their trust, honesty and ability to galvanise others towards sustainable development. However, most often than not, such leaders lack the requisite skills, knowledge and expertise to efficiently manage financial resources and effectively lead others. Indeed, whereas leaders in contemporary organisations are generally motivated by the compensation regimes accorded to them, volunteer leaders of SACCOS seem to have a sustainable desire to lead because of their inherent love for service to others. The study tries to establish the extent to which the performance of SACCOS in Wakiso District in Uganda can be attributed to the voluntary nature of their leaders.

## 1.3. Objectives

- 1. To determine the effect of volunteer leaders' commitment to the performance of SACCOS.
- 2. To establish the influence of volunteer leaders' self-efficacy to the performance of SACCOS.
- 3. To examine the effect of volunteer leaders' practice on the performance of SACCOS.

#### 2. LITERATURE REVIEW& HYPOTHESIS DEVELOPMENT

#### 2.1. Theoretical Review

The understanding of voluntary leadership may be realised though the Social Cognitive Theory (SCT) and Social Exchange Theory (SET). According to Bandura (1991), SCT echoes the conviction that an individual's active participation and contribution of skills, knowledge and expertise is beneficial to the overall growth, development and wellbeing of an organisation. It portends that knowledge and skills shared with others within a particular social setting culminate into a pool of competences from which other individuals can tap into (Bandura, 1986, 1997). This is particularly important to the realisation of effective voluntary leadership since it enables knowledge transfer and is a harbinger to sustainable leader-follower exchanges(Pearse, 2017). It is relatedly critical to the attainment of collective social capital through the interplay between individual capabilities and opportunities and challenges presented by the environment.

The Social Exchange Theory (SET) concerns the belief that the realisation of effective leadership emanates from leaders' social behaviours that reflect mutual reciprocation and high levels of trust (Bordia et al., 2017). It avers that leadership is considered effective when its leaders are more concerned with the exchanges they involve in to recognise, acknowledge and appreciate each other's contribution to the organisation (Wu & Chen, 2018). The SET further debates that mutual social exchanges often lead to good and more sustainable interpersonal networks which can foster individual and group satisfaction and overall organisational performance (Muethel & Hoeg, 2013). The SET specifically aligns to voluntary leadership because it highlights the importance of individual behaviours (Arbak & Villevad, 2013). It explains the need for the social environment that is essential for creating the necessary social support that leaders and followers require to accomplish tasks against lack of complementary extrinsic rewards and compensations.

# 2.2. Voluntary Leadership

Leadership in most commercial and private organizations is characterized by top-down, hierarchical models with corresponding levels of power and authority (Sloof & von Siemens, 2021). Such organizations reflect leaders with high need for power, low need for attachment and high activity reticence(Steinmann et al., 2015). The style of voluntary leadership, on the other hand, relies on personal behaviour that is reflected in compassion, humility, collaboration and the need for social inclusion (Hack-Polay & Igwe, 2019). Volunteer leaders usually put their self-interests such as professional careers, individual incomes and reputation to the benefit of others for the ultimate goal of leading their organizations to the desired end (Igwe et al., 2018). This is normally achieved through shared leadership, collective effort and focused social engagements (Wu & Chen, 2018).

Available literature on the specific concept of voluntary leadership is scarce (Andersson et al., 2020). However, some studies have attempted to establish its practice along other styles of leadership mostly, the ethical/moral, authentic and servant dimensions (Lemoine et al., 2019). For instance, studies indicate that voluntary leadership that is based on the ethos of servant leadership reflects a strong employee-oriented approach that can help to cultivate positive individual, team and organizational outcomes (Bavik, 2019). Other studies have shown that individual behaviours reflected by volunteer leaders are critical in developing committed followers who may find it easy to emulate their leaders (Kanuthu et al., 2019). Similarly, volunteer leaders tend to show high levels of self-efficacy concerning their abilities to enthuse confidence to lead others and pursue practices that have a positive impact on their organisations (Imam et al., 2020).

