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Upper Nile University Financial Initiative, Organizations Performance and Service Delivery: A Case of Juba County, South Sudan

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Abstract:

Financial Initiative can be distinguished from monetary policy, in that fiscal policy deals with taxation and government spending and is often administered by an executive under laws of a legislature, whereas monetary policy deals with the money supply and interest rates and is often administered by a central bank.

According to Richard et al. (2009) organizational performance encompasses three specific areas of firm outcomes: (a) financial performance (profits, return on assets, return on investment, etc.); (b) product market performance (sales, market share, etc.); and (c) shareholder return (total shareholder return, economic value added, etc.). The term Organizational effectiveness is broader. Specialists in many fields are concerned with organizational performance including strategic planners, operations, finance, legal, and organizational development.

A service delivery framework (SDF) is a set of principles, stand a consistent service experience to a specific user community in a specific business context. An SDF is the context in which a service provider's capabilities are arranged into services. ards, policies and constraints to be used to guide the designs, development, deployment, operation and retirement of services delivered by a service provider with a view to offering

Keywords: *Financial Initiative, organizations performance, service delivery*

1. Introduction

This section deals with the introduction, the background of the study, problem statement, research objectives, research questions, scope of the study, significance of the study and framework of the study.

1.1. Background to the Study

In economics and political science, fiscal policy is the use of government revenue collection and expenditure to influence the economy. According to Keynesian economics, when the government changes the levels of taxation and government spending, it influences aggregate demand and the level of economic activity. Fiscal policy is often used to stabilize the economy over the course of the business cycle. J. Nogueira Martins (2009)

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Keynesians argue that expansionary fiscal policy should be used in times of recession or low economic activity as an essential tool for building the framework for strong economic growth and working towards full employment. In theory, the resulting deficits would be paid for by an expanded economy during the boom that would follow; this was the reasoning behind the New Deal. Hansen (2003)

Governments can use a budget surplus to do two things: to slow the pace of strong economic growth, and to stabilize prices when inflation is too high. Keynesian theory posits that removing spending from the economy will reduce levels of aggregate demand and contract the economy, thus stabilizing prices. But economists still debate the effectiveness of fiscal stimulus. The argument mostly centers on crowding out: whether government borrowing leads to higher interest rates that may offset the stimulative impact of spending. When the government runs a budget deficit, funds will need to come from public borrowing (the issue of government bonds), overseas borrowing, or monetizing the debt. When governments fund a deficit with the issuing of government bonds, interest rates can increase across the market, because government borrowing creates higher demand for credit in the financial markets. This causes a lower aggregate demand for goods and services, contrary to the objective of a fiscal stimulus. Neoclassical economists generally emphasize crowding out while Keynesians argue that fiscal policy can still be effective especially in a liquidity trap where, they argue,

crowding out is minimal. Some classical and neoclassical economists argue that crowding out completely negates any fiscal stimulus; this is known as the Treasury View, which Keynesian economics rejects. The Treasury View refers to the theoretical positions of classical economists in the British Treasury, who opposed Keynes' call in the 1930s for fiscal stimulus. The same general argument has been repeated by some neoclassical economists up to the present. Hansen, Bent (2003)

In the classical view, the expansionary fiscal policy also decreases net exports, which has a mitigating effect on national output and income. When government borrowing increases interest rates it attracts foreign capital from foreign investors. This is because, all other things being equal, the bonds issued from a country executing expansionary fiscal policy now offer a higher rate of return. In other words, companies wanting to finance projects must compete with their government for capital so they offer higher rates of return. To purchase bonds originating from a certain country, foreign investors must obtain that country's currency. Therefore, when foreign capital flows into the country undergoing fiscal expansion, demand for that country's currency increases. This causes the currency to appreciate, reducing the cost of imports and making exports from that country more expensive to foreigners. Consequently, exports decrease and imports increase, reducing demand from net exports. Hansen, Bent (2003)

Some economists oppose the discretionary use of fiscal stimulus because of the inside lag (the time lag involved in implementing it), which is almost inevitably long because of the substantial legislative effort involved. Further, the outside lag between the time of implementation and the time that most of the effects of the stimulus are felt could mean that the stimulus hits an already-recovering economy and exacerbates the ensuing boom rather than stimulating the economy when it needs it.

Organizational performance comprises the actual output or results of an organization as measured against its intended outputs (or goals and objectives).

According to Richard et al. (2009) organizational performance encompasses three specific areas of firm outcomes: (a) financial performance (profits, return on assets, return on investment, etc.); (b) product market performance (sales, market share, etc.); and (c) shareholder return (total shareholder return, economic value added, etc.). The term

Organizational effectiveness is broader. Specialists in many fields are concerned with organizational performance including strategic planners, operations, finance, legal, and organizational development.

