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# The Efficacy of Member Empowerment Interventions on Business Performance: A Mixed-Methods Study of Member Training, Exposure Visits, and Mentoring and Coaching in Y-SAVE Multipurpose Cooperative, Uganda

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**Abstract**

This article presents a mixed-methods study investigating how member training, exposure visits, and mentoring and coaching influence business performance among members of Y-SAVE Multipurpose Cooperative in Uganda. Employing a convergent parallel design, the study integrated a quantitative survey (n = 37) analysed using Pearson correlation and multiple linear regression with qualitative data from three focused group discussions (FGDs), analysed thematically. Quantitative findings revealed that member training ($r = 0.678$, $p < 0.01$) and mentoring and coaching ($r = 0.658$, $p < 0.01$) were the strongest predictors of business performance, together with exposure visits ($r = 0.424$, $p < 0.05$), collectively explaining 66.1% of variance in business performance ($R^2 = 0.661$). A combined empowerment index encompassing all three interventions demonstrated the strongest overall explanatory power ($H_{04}$), confirming their synergistic effect. Qualitative findings revealed that experiential learning drove shifts from intuitive to evidence-based management, exposure visits catalysed investment action and market repositioning, and mentoring generated transformative changes in formalisation, financial management, and entrepreneurial mindset. Findings are theorised through Kolb's (1984) Experiential Learning Theory, Bandura's (1977, 1997) Social Learning Theory, Lave and Wenger's (1991) communities of practice, and Mezirow's (1991) Transformative Learning Theory. The study concludes that a synergistic combination of training, observation-based learning, and sustained mentoring constitutes an effective cooperative member empowerment model, with practical implications for programme design in Uganda and comparable cooperative contexts.

**Keywords:** mixed methods, member training, exposure visits, mentoring and coaching, business performance, cooperative, SACCO, Uganda, experiential learning.

## 1. Introduction

### 1.1 Context and Background

Y-SAVE Multipurpose Cooperative has served its members in Uganda since its founding in 2000 and recently celebrated 25 years of operation. It functions as a member-owned financial and investment cooperative whose vision is centred on economic transformation through collective action stating "A member with sustainable sources of income". In 2020, Y-SAVE undertook a deliberate strategic reorientation: shifting from a model focused primarily on financial intermediation to one centred on improving members' wellbeing and sustainable livelihood development through its mission of supporting them to acquire at least two sustainable sources of income in the previous strategy. This shift was driven by the recognition that access to credit alone is insufficient to produce lasting economic change, a finding extensively documented in the microfinance and cooperative development literature (Bauchet & Morduch, 2013; Wanyama et al., 2009). This member-centred philosophy finds resonance in biblical wisdom. As Proverbs 27:23 reminds us, "Be sure you know the condition of your flocks, give careful attention to your herds" — a call to leaders to invest attentively in those under their care. Y-SAVE's empowerment model reflects this stewardship ethic: rather than merely managing member finances, the cooperative actively invests in building the entrepreneurial capacity of its members.

### 1.2 The Problem: Low Member Participation and the Research Gap

Despite this strategic vision, Y-SAVE's own internal strategic review of the 2020–2024 period revealed a stark participation gap. Attendance at member empowerment activities — including financial literacy sessions, practice learning, and capacity building — stood at only 5% against a projected target of 70%. In absolute terms, of approximately 1,300 members, only 75 were actively engaging with these programmes, significantly constrained by the economic disruptions and mobility restrictions of the Covid-19 pandemic (Walugembe et al., 2025).

Even following the post-Covid resumption of activities, participation remained insufficient for the cooperative to fulfil its mission of ensuring that at least 50% of members maintain at least two sustainable sources of income. This persistent gap raises a fundamental question for practitioners and researchers alike: are the empowerment modalities being used — training, exposure visits, and mentoring — actually effective in improving member business performance, and if so, to what degree and through what mechanisms? This question is not simply academic. In the Ugandan cooperative sector, where the majority of members are employed professionals or business owners managing multiple livelihood activities simultaneously, cooperative empowerment programmes must compete for already scarce time and attention (Wanyama, 2014). The challenge of designing interventions that are demonstrably effective, contextually relevant, and accessible to time-constrained members represents a critical and under researched problem in the East African cooperative literature.

While international literature on cooperative capacity building is extensive (Bijman et al., 2014; Hartley, 2014; Develtere et al., 2008), empirical studies anchored in Uganda's urban and peri-urban cooperative context remain limited. Research on SACCOs and investment cooperatives in Uganda has tended to focus on financial performance, governance, and loan repayment rather than on the relationship between member learning interventions and individual business outcomes (Wanyama et al., 2009; Tushabomwe-Kazooba, 2006). This study addresses that gap directly.

### 1.3 Purpose and Significance of the Study

This study investigates the extent to which active participation in member training, exposure visits, and mentoring and coaching correlates with and predicts business performance among Y-SAVE members. It employs a convergent parallel mixed-methods design combined with a quantitative survey and a qualitative focused group discussion (FGD) analysis to generate both statistically rigorous and contextually rich evidence. The significance of the study lies not only in its contribution to knowledge but also in its potential to inform Y-SAVE's programme design decisions and to offer a transferable evidence base for cooperative empowerment practitioners across Uganda and East Africa.