Voluntary leadership has also been considered a catalyst to sustainable organizational performance because of the reduced transaction costs and creation of common rules and policies that favour the organization rather than individuals(Andersson et al., 2020). Voluntary leadership is credited with the ability to facilitate a shared understanding of the impending social dilemmas and formulation of better responsive strategies to mitigate and manage them (Palumbo, 2016). Moreover, volunteer leaders are considered more appreciative of the need for others' involvement and commitment towards the pursuit and attainment of common goals and vision than their paid counterparts (Arbak & Villevad, 2013).

# 2.3. Organisational Performance

The concept of organisational performance has and continues to be appreciated along diverse spectrum because of the many dimensions it reflects (Federo & Saz-Carranaz, 2016; Hurduzeu, 2015; Mastrangelo et al., 2014). However, in general terms, organisational performance may be defined as the results of an organisation against its set goals and objectives, and expected outputs (Hurduzeu, 2015). Whereas the measurement of organisational performance in conventional organisations can be easy to achieve, that of non-profit organisations (NGOs) such as SACCOS presents peculiar challenges (Almatrooshi et al., 2016). This is generally due to the social construct that such organisations reflect and the ambiguity of goals to be achieved.

Nonetheless, studies have shown that performance of social organisations can be achieved through the alignment of available management techniques with human resource management practices (Ahmad et al., 2020). Effective organisational performance is further enhanced by the performance of individual leaders and the extent to which they implement strategies that can engender good leadership practice (Arslan, 2018). It can additionally be realised by utilisation of the competences, expertise and experiences of star performers and leaders that would have amassed irreplaceable institutional memory due to their prolonged service (Salman et al., 2020). It is also important that such knowledge relates to the specific environments of SACCOS particularly the leaders' ability to appreciate and articulate principles governing their organisations to other members (Tukamuhebwa et al., 2022).

The attainment of effective organisational performance may further be realised through company resources and the degree to which leaders can control, manage and utilise them to gain competitive advantage(Fowler, 2018). Extant literature suggests that organisations, which have well-performing Boards, stand a chance of realising better performance(Bird et al., 2018; Zhou et al., 2018). Studies have shown that executive Boards of SACCOS play a very significant role in ensuring their performance (Otieno et al., 2015; Said et al., 2018; Tumwine et al., 2015). Similar studies have indicated that failures and successes of majority of SACCOS can be explained by the extent to which Board members enthuse personal integrity, utilise their skills and lead other members (Kyazze & Nkote, 2020).

# 2.4. Volunteer Leaders' Commitment and Organisational Performance

The commitment of volunteer leaders to the success of an organisation is not well documented in empirical research. Commitment of leaders as an enabler of organizational performance is generally appreciated from the perspective of individuals, groups and the organization (Moreira et al., 2020). Individually, commitment may be realized in the reflection of the leaders' personal conduct, transparency, creativity, responsiveness and ability to foster teamwork(Imam et al., 2020). Extant literature indicates that the leaders' reflection of acceptable moral conduct does not only enable them to commit to the well-being of their followers and the organization through their actions and words but is also a spur for others to emulate (Khoreva, 2015). The leaders' moral standing is also essential for the realization of transparency and accountability which are critical elements for critical decision-making(Dwyer et al., 2013). Studies indicate that commitment of leaders to accountability is directly related to their motivation, effective decision making and performance of their organizations(Jackson et al., 2013).

Drawing from the social exchange theory, commitment of volunteer leaders may be achieved when they do not only pursue creative ways through which they can improve the performance of their organisations but are also able to actively and effectively galvanise the efforts of others to embrace such novel initiatives (Gill & Caza, 2015). It is further realised when leaders engage and integrate other people's views in impending change processes in a manner that values their input and is based on mutual trust (Keskes et al., 2018). Research reveals that the leaders' ability to listen actively and respond proactively to others creates valued relationships that can engender their commitment to the leader and improve organisational performance (Caldwell, Hassan and Smith, 2015). Volunteer leaders' commitment has also been identified as an important predictor of successful dyadic and group relationships and sustainable teamwork (Vecina et al., 2013). It may be argued that since volunteer leaders do not necessarily derive monetary compensation for their services, they are motivated to lead by their unwavering commitment to the ethos of the organization (Munisi & Mersland, 2016).