A service delivery framework (SDF) is a set of principles, standards, policies and constraints to be used to guide the designs, development, deployment, operation and retirement of services delivered by a service provider with a view to offering a consistent service experience to a specific user community in a specific business context. An SDF is the context in which a service provider's capabilities are arranged into services.

The term service delivery framework (SDF) has been used interchangeably with the term service delivery platform (SDP), which is a set of technology components that provide capabilities. An SDF governs and guides the use of SDP capabilities.

1.2. Statement of the Problem

The relationship between government and citizens is crucial. Ultimately, government is accountable to citizens for decisions taken. Many countries need to improve the substantive elements of democracy and its checks and balances to ensure that public goods are delivered according to citizens' expectations. Some methodologies for assessing the extent to which service delivery is accountable have been developed. For instance, the methodology for citizen-led assessment of accountability in service delivery has been developed by the International IDEA.

1.3. Purpose of the Study

The study aims at assessing financial policy, organizations performance and service delivery a case of Juba County

1.4. Research Objectives

- To examine the relationship between Financial Policy and Service Delivery
- To establish the relationship between Organizations Performance and Service Delivery
- To examine the factor structure of Financial Policy and Organizations Performance on Service Delivery

1.5. Research questions

- What is the relationship between Financial Policy and Service Delivery?
- What is the relationship between Organizations Performance and Service Delivery?
- What is the factor structure of Financial Policy and Organizations Performance on Service Delivery?

1.6. Scope of the Study

1.6.1. Content Scope

The study was limited to financial policy, organizations performance and service delivery

1.6.2. Geographical Scope

The study was carried out from Juba County. The choice of this area of study is prompted by the People.

1.6.3. Time Scope

This study covered the period of four years from 2015-2017. This research was carried from January 2018 to March 2018.

1.7. Significance of Study

- Researchers, Academicians and organizations: The documented information can provide the basis for further studies/researches by the academicians, researchers and organizations involved in promoting Accounting System and Service Delivery. And enriches the researcher with knowledge and information from a wide range literatures studied.
- Business entrepreneurs and Innovators: The study can provide data and information to the business entrepreneurs, innovators and other business enterprises so as to appreciate their contribution to national economic growth.
- Managers and Service providers: The study can help enterprises in developing strategies of improved inventory management and equipping staff with appropriate skills to increase managerial competence and enterprise performance.
- Local government: The study can provide data and information to the Local governments to guide their future planning and policy makers. The study can help government to enact micro finance policies that enhance and encourage sustainability and economic growth and development.

1.8. Conceptual Framework

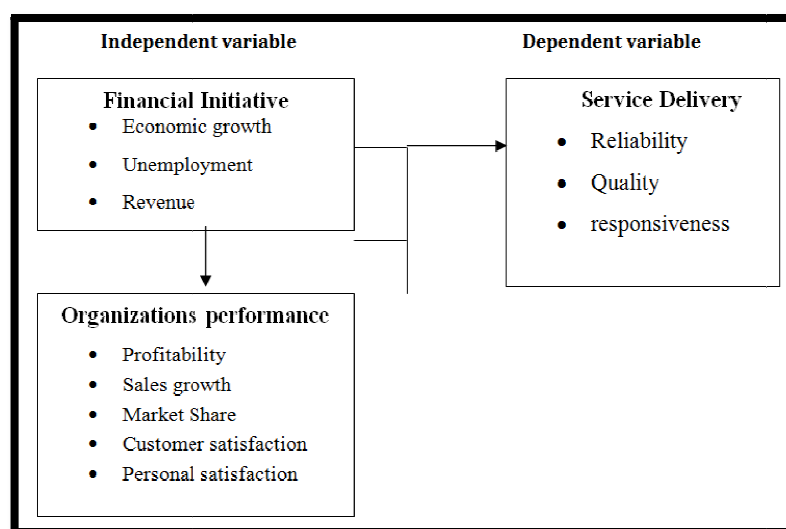


Figure 1: Conceptual Framework

1.8.1. Description of the Model

The conceptual framework depicted in Figure 1 shows fiscal policy and organizations performance as independent variables, while service delivery is a dependent variable. The framework shows the effect of fiscal policy and organizations performance on service delivery. Fiscal policy variable is measured using attributes economic growth, revenue and unemployment; organizations performance measures include profitability, sales growth, market share, customer satisfaction and personal satisfaction while service delivery includes attributes like; reliability, quality and responsiveness.