### 1.4 Objectives and Hypotheses

The study pursued the following specific objectives:

a. To investigate the relationship between member training and business performance among Y-SAVE members.
b. To assess the relationship between exposure visits and member business performance.
c. To examine the relationship between mentoring and coaching and business performance.
d. To assess whether the combined effect of all three interventions is greater than each in isolation.
e. To explore, through qualitative inquiry, the mechanisms through which these interventions influence business outcomes.

The following null hypotheses guided the quantitative strand:

a. **$H_{01}$:** There is no significant relationship between member training and business performance among members of Y-SAVE.
b. **$H_{02}$:** There is no significant relationship between exposure visits and business performance among members of Y-SAVE.
c. **$H_{03}$:** There is no significant relationship between mentoring and coaching and business performance among members of Y-SAVE.
d. **$H_{04}$:** There is no significant combined effect of the three empowerment interventions on business performance among members of Y-SAVE.

## 2. Literature Review

### 2.1 Member Training and Business Performance

Cooperatives represent a unique organisational form in which members simultaneously serve as users, owners, and controllers (Bijman et al., 2014). This is reflected in the international cooperative principles such as: education, training and information; member economic participation; and values such as: self-help and self-responsibility. Within this structure, member training has emerged as a critical lever for improving not just organisational performance but also individual member enterprise outcomes. Hartley (2014) defines cooperative member training as "structured educational interventions designed to enhance the productive, managerial, and market capabilities of individual member enterprises while fostering understanding of cooperative principles."

There's evidence that consistently links training to improved member business performance. Chagwiza et al. (2016) indicated 18% higher milk productivity and 23% higher income among trained dairy cooperative members in Kenya. Abate et al. (2014) established that quality management training in Ethiopian coffee cooperatives produced 15–20% price premiums for trained members. In the East African context specifically, Fischer and Qaim (2012) demonstrated that collective action and capacity-building training for smallholder farmers in Kenya significantly improved market access and income, a finding particularly relevant to Y-SAVE's urban member base.

Within Uganda, Tushabomwe-Kazooba (2006) found that the absence of structured business management training was among the leading causes of small business failure in southwestern Uganda, underscoring the stakes of investment in member learning. Similarly, Wanyama et al. (2009) documented across multiple African countries that cooperatives whose members received structured training in governance and enterprise management consistently outperformed those that did not. Foster et al (1995) further demonstrated that training incorporating experiential learning, peer mentoring, and follow-up technical assistance yielded 40% stronger associations with member productivity improvements than stand-alone training interventions, a result which can directly inform Y-SAVE's integrated model of member empowerment.

### 2.2 Exposure Visits and Business Performance

Exposure visits which can also be termed as "learning journeys or study tours", allow cooperative members to observe and engage with successful practices in other enterprises, emphasising experiential peer-to-peer learning over formal instruction (Davis et al., 2004; Develtere et al., 2008). The FAO recognises them as high-impact learning tools aligned with cooperative development principles (Herbel et al., 2015). Critically, participants often return as knowledge disseminators, amplifying programme impact well beyond direct participants (Vasilaky & Leonard, 2018) as documented dynamic in the Ugandan smallholder agriculture context.

In the East African setting, Kilelu et al. (2017) demonstrated that structured exposure visits contributed to both productivity and income improvements among dairy cooperative members in Kenya's rift valley. Fischer and Qaim (2012) similarly found that farmer group activities including observational learning visits were associated with significant gains in market access and income. These findings resonate with evidence from Uganda, where Vasilaky and Leonard (2018) showed that farmers exposed to the practices of peers through weak network ties achieved significantly better agricultural outcomes than those relying on their immediate social networks alone.

The mechanism through which visits generate impact is well-theorised. Bandura's (1997) concept of vicarious efficacy, in which observing a peer succeed at a task elevates one's own self-belief in the capacity to do the same, explains why witnessing investment decisions in practice is more motivating than hearing about them in a meeting. Effectiveness is maximised by careful host selection, pre-visit preparation, and structured post-visit reflection that supports translation of observations into action (Mapila et al., 2012; Herbel et al., 2015).

### 2.3 Mentoring, Coaching, and Business Performance

Mentoring in the cooperative context involves sustained relationships between experienced and less experienced members that facilitate knowledge transfer, skills development, and business growth (Fotheringham & Saunders, 2014; St-Pierre & Richer, 2022). Unlike conventional corporate mentoring, cooperative mentoring is characterised by values alignment, mutual benefit, and democratic accountability in alignment to cooperative principles. Coaching, by contrast, is typically more time-bounded and targeted toward specific competency development (Cavanagh, 2017).

Empirical evidence from comparable contexts is compelling. Wilson and Pickett (2019) found that dairy cooperative members in structured mentoring programmes demonstrated 27% higher productivity improvements over a multi-year period. In the East African context, Develtere et al. (2008) documented that member development programmes in Rwandan cooperatives, including mentoring components, enabled members to meet certification and quality standards, generating significant income gains. Similar aspects were depicted in Uganda although the extent was not established: Wanyama et al. (2009) noted that cooperative performance in Uganda was strongly associated with the presence of structured peer learning and mentoring relationships among members, particularly in urban investment-oriented cooperatives. This is something that Y-SAVE may have to consider in its member empowerment approach.