We therefore hypothesize that:

 $H_1$ : Commitment of volunteer leaders is significant to the performance of SACCOS

# 2.5. Volunteer Leaders' Self-efficacy and Organisational Performance

The notion of self-efficacy revolves around the ability of an individual to perform a particular given task successfully (Bandura, 1997). It is aligned to one's judgement of one's capabilities to recognise anassignment, formulate requisite strategies and implement to the satisfaction of concerned (Bandura, 2009). Thus, in consideration of volunteer leaders, self-efficacy may be classified as an individual leader's capacity to execute behavioural and cognitive functions necessary to regulate organisational processes to attain one's goals and vision (Dwyer, 2019; McCormick et al., 2002). This may be achieved when leaders are aware of their strengths and weaknesses and can enthuse confidence, self-observe, learn from their successes and failures and take risky decisions.

The relationship between the leaders' self-efficacy and organisational performance is well document in existing literature (Ali et al., 2018; Bayraktar & Jiminez, 2020; Pearce & Patel, 2017). However, studies on the specific context of SACCOS are lacking. Available literature indicates that leaders who possess appropriate competences, skills and expertise in their specific areas of specialisation are likely to perform better and enable their organisations attain superior performance(Mao et al., 2019). Such leaders generally enthuse high levels of confidence and self-observation and have potential to empower themselves and colleagues towards sustainable organisational growth (Silva, 2014). They also tend to have the capacity to turn available organisations resources into competences that their organisations can utilise to gain competitive advantage (Salman et al., 2020).

Moreover, studies indicate that the degree to which volunteer leaders can reflect high levels of self-efficacy is dependent on their appreciation of the organisation's culture and business environment (Soebbing et al., 2015). Organisations whose strategies are geared at improving personal development through capacity building and extrinsic motivation tend to attract volunteer leaders that are more willing to put considerable effort into their tasks (Pradhan & Pradhan, 2015). Additionally, self-efficacy of leaders is essential in promoting their individual performance and that of their organisations because it allows them to develop learning goal orientations through building their capacities and those of their followers (Wanyama &Mutsotso, 2010). This does not only enable them to accomplish current tasks but is also a catalyst for them to develop new capabilities to execute future ones with dexterity (Annosi et al., 2020).

We hypothesize that:

 $H_2$ : Self-efficacy of volunteer leaders is significant to the performance of SACCOS

## 2.6. Volunteer Leaders' Practice and Organisational Performance

Organisational performance of social enterprises such as SACCOS is directly influenced by the nature, type and style of the leadership practice of their leaders (Northouse, 2019). There is extensive literature on the various styles of leadership with different effects on the performance that their organisations eventually achieve (Downing et al., 2020; Eva et al., 2021; Sloof & von Siemens, 2021). Whereas leadership in contemporary organisations seems to reflect charismatic and transformational styles of leadership, social entities tend to echo servant, authentic and shared leadership (Lemoine et al., 2019; Megheirkouni & Megheirkouni, 2020). However, in all cases, sustainable organisational performance is achieved when leaders can effectively model the way for others, inspire a collective vision, pursues creativeness, actively seek to transfer knowledge and motivate others (Posner, 2015).

Volunteer leaders' ability to model the way for others is concerned with their desire and capacity to reflect reputable behaviours, conduct themselves in moral and ethical ways and always set examples that can be emulated (Frieder & Basik, 2016). Board members of SACCOS, in particular have the duty to enthuse high levels of honesty and integrity and take personal responsibility if they are to galvanise the efforts of their followers towards successful performance (Galvina et al., 2021). Volunteer leaders additionally need to show higher levels of accountability to attract and foster positive leader-follower relationships to ensure their visions are not only accepted but also owned by all stakeholders (Chan, 2020). This is better achieved when leaders can set, promote and articulately communicate the vision in a manner that is credible and true (Gillanders, 2016).