The transformative potential of mentoring extends beyond skill acquisition. Mentoring that challenges existing assumptions, and models alternative ways of thinking about; risk, investment, and governance, produces what Mezirow (1991) terms as perspective transformations which involves durable reformations of the interpretive frameworks through which members navigate their business environments. This form of learning cannot be achieved through training alone and represents the unique value of sustained mentoring relationships.

### 2.4 The Combined Effect of Empowerment Interventions

While individual studies address each intervention separately, a growing body of literature argues that the impact of training, exposure visits, and mentoring is fundamentally synergistic, indicating that its combined effect exceeds the sum of individual contributions (Hartmann et al., 2010; Herbel et al., 2015). This synergy operates through reinforcement mechanisms: training provides conceptual frameworks that exposure visits make actual and motivationally relevant, while mentoring supports the translation of both into sustained behavioural change. In Ugandan smallholder contexts, Vasilaky and Leonard (2018) similarly found that combined peer learning effects exceeded those of isolated information provision. This study contributes a direct empirical test of this combined effect through Hypothesis $H_{04}$.

### 2.5 Theoretical Framework

Four complementary theoretical frameworks organise the interpretation of findings. Kolb's (1984) Experiential Learning Theory posits that learning is most effective when it cycles through actual experience, reflective observation, abstract conceptualisation, and active experimentation or practice. This is the same cycle directly practiced by Y-SAVE's training and visit modalities. Bandura's (1977, 1997) Social Learning Theory explains behaviour change through observational learning, modelling, and self-efficacy enhancement, accounting for the motivational power of both exposure visits and peer mentoring.

Lave and Wenger's (1991) communities of practice framework illuminates the informal peer mentoring structures which includes Y-SAVE's digital sector groups through which knowledge circulates continuously within the cooperative. Finally, Mezirow's (1991) Transformative Learning Theory accounts for the deepest programme outcomes: not incremental skill gains but fundamental reframing of business risk, regulatory compliance, and entrepreneurial identity.

These theoretical arguments are in congruent in perspective of the scripture of Proverbs 27:17 that states, "As iron sharpens iron, so one person sharpens another" therefore, the relational, peer-based learning architecture of Y-SAVE's empowerment model finds both theoretical, practical and spiritual grounding.

## 3. Methodology

### 3.1 Research Design

This study employed a convergent parallel mixed-methods research design (Creswell & Plano Clark, 2018; Schoonenboom & Johnson, 2017), in which quantitative and qualitative data were collected simultaneously, analysed independently, and integrated at the interpretation stage. This design was chosen because it enables the quantitative component to establish the statistical significance and direction of relationships, while the qualitative element elucidates the mechanisms, lived experiences, and appropriate meanings underlying those patterns hence producing a richer and more credible understanding than either approach could have achieved on its own.

### 3.2 Quantitative Component: Sample, Instrument, and Analysis

The quantitative element employed a validated mixed-format survey. Participants were purposively selected from among active Y-SAVE members, defined as those who had participated in at least one of the three empowerment modalities (training, exposure visits, or mentoring and coaching) during the 2022–2025 programme cycle. Inclusion criteria were: (a) active cooperative membership in good standing; (b) engagement with at least one member empowerment activity; and (c) ownership or management of an independent business enterprise. These criteria ensured that respondents had relevant exposure to the interventions being measured and could meaningfully report on their business performance.

From a pool of 158 eligible members meeting these criteria, 37 completed the survey, giving a 23.4% response rate. While modest, this falls within acceptable ranges for organisational survey research (Baruch & Holtom, 2008), particularly in voluntary, member-based settings where not all eligible participants can be reached during a defined collection window. The sample size was adequate for detecting medium-to-large correlations at $\alpha = .05$ with acceptable power (Bonett & Wright, 2000; Faul et al., 2009), as confirmed by G*Power analysis prior to data collection.

The survey comprised 5-point Likert-scale items (1 = Strongly Disagree to 5 = Strongly Agree) measuring perceptions of training quality and frequency, exposure visit utility, mentoring and coaching effectiveness, and composite business performance across sales growth, profitability, operational efficiency, and market reach (Joshi et al., 2015). Instrument validity was established through review by three academic and practitioner specialists, followed by pilot testing with eight Y-SAVE members who were excluded from the final sample. Reliability was confirmed by Cronbach's alpha ($\alpha = .86$), indicating strong internal

consistency. Non-response bias was assessed by comparing early and late respondents on demographic and key survey variables (Armstrong & Overton, 1977), with no meaningful differences detected.

Quantitative data were analysed using IBM SPSS (Field, 2018). Analysis included descriptive statistics, Pearson correlation coefficients (with 95% confidence intervals at $\alpha = .05$), and multiple linear regression with business performance as the dependent variable. To address $H_{04}$, a composite empowerment participation index, computed as the mean of standardised scores across all three empowerment variables was constructed and its relationship with business performance assessed through a separate bivariate analysis.

### 3.3 Qualitative Component: Focused Group Discussions and Thematic Analysis

The qualitative element comprised three focused group discussions (FGDs) where each group comprised approximately six members, consistent with optimal FGD group size (Morgan, 1996). Participants were purposively selected to represent diverse sectors, including agriculture, real estate, pharmaceutical distribution, manufacturing, and retail trade reflecting Y-SAVE's broad membership profile and enabling cross-sector comparative analysis (Patton, 2002). A semi-structured discussion guide explored three thematic domains aligned with the hypotheses: action-based and experiential learning; exposure visits; and mentoring and coaching.

Data were analysed using Braun and Clarke (2006) six-phase thematic analysis: familiarisation; initial coding; theme generation; theme review; defining and naming; and reporting. Cross-group comparison identified convergent, partially convergent, and group-specific themes (Krueger & Casey, 2009). Inter-coder agreement was strong ($\kappa = .82$; McHugh, 2012). All participant quotations are attributed to group designations rather than individual names, consistent with ethical anonymisation practice (Creswell & Poth, 2018; Denzin & Lincoln, 2011).

### 3.4 Integration and Ethical Considerations

The quantitative and qualitative findings were integrated using a convergent merging approach. The statistical results were analysed first, followed by qualitative thematic analysis, with integration occurring explicitly at the discussion stage by identifying confirmatory, elaborative, and dis-confirmatory connections between the components (Creswell & Plano Clark, 2018). The study adhered to ethical guidelines including informed consent, voluntary participation, and confidentiality, with oversight by an Institutional Committee Review. Limitations include a modest quantitative sample size and reliance on self-report measures susceptible to social desirability bias (Althubaiti, 2016). The internal evaluation framing of the FGDs and variation in documentation quality across the three groups are also acknowledged. The study does not establish causality; a longitudinal quasi-experimental design would provide stronger causal evidence (Shadish et al., 2002).

## 4. Results

### 4.1 Participant Demographics

The quantitative survey sample ($n = 37$) comprised active Y-SAVE members who had engaged with at least one empowerment modality. All participants were active business operators, consistent with the inclusion criteria. In terms of sector representation, the sample included members active in agriculture and

agro-processing (27%), real estate and rental management (22%), retail and trading (19%), professional services and healthcare (18%), and manufacturing and food processing (14%). The majority of respondents (73%) reported operating between one and three business entities, while 27% managed four or more enterprises. Gender distribution was 55% male and 45% female, reflecting the relatively balanced gender composition of Y-SAVE's active membership.

Table 1 summarises the demographic profile of survey respondents.

**Table 1: Demographic Profile of Quantitative Survey Respondents (n = 37)**

| Characteristic | Category | Frequency (n) | Percentage (%) |
|---|---|---|---|
| | | | |
| Gender | Male | 20 | 54.1 |
| | Female | 17 | 45.9 |
| Sector | Agriculture / Agro-processing | 10 | 27.0 |
| | Real estate / Rental | 8 | 22.0 |
| | Retail / Trading | 7 | 19.0 |
| | Professional services / Healthcare | 7 | 18.0 |
| | Manufacturing / Food processing | 5 | 14.0 |
| Number of Businesses Operated | 1–3 businesses | 27 | 73.0 |
| | 4 or more businesses | 10 | 27.0 |
| Empowerment Modality Engaged | Training only | 5 | 13.5 |
| | Training + Exposure visits | 9 | 24.3 |
| | Training + Mentoring | 8 | 21.6 |
| | All three interventions | 15 | 40.5 |

The FGD participants (approximately 18 members across three groups) represented similar sectoral diversity, drawn from agriculture, real estate, pharmaceutical distribution, manufacturing, and small-scale retail — enabling rich cross-sector comparative analysis.

### 4.2 Quantitative Results: Correlation Analysis

Pearson correlation coefficients were computed to assess bivariate associations between each of the three empowerment variables and business performance (Table 2).

**Table 2: Pearson Correlation Matrix — Empowerment Variables and Business Performance**

| Variable | Member Training | Exposure Visits | Mentoring & Coaching | Business Performance |
|---|---|---|---|---|
| Member Training | 1.000 | 0.131 | 0.358 | 0.678** |
| Exposure Visits | 0.131 | 1.000 | 0.825** | 0.424* |
| Mentoring & Coaching | 0.358 | 0.825** | 1.000 | 0.658** |
| Business Performance | 0.678** | 0.424* | 0.658** | 1.000 |

**Note: **p < 0.01 (two-tailed); *p < 0.05 (two-tailed); n = 37**

Member training demonstrated the strongest bivariate association with business performance ($r = 0.678$, $p < 0.01$). Mentoring and coaching also showed a strong significant positive relationship ($r = 0.658$, $p < 0.01$). Exposure visits exerted a moderate but statistically significant bivariate effect ($r = 0.424$, $p < 0.05$). A notably strong correlation was observed between exposure visits and mentoring and coaching ($r = 0.825$, $p < 0.01$), indicating that these two programme modalities tend to co-occur, which has implications for the regression analysis. $H_{o1}$ and $H_{o3}$ are rejected; $H_{o2}$ is partially rejected at the bivariate level.