Volunteer leaders work in environments that are normally unstructured, complex and dynamic (Andersson et al., 2020). This calls for leaders' creativeness and innovativeness to ensure that their organisations are poised to harness emerging opportunities while mitigating challenges created by the changing business, social and political dynamics (Alanezi, 2016; Wang et al., 2017; Wu & Chen, 2018). Volunteer leaders do not only have to apt their knowledge and skills regularly and as appropriate but also encourage their followers to develop new ways of engagement (Trot, 2017). Studies indicate that such strategies can lead to sustainable organisational performance especially when leaders create the necessary environments, intentionally transfer knowledge to their followers and reward those who reflect exceptional commitment (Arbak & Villevad, 2013; Hurtz & Williams, 2009). Extant literature on SACCOS indicates their performances are better achieved when Board leaders can train members on critical rules and practice they need to observe (Kanuthu et al., 2019; Vishwakarma, 2017). It is also aligned to the degree to which members are involved in the activities of the SACCOS and how motivated they are made to continue working as volunteers since they are not pecuniary compensated (Allemand et al., 2013; Munisi & Mersland, 2016).

We hypothesize that:

 $H_3$ : Practice of volunteer leaders is significant to the performance of SACCOS in Uganda

#### 3. METHODOLOGY

#### 3.1. Philosophy and Design

The study to establish the effect of voluntary leadership on SACCOS' performance was conducted using a positivist philosophy and quantitative methods approach(Creswell, 2013). The use of quantitative methods was based on the need to determine emerging relationships between the variables contained in the concepts of voluntary leadership and organisational performance (Onen, 2016). This was achieved through a correlational survey that was implemented through the use of a research questionnaire. The deployment of the survey techniques helped to manipulate the relatively large number of responses.

# 3.2. Sampling

The study used the probability sampling technique in form of random methods and processes to determine the sample population for the study (Newman, 2012). The sample population included 1,750 Board members from 250 active SACCOS in Wakiso District. The required sample size for the study was obtained using Nassiuma's (2000) formula:

$$n = \frac{Nc^2}{c^2 + (N-1)e^2}$$

Where n = sample size, N = population size, c = coefficient of variation ( $\leq$  30%), and e = error margin ( $\leq$  3%). This formula was considered appropriate because it helped to minimise errors and enhanced the stability of the estimates obtained (Nassiuma, 2000). Substituting the values into the formula, the sample size for the study was determined as 176.

= 
$$1,750*(0.3)^2 / (0.3)^2 + (1,750-1)*0.3)^2 = 175.9 \approx 176$$
.

# 3.3. Data Collection Methods

A survey research questionnaire was used to collect primary data from 176 respondents. The questionnaire comprised five questions on each of the independent variables of commitment, self-efficacy and practice and two questions on each of the dependent variables of competence, performance and satisfaction. Respondents provided answers to set questions along a Likert scaling to mitigate the challenge of bias and hence help enhance the validity and reliability of the responses (Bryman, 2016).

The collection of primary quantitative data was achieved through a questionnaire comprising 15 questions on the concept of voluntary leadership and six on that of organisational performance. Respondents provided data along the Likert scale where 1 = strongly disagree, 2 = disagree, 3 = neither agree nor disagree, 4 = disagree and 5 = strongly agree. The use of Likert scaling was aligned to most researchers' opinions that it helped to mitigate challenges of bias and eased challenges of data

manipulation and analysis (Sherbaum & Shockley, 2015). Data was collected using electronic and manual processes and practices. Notably the Survey Monkey software helped to gather data from 132 (75%) of the respondents while the rest was collected manually by directly engaging with the participants.

# 3.4. Instrument Validity and Reliability

The measure of validity and reliability of the instruments used for the study was construed as a combination of processes which involved the design of hypotheses, setting of theories and concepts and collection of data (Campbell et al., 2013). It also revolved around pursuance of ethical conduct to ensure that actual data were collected from real participants and results presented without falsification (Israel, 2015). The fact that responses were offered along similar scales increased internal consistency and enhance instrument reliability (Cronbach & Shavelson, 2004).