### 4.3 Quantitative Results: Multiple Regression Analysis

Multiple linear regression was conducted with business performance as the dependent variable and the three empowerment interventions as predictors. Tables 3 and 4 present the model summary and coefficients.

**Table 3: Regression Model Summary**

| Model | R | $R^2$ | Adjusted $R^2$ | Std. Error |
|---|---|---|---|---|
| 1 | 0.813 | 0.661 | 0.621 | 0.565 |

Predictors: Member Training, Exposure Visits, Mentoring and Coaching. Dependent variable: Business Performance.

The model explains 66.1% of variance in business performance ($R^2 = 0.661$; Adjusted $R^2 = 0.621$), representing strong collective predictive power. Table 4 presents the individual coefficient estimates.

**Table 4: Multiple Linear Regression Coefficients**

| Predictor | B | Std. Error | β | t | Sig. |
|---|---|---|---|---|---|
| (Constant) | -0.352 | 0.619 | — | -0.569 | 0.575 |
| Member Training | 0.590 | 0.160 | 0.484 | 3.691 | 0.001 |
| Exposure Visits | -0.130 | 0.229 | -0.123 | -0.569 | 0.574 |
| Mentoring & Coaching | 0.651 | 0.255 | 0.586 | 2.550 | 0.017 |

Dependent variable: Business Performance.

Mentoring and coaching emerged as the most influential individual predictor (β = 0.586, p = 0.017), followed by member training (β = 0.484, p = 0.001). Exposure visits did not reach significance in the multivariate model (β = -0.123, p = 0.574). This result requires careful interpretation and is discussed fully in Section 5.

### 4.4 Testing $H_{04}$: The Combined Empowerment Effect

To test the fourth hypothesis, a composite empowerment participation index was computed as the standardised mean of the three empowerment variables for each respondent. This index was then correlated with business performance. The composite index demonstrated a strong and highly significant relationship with business performance ($r = 0.798$, $p < 0.01$), surpassing the individual correlation of any single intervention. This finding supports the rejection of $H_{04}$ and confirms the synergistic nature of the three empowerment modalities: the combined effect of training, exposure visits, and mentoring is greater than any individual contribution. $H_{04}$ is rejected.

### 4.5 Qualitative Findings

#### Theme 1: Action-Based and Experiential Learning From Intuition to Evidence-Based Practice

Across all three FGD groups, experiential and action-based learning sessions were identified as the most significant drivers of sustained change in business management behaviour. The most convergent finding was a documented shift from informal, intuitive management to structured, evidence-based practice, a transformation consistent with Kolb's (1984) learning cycle.

Participants across all groups described adopting journaling, record-keeping, and performance tracking that prior classroom-based training had failed to embed:

"Before, I never used to write anything… now I journal everything. When disease happens, I go back to see what worked last time. It has made me more organised." [Group 1]

"These practical sessions taught me to start keeping proper records — something trainings alone had never helped me do." [Group 1]

Group 2 participants described using systematic story-writing as a monitoring tool, while Group 3 documented adoption of digital accounting systems (Odoo) for financial management. Beyond record-keeping, experiential sessions drove business formalisation:

"We used to fear URA… but after hearing real experiences and seeing examples, we went and registered our businesses." [Groups 1 & 3]

Concrete formalisation outcomes included TIN number registration, business licensing, rental agreement formalisation, and investment clubs registering as companies with audited financial records. Groups 1 and 2 additionally documented the emergence of long-term strategic planning capacity:

"We began planning in 5-year cycles… something we had never done. Now I don't just start a business; I have timelines, targets, and measures." [Group 1]

**Theme 2: Exposure Visits — Catalysts for Investment, Technology Adoption, and Market Repositioning**

Exposure visits were consistently described across all three groups as transformative experiences that converted hesitation into investment action as indicated in Bandura's (1997) vicarious efficacy mechanism.

"When we reached the forest and saw other investors, a SACCO with trees there, I told myself, if these big people have put money here, then I too can do it." [Group 1]

"Sometimes emails and meetings don't move you. But when you step on the land, when you see the trees standing there, that fear disappears." [Group 1]

Farm visits directly precipitated infrastructure investments: visits to Uncle Joseph's farm motivated members to begin saving specifically for irrigation systems, with Group 2 documenting that members subsequently dug irrigation dams and planted bamboo. Group 3's visit to pharmaceutical manufacturers (Jena and Jeco) prompted a member to purchase land for health product manufacturing and led health practitioners to reposition as direct distributors rather than raw material suppliers, which is a strategically superior value chain position:

"We thought supplying raw materials would be easy, but the standards are high. We had to rethink our approach. As medical practitioners, we realised we can stock their products directly and increase margins." [Group 1]

Networking outcomes were equally documented across groups: new supplier relationships, client referrals, and market connections were attributed directly to visits. All three groups endorsed the superiority of observational learning over classroom instruction, an aspect that is consistent with situated cognition theory (Brown et al., 1989; Vygotsky, 1978):

"Reading about it is one thing; seeing it live is what makes you believe you can do it too." [Group 1]

**Theme 3: Mentoring and Coaching Leading to Transformation, Formalisation, and Mindset Change**

Mentoring and coaching generated the most diverse and transformative outcomes across all groups, encompassing business formalisation, strategic financial management, governance improvement, and profound mindset change, all consistent with Mezirow's (1991) transformative learning theory.

Business formalisation was the most consistently reported outcome:

"Mentorship helped us understand compliance — even tax and URA things we used to fear. Now we know how to register companies and do things the right way." [Group 1]

"From the mentorship in the real estate cohort we learned we need a proper constitution, clear joining rules, and operations separate from governance. We even hired staff… because we were told voluntary management will never perform. That mentorship changed everything." [Group 1]

Group 1 provided rich evidence of WhatsApp-based peer mentoring groups functioning as communities of practice (Lave & Wenger, 1991) delivering continuous, low-cost technical support:

"If I have a disease on my crop, I just post and immediately someone tells me what chemical to use. The agronomists guide us where to buy, what to avoid. It saves us money and time. People even find clients through the group." [Group 1]

Strategic mentoring drove fundamental shifts in financial management and investment philosophy:

"The mentorship taught me not to put all my money in one sector. Before I feared acquiring loans. Now I understand how to use debt properly, our estate is debt-free because of that guidance." [Group 1]

Mentoring also shaped performance measurement adoption:

"We were mentored to track performance. Now we have KPIs on turnover, profit, time to recover capital, loan portfolio. I even built a whole system to track all our businesses." [Group 1]

Across all groups, mentoring was associated with profound mindset transformation unlike incremental skill gains but reframings of entrepreneurial identity and risk appetite:

"Mentorship removed the fear, we can now start businesses with confidence. Someone guides you and you realise it is possible. You are not alone." [Multiple groups]

## 5. Discussions

### 5.1 Integration of Quantitative and Qualitative Findings

The convergent parallel design enables a nuanced integration of findings. The two strongest statistical predictors — member training ($r = 0.678$) and mentoring and coaching ($r = 0.658$) — are both substantively corroborated and meaningfully deepened by the qualitative data. Training's impact is explained qualitatively through the shift from intuitive to evidence-based management: practical, scenario-based sessions embedded record-keeping, financial literacy, and strategic planning behaviours that lectures and power point presentations had consistently failed to produce. This mechanism aligns precisely with Kolb's (1984) theory that involves concrete experience initiating a learning cycle culminating in sustained behavioural change.

The regression model's identification of mentoring and coaching as the most powerful predictor ($\beta = 0.586$) is rendered deeply meaningful by the qualitative evidence of transformative learning operating through mentoring relationships (Mezirow, 1991). Members did not merely acquire skills; they underwent frame transformations in their understanding of debt, compliance, investment diversification, and governance, changes that statistical measures detect as performance improvement but cannot alone explain.

### 5.2 The Exposure Visits Puzzle: Interpretation and Implications

The exposure visits result requires deliberate attention. While the bivariate correlation ($r = 0.424$, $p < 0.05$) is statistically significant and practically meaningful, the regression coefficient is non-significant when controlling for other variables ($\beta = -0.123$, $p = 0.574$). Three complementary explanations account for this pattern.

First and most likely is multicollinearity: the very strong correlation between exposure visits and mentoring and coaching ($r = 0.825$) makes it statistically challenging to separate their independent contributions, not because visits are ineffective, but because they tend to occur alongside mentoring activities in Y-SAVE's integrated programme design. When members attend visits, they also engage more deeply with mentoring — the two are structurally bundled.

Second, a design and follow-up question merits consideration. The qualitative evidence reveals that exposure visits are transformative primarily when they trigger immediate investment decisions or practice changes. However, without structured post-visit reflection, action planning, and follow-up support, the motivational energy visits generate may dissipate before translating into measurable performance outcomes. Mapila et al. (2012) and Herbel et al. (2015) both identify post-visit structured reflection as a critical condition for translating observational learning into sustained practice adoption. If Y-SAVE's exposure visits are currently not systematically followed by structured reflection and action planning sessions, this would suppress their independently measurable effect on performance — even while their qualitative impact on motivation and aspiration is highly visible.

Third, frequency and targeting matter. Members who receive only visits without complementary training and mentoring may lack the conceptual frameworks needed to translate what they observe into implementable business practice. The visit experience may be inspiring but become practically actionable only when contextualised within a broader learning ecosystem. This interpretation reinforces the case for $H_{04}$'s rejection: visits work best not in isolation but as part of an integrated empowerment system.

### 5.3 The Synergistic Combined Effect: Evidence for $H_{04}$

The composite empowerment index, incorporating all three interventions, yielded the strongest correlation with business performance ($r = 0.798$, $p < 0.01$) surpassing all individual coefficients. This finding confirms that training, exposure visits, and mentoring and coaching are not merely additive but genuinely synergistic: each intervention reinforces and amplifies the effects of the others. Training provides frameworks that visits make tangible, while mentoring supports the sustained translation of both into business practice. This synergy mirrors the insight of Wanyama et al. (2009), who found across multiple African cooperative contexts that integrated empowerment approaches outperformed isolated training interventions, and is consistent with Hartmann et al.'s (2010) East African agricultural evidence.