Additionally, the assessment of internal consistency using the Cronbach's Alpha test returned high values of 0.926 which were above the recommended value of 0.7 (Tavakol & Dennick, 2011).

Table1. Summary of results of Cronbach's Coefficient Alpha test

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items	
.926	.926	21	

#### 3.5. Data Analysis Procedures

Inferential statistics in form of multiple linear regression analysis and Pearson correlation coefficient were used to test the association between the concepts of voluntary leadership and SACCOS' performance. Specifically, emerging correlations between the sub-variables of commitment, self-efficacy and practice and leaders' competences, performance and satisfaction were assessed. The following regression model was used:

$$Y = \beta 0 + \beta 1 \chi 1 + \beta 2 \chi 2 + \beta 3 \chi 3 + \epsilon$$

Where:

Y= represents SACCOS performance

β0= represents constant

 $\chi 1$  = represents commitment

 $\chi$ 2= represents self-efficacy

 $\chi$ 3= represents practice

 $\epsilon$ = is the error term (assumed to be normally distributed).

#### 4. RESULTS AND DISCUSSION

# 4.1. Leaders' Commitment and SACCOS' Performance

The concept of leaders' commitment as a reflection of voluntary leadership was examined through their embodiment of behaviours of self-leadership, transparency, creativity, responsiveness and teamwork. Results showed positive outcomes for all the behaviours as evident in the equation:

$$SP = 10.237 + 0.097SL + 0.165T + 0.030C + 0.277R + 0.196TW$$

Where SP = SACCOS' Performance, SL = Self-Leadership, TA = Transparency and Accountability, C = Creativity, R = Responsiveness, T = Teamwork

**Table1.** Model summary of results on the influence of leaders' commitment to performance

Model R		R	R Adjusted Std. Error of		Change Statistics					
			Square	R Square	the Estimate	R Square	F	df1	df2	Sig. F
						Change	Change			Change
1		.606 <sup>a</sup>	.367	.349	2.60788	.367	19.748	5	170	<.001
a. Predictors: (Constant), Teamwork, Creativity, Transparency, Responsiveness, Self-leadership b. Dependent Variable: Performance										

Results contained in Table reveal that leaders' commitment correlated with SACCOS' performance up to 0.606 and 36.7% of SACCOS' performance could be explained by leaders' engagements in behaviours that were aligned to their commitment to the work of the SACCOS. Thus, results affirmed a strong relationship between the leaders' commitment towards the work of the SACCOS and their performances. The findings confirmed the hypothesis that the leaders' commitment had significant effect on the performance of SACCOS.

Specifically, the results revealed that Board members' behaviours of responsiveness, self-leadership, teamwork and transparency correlated more with SACCOS' performance than that of creativity (p = 0.645). These results were not only important in appreciating the nature of voluntary leadership in SACCOS but also critical in cementing the belief that volunteer leaders' ability to continue to lead others was strongly aligned to the degree to which they were committed to their organisations (Posner, 2015). They further aligned with available literature that one of the challenges that leaders faced in implementing their vision was concerned with introducing new products or services and leading the changes involved effectively (Chesley & Wylson, 2016).

## 4.2. Leaders' Self-efficacy and SACCOS' Performance

The leaders' self-efficacy as a predictor of voluntary leadership was discussed along leadership behaviours of self-awareness, self-confidence, self-observation, success and risk-taking. Findings revealed positive conclusions for all the predictors as evident in the equation:

$$SP = 8.860 + 0.201SA + 0.180SC + 0.206SO + 0.289S + 0.102RT$$

Where SP = SACCOS' Performance, A = Self-Awareness, SC = Self-confidence, SO = Self-Observation, S = Success, R = Risk Taking

Table2. Model summary	of results on the infl	uence of leaders' self-e	efficacy to performance
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Model	R	R Square	Adjusted	Std. Error of	Change Statistics				
			R Square	the Estimate	R Square	F	df1	df2	Sig. F
					Change	Change			Change
1	.694 <sup>a</sup>	.481	.466	2.36163	.481	31.542	5	170	<.001

a. Predictors: (Constant), Risk, Awareness, Observation, Success, Confidence; b. Dependent Variable: Performance

The results contained in Table 2showed that leaders' reflection of self-efficacy correlated with SACCOS' performance up to 0.694 and 48.1% of SACCOS' performance could be explained by leaders' behaviours that engendered ethos of self-efficacy. The results established that a strong relationship existed between the leaders' self-efficacy and SACCOS' performance. They confirmed the hypothesis that leaders' self-efficacy had significant influence on SACCOS' performance.