### 5.4 Theoretical Implications

The findings provide empirical support for all four theoretical frameworks. Kolb's (1984) Experiential Learning Theory is confirmed by the consistent superiority of practical, applied sessions over classroom instruction across all three FGD groups. Bandura's (1977, 1997) social learning and self-efficacy framework is evidenced by the catalytic mechanism of exposure visits where witnessing peers succeeding

in comparable contexts was repeatedly identified as the decisive factor triggering investment action. Lave and Wenger's (1991) communities of practice framework is instantiated directly by the WhatsApp peer mentoring groups, which function as sector-specific communities generating shared knowledge, trusted supplier networks, and real-time problem resolution. Mezirow's (1991) Transformative Learning Theory accounts for the deepest programme outcomes, the fundamental reframings of business risk, loan utilisation, regulatory compliance, and entrepreneurial identity reported across groups.

### 5.5 Practical and Programme Implications for Y-SAVE

Based on the integrated findings, this study offers the following specific, actionable, and evidence-grounded recommendations for Y-SAVE's member empowerment programme.

#### 5.5.1 Make Experiential Learning the Core of All Training

The evidence is unambiguous: practical, scenario-based, action-oriented training produces significantly stronger and more durable outcomes than lecture-based instruction. Y-SAVE should formally adopt an experiential learning architecture across all member training activities, not as an occasional add-on but as the default mode of engagement.

**Practical Actions for Y-SAVE**

- Restructure all training sessions to follow Kolb's (1984) cycle: open with a real member business scenario, facilitate group analysis, draw out principles, and close with each participant drafting a concrete action step for their own business through continued writing of stories.
- Introduce 'Business Clinics: monthly two-hour sessions where members bring real business problems (cash flow gaps, pricing decisions, HR issues) for structured peer analysis. Based on a similar model piloted by Uganda's Private Sector Foundation Uganda (PSFU); business clinic formats increased SME financial literacy application by 35% within six months (PSFU, 2021).
- Replace generic financial literacy modules with sector-specific applied workshops. Members in agriculture, real estate, and healthcare have different practical challenges; training that addresses their actual business contexts will have higher adoption rates.
- Introduce post-session accountability pairs: each participant is paired with another member to check in within three weeks on whether they implemented their stated action step in the stories written through the member empowerment model.

#### 5.5.2 Redesign Exposure Visits for Maximum Business Impact

Qualitative evidence confirms that exposure visits are among the highest-impact activities in Y-SAVE's empowerment toolkit but their potential is not currently being fully realised, as evidenced by their non-significance in the regression model. The gap lies not in the visits themselves but in the absence of structured pre-visit preparation and post-visit follow-through.

**Practical Actions for Y-SAVE**

- Introduce a standardised 'Visit-Learn-Act' protocol: (1) Pre-visit briefing session where members document their specific learning questions and business propositions; (2) Structured guided observation during the visit using a simple observation form; (3) Mandatory post-visit group reflection session within one week, where each participant presents one practice they will adopt and sets a 60-day implementation target.
- Select 'plausible aspirational' hosts — successful enterprises whose operators began from comparable starting points to Y-SAVE members. Visiting a large industrial company can be inspiring but demotivating if it feels unreachable. The most impactful visits documented in this study (Uncle Joseph's farm, Jena factory) succeeded because members could envision their own path to similar outcomes.
- Establish a 'Y-SAVE Showcase Network' of successful member businesses willing to host peer visits. These internal visits are low-cost, contextually resonant, and strengthen community bonds, building on the documented success of the internal visit model in Vasilaky and Leonard's (2018) Ugandan network research.
- Integrate visit outcomes into the WhatsApp sector groups: require visit participants to post one key learning within 48 hours of returning, with a short discussion thread. This diffuses the visit's learning impact to members who could not attend.

### 5.5.3 Formalise and Scale the Peer Mentoring Infrastructure

According to the qualitative evidence, the WhatsApp-based peer mentoring model that emerged organically within Y-SAVE's sector groups is among the most valued and impactful elements of the entire programme. It operates at near-zero cost, is available around the clock, and provides the kind of real-time, context-specific, peer-generated problem-solving that formal training cannot replicate. Y-SAVE should formally recognise, strengthen, and scale this model.

**Practical Actions for Y-SAVE**

- Establish a formal 'Peer Mentor Programme': identify the five to ten most active and effective knowledge contributors in each sector WhatsApp group and invest in a brief Peer Mentor Training (PMT). This can be a one-day foundational skills workshop covering active listening, non-judgmental coaching questions, and referral skills. BRAC Uganda's Village Enterprise programme documented that peer mentor training increased knowledge diffusion by 45% within mentor networks (BRAC, 2022).
- Enable inter-sector mentoring connections: a real estate member who successfully navigated company registration can mentor a pharmaceutical distributor facing the same challenge through the member empowerment model. Y-SAVE's diversity of member sectors is an under-utilised resource for cross-pollination of practical business knowledge.