In particular, findings showed that leaders' behaviours of self-awareness, confidence, self-observation, and managing success correlated highly with SACCOS' performance compared to the ones of taking risks (p = 0.89). The results were in line with available literature, which indicated that leaders' ability to enthuse high levels of self-efficacy was critical to their capacity to lead others with confidence (Dwyer, 2019). They were also in agreement with researchers' findings that volunteer leaders' efforts to lead others were easily appreciated when they reflected higher levels of self-awareness, confidence and self-observation and could galvanise available resources towards sustainable growth and performance (Ali et al., 2018).

# 4.3. Leaders' Practice and SACCOS' Performance

The concept of leaders' practice as a quintessence of voluntary leadership was scrutinized through activities of modelling the way, inspiring a vision, innovativeness, knowledge sharing and motivating others. Results showed that all predictors returned positive outcomes as seen in the equation:

$$SP = 8.744 + 0.150MW + 0.341TIV + 0.022I + 0.069KS + 0.303M$$

Where SP = SACCOS' Performance, MW = Model the Way, IV = Inspire the Vision, I = Innovate, KS = Knowledge Share, M = Motivate

**Table3.** Model summary of results on influence of leaders' practice to performance

	Model	R	R	Adjusted R	Std. Error	Change Statistics				
			Square	Square	of the	R Square	F	df1	df2	Sig. F
					Estimate	Change	Change			Change
Ī	1	.737 <sup>a</sup>	.543	.530	2.21563	.543	40.464	5	170	<.001

a. Predictors: (Constant), Motivate, Innovate, Inspire, Knowledge, Model; b. Dependent (Variable: Performance

The results indicated that the leaders' practice related with SACCOS' performance up to 0.737 and that 54.3% of SACCOS' performance could be attributed to activities related to leadership practice in their SACCOS. The results reflected a very strong relationship between the leaders' practice and SACCOS' performance. They confirmed the hypothesis that leaders' practicewas significant to the performance of SACCOS.

Notably, the results showed that the leaders' practices of inspiring a shared vision, motivating others, and modelling the way highly related with SACCOS' performance compared to those of sharing knowledge (p = 0.716) and undertaking innovative activities (p = 0.362). These results were in line with available scarce research on voluntary leadership, which revealed that the practice of volunteer leaders tended to reflect tenets of servant leadership that overrode contemporary expectations of executive compensations (Arbak & Villevad, 2013). They reflected the belief that whereas leaders could easily use their competences and abilities to model the way for others and motivate them towards the attainment of a common vision, their ability to create change and transfer knowledge was not always easy especially within the dimensions of contexts of SACCOS (Annosi et al., 2020).

#### 5. CONCLUSIONS

The value of commitment to the realisation cannot be over-emphasised. Results have shown that volunteer leaders' ability to continue serving in their roles is highly dependent on their capacity to commit to the vision, goals, values and practice of their organisations. The findings have categorically revealed that volunteer leaders must not only reflect high levels of self-leadership but also enthuse ethical behaviours of honesty, transparency and accountability. They also need to engage with their followers in a manner that foster teamwork and group consensus and is considered respectful to their views (Mao et al., 2019). However, results have indicated that volunteer leaders in SACCOS have challenges in pursuing and galvanising others to accept change. This is more challenging to Board leaders of SACCOS where the instutionalised nature of their organisation structures as well as the need for mutual consent can be a deterrent to the embracement of the creativity and innovation (Bernile et al., 2018).