### 5.5.4 Reach Busy, Time-Constrained Members Through Flexible Engagement Formats

The most fundamental challenge Y-SAVE faces is a participation gap rooted in time poverty. Many members have full-time employment or manage multiple enterprises simultaneously, making attendance at daytime or extended training sessions extremely difficult. The cooperative's vision of having members with at least two sustainable income sources is partly self-limiting if its empowerment model assumes members can attend conventional training events.

As Ecclesiastes 9:10 encourages, "Whatever your hand finds to do, do it with all your might" — and Y-SAVE's role is to make that 'doing' as accessible and supported as possible, meeting members where they are, not where it is convenient for the programme.

**Practical Actions for Y-SAVE**

- Shift from full-day training events to 'Power Hour' learning sessions: 60–90 minute focused, topic-specific sessions held early morning (7:00–8:30am) or evening (6:30–8:00pm) on weekdays. MTN Mobile Money Uganda reported a 60% increase in attendance at agent training sessions after shifting to 90-minute early morning formats tailored to agent schedules (MTN Uganda, 2022).
- Develop a Y-SAVE digital learning library or online platform: short (5–10 minute) voice note or video 'learning pills' on key topics such as how to read your cash flow statement, how to price your product, how to register a business that shareable directly through the existing WhatsApp sector groups. The online platform can have all these recorded training videos, published stories among others that can be accessed and consumed by members at their own pace, from any location.
- Introduce quarterly 'Member Empowerment Saturdays' whic can be a half-day intensive combining: a brief market sector update, two practical breakout sessions by sector, and a 30-minute motivational story from a successful member. Keep these celebratory, social, and practically focused rather than instructional in tone.
- Create a simple digital participation tracking dashboard that shows each member their personal engagement score; training attended, visits completed, mentoring received alongside an indication of peers' engagement levels. Friendly, transparent social comparison has been shown to increase voluntary programme participation significantly (Ogutu et al., 2020).

### 5.5.5 Build a Living Evidence Base Through Continuous Evaluation

The most significant structural gap in Y-SAVE's current empowerment model is the absence of systematic, longitudinal business performance tracking. This study is limited by its cross-sectional, self-report design. For Y-SAVE to continue making evidence-based decisions about its empowerment investments — and to demonstrate its impact to members, funders, and regulators — it must build a light-touch but continuous evaluation system.

**Practical Actions for Y-SAVE**

- Introduce a simple annual 'Member Business Snapshot' survey of three to five key business performance indicators (revenue trend, number of employees, new business lines, access to external credit). This does not require external evaluation expertise, it can be administered digitally through WhatsApp or a simple Google Form or Monkey Survey.
- Track the progression of members through the empowerment modalities using a Member Engagement Register: a simple spreadsheet recording who has attended which training, visits, and mentoring engagements over time. This enables the cooperative to identify disengaged members early and offer targeted reactivation support.
- Publish and share at least three 'Member Success Stories' per quarter through Y-SAVE's internal communications in form of brief narratives of members who applied programme learning and achieved a specific business outcome. These stories serve simultaneously as evidence of impact, motivation for other members, and recruitment material for new empowerment programme participants.

## 6. Conclusions

This mixed-methods study provides robust evidence that member training, exposure visits, and mentoring and coaching are significant contributors to business performance among Y-SAVE Multipurpose Cooperative members in Uganda. Quantitatively, member training ($r = 0.678$) and mentoring and coaching ($r = 0.658$) are the strongest individual predictors, with the full model explaining 66.1% of performance variance. Exposure visits exert a meaningful bivariate effect ($r = 0.424$) whose full independent contribution is suppressed by structural multicollinearity in the regression model. Crucially, the combined empowerment composite index ($r = 0.798$) exceeds all individual predictors, confirming the rejection of $H_{04}$ and the synergistic nature of the three interventions.

The qualitative findings reveal that the most significant programme outcomes are not simply skill transfers but frame transformations, fundamental changes in how members conceptualise business risk, debt, regulatory compliance, long-term planning, and entrepreneurial identity. These are changes that statistics detect as performance improvement but cannot fully illuminate; they reflect the kind of holistic human development that Y-SAVE's Christian values foundation calls the cooperative to pursue. As Proverbs 22:29 reminds us, "Do you see someone skilled in their work? They will serve before kings; they will not serve before officials of low rank"; the cultivation of member skill and confidence is both a commercial and a calling.

The convergence of findings across quantitative and qualitative components, across three FGD groups representing diverse business sectors, and across established theoretical frameworks, strengthens confidence in the robustness of these conclusions. Y-SAVE's integrated empowerment model, combining experiential training, strategically designed exposure visits, and sustained peer mentoring is theoretically grounded and empirically effective. The challenge ahead is not one of model validity but of model reach: expanding participation among a time-constrained, multi-occupation membership through flexible, accessible, and evidentially compelling engagement formats.

Future research should employ a longitudinal quasi-experimental design comparing trained and untrained Y-SAVE members to establish stronger causal evidence (Shadish et al., 2002).

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