Leadership self-efficacy has long been considered a critical element to the realisation of effective leadership and organisational performance (Bayraktar & Jiminez, 2020). The results have helped to affirm this belief by showing that the volunteer leaders' abilities to reflect self-awareness, confidence, self-observation and proper management of success are important to the realisation of good performance of SACCOS. In line with the nature of SACCOS, it is indeed, critical that Board leaders are not only seen to reflect acceptable behaviours but also have capacities, abilities and technical expertise to undertake particular tasks successfully (Pearce & Patel, 2017). This is more critical in SACCOS more than any other organisations because of perceived lack of leaders with competences and expertise in particular disciplines since Board members are cropped from available members. The apparent failure by Board members to engage in or manage risks is aligned to the SACCOS' business environments that are characterised by adherence to set policies and global principles of cooperatives (Noble & Ross, 2021).

Leadership practice by volunteer leaders in SACCOS reflect expectations of other organisations in the contemporary sphere. The findings have helped to determine that leadership practice in social and other voluntary organisations pursues and can be examined along measures that are based on the leaders' ability to lead self, foster dyadic and group relationships and galvanise available resources for effective performance and organisational growth. The results have shown that volunteer leaders in SACCOS need to model the way for others by reflecting high levels of personal masterly, moral dispensation and effective followership (Mao et al., 2019). Additionally, SACCOS' leaders do not only need to galvanise to inspire others towards a common vision but must train, educate and motivate

them towards higher performance and eventual realisation of sustainable organisational growth. The realisation that leaders of SACCOS are not actively involved in the transfer of knowledge to their followers is not a welcome idea since it contravenes the principle of knowledge sharing as an essential catalyst of member' empowerment.

#### 6. RECOMMENDATIONS

Findings from the study have ably shown that from a general perspective, volunteer leaders of SACCOS in Wakiso District of Uganda have high levels of commitment, can enthuse high levels of self-efficacy and leadership practice. Nevertheless, results have also shown that leaders may be unable to realise sustainable performance of their SACCOS due to their inabilities to foster creativeness, innovativeness, take risks and share knowledge with their followers.

Along these findings and in line with available literature, the study recommends that SACCOS' leaders should always engage with their followers concerning the nature, implementation and expected outcomes of new creative and innovative products or services that they tend to introduce. Studies have shown that when leaders actively engage with their followers on any contentious issues, they are more likely to get their views understood, appreciated and accepted than when they take arbitrary decisions (xx). This would also be critical in helping leaders deal with emerging risks from the decisions taken since they would be seen as arising out of consensual decisions agreed upon by the leaders and followers.

According to the fifth global principle of cooperatives, it is the mandate of SACCOS' leaders to educate, train and help transfer knowledge to the members and the communities within which they operate. Thus, failure of SACCOS' leaders to engage and ensure that their members are trained is not good for the realisation of effective performance of their respective organisations. The study recommends that leaders should take active positive steps towards appreciating the need for educating and training themselves on the principles, policies and regulations governing SACCOS in the country as well as their own By-Laws. This would empower them with the necessary expertise and confidence to transfer the newly acquired knowledge to their followers. It is perceived that when followers are not empowered with the necessary knowledge concerning their organisation, their ability to contribute positively and get actively involved in its activities is hampered.

## 7. AREAS OF FURTHER RESEARCH

The study was conducted using a small sample size from a similarly confined and semi-urban context of Wakiso District in Uganda. Whereas the research outcomes can be regarded as representative of the population from which they were got, it is recommended that another similar study be undertaken embracing a large sample size and from the urban, semi-urban and rural contexts. The study would also embrace the multi-methods approach to capture views from conversations with SACCOS' leaders.

The study results have revealed that whereas leaders are able to commit to the work of their SACCOS and reflect high levels of self-efficacy while undertaking their leadership practice, they still find their inability to innovate and pursue creative solutions a serious deterrent to the realisation of sustainable performance of their organisations. A study should be undertaken to examine the extent to which lack of creativeness and innovation affects the performance of SACCOS and, use obtained results to inform and offer possible solutions to the stakeholders in the sector.

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