2. Literature Review

2.1. Introduction

This chapter is focusing on the key objectives and research questions set which are collected from different sources of Books, Internet and Newspapers. Review of relate literature from different authors concerning a given topic i.e. fiscal policy, organizations performance and service delivery

2.2. The Relationship between Financial Initiative and Service Delivery

2.2.1. Financial Initiative

Financial initiative, government policy related to taxation and public spending. Fiscal policy and monetary policy, which is concerned with money supply, are the two most important components of a government's overall economic policy, and governments use them in an attempt to maintain economic growth, high employment, and low inflation. J. Nogueira Martins (2009)

Financial policy can be either expansionary or contractionary. It is expansionary or loose when taxation is reduced or public spending is increased with the aim of stimulating total spending in the economy, known as aggregate

demand. Expansionary policy might occur when a government feels its economy is not growing fast enough or unemployment is too high. By increasing spending or cutting taxes, the government leaves individuals and businesses with more money to purchase goods or invest in new equipment. When individuals or firms increase their purchases, they raise demand, which requires additional production, creating jobs and generating more spending. The result is higher employment and a growing economy.

On the other hand, fiscal policy is contractionary or tight when taxation is increased or public spending is reduced in order to restrict demand and slow down the economy. A tight fiscal policy is more likely when inflation is high. A contractionary fiscal policy reduces the amount of money in the economy available for purchasing goods, thus decreasing spending, demand, and, ultimately, pressure on prices. J. Nogueira Martins (2009)

To determine its financial policy, a government must make judgments about a number of factors, including the level of economic growth or unemployment likely in the future. These factors will affect the amount of revenue raised through taxes and the amount of money required for government programs. Once these determinations are made, the government can decide how to raise revenue and how to allocate it. Revenue is generated through a combination of different taxes—for example income tax, sales tax, or customs duties—and can be allocated to build new roads, fund government programs, or to pay expenses such as government employees' salaries.

Another important decision a government must make regarding fiscal policy is whether or not to run a budget deficit by spending more money than the government raises. Deficits can be financed in two ways—borrowing or printing more money. If the government borrows money, it will decrease the supply of money available in the economy for lending, and the cost of borrowing money, the interest rate, may rise. If the government prints more money, it will increase the supply of money in the economy; without a corresponding increase in available goods, prices—and inflation—are likely to rise. Decisions on fiscal policy are inevitably influenced by political considerations, such as beliefs about the size of the role that governments should play in the economy, or the likely public reaction to a particular course of action. Few governments will find it easy to raise taxes or to decrease funding for programs that have strong support from the public, such as social security or defense. Fiscal policy decisions can be influenced by other, outside factors as well. In today's global economy, a government also needs to consider the fiscal policies of other countries, which may tempt companies to relocate by offering them generous tax programs or other government-controlled benefits. Some countries may find their fiscal policy decisions constrained by the requirements of the International Monetary Fund (IMF), which often grants aid packages subject to conditions relating to fiscal policy. Microsoft Corporation, 2008.

2.2.1.1. Economic Growth

Economic growth is the increase in the inflation-adjusted market value of the goods and services produced by an economy over time. It is conventionally measured as the percent rate of increase in real gross domestic product, or real GDP. Growth is usually calculated in real terms - i.e., inflation-adjusted terms - to eliminate the distorting effect of inflation on the price of goods produced. Measurement of economic growth uses national income accounting. Since economic growth is measured as the annual percent change of gross domestic product (GDP), it has all the advantages and drawbacks of that measure. The economic growth rates of nations is commonly compared using the ratio of the GDP to population or per-capita income.

The 'rate of economic growth' refers to the geometric annual rate of growth in GDP between the first and the last year over a period of time. Implicitly, this growth rate is the trend in the average level of GDP over the period, which implicitly ignores the fluctuations in the GDP around this trend. An increase in economic growth caused by more efficient use of inputs is referred to as intensive growth. GDP growth caused only by increases in the amount of inputs available for use is called extensive growth. Bjork, Gordon J. (1999).

2.2.1.2. Unemployment

Unemployment, enforced idleness of wage earners who are able and willing to work but cannot find jobs. In societies in which most people can earn a living only by working for others, being unable to find a job is a serious problem. Because of its human costs in deprivation and a feeling of rejection and personal failure, the extent of unemployment is widely used as a measure of workers' welfare. The proportion of workers unemployed also shows how well a nation's human resources are used and serves as an index of economic activity.

As a result of this depression, the U.S. government took steps to alleviate unemployment. In the mid-1930s millions of jobs were provided by public works and other special programs. Notable among the federal agencies established to carry out these programs were the Civilian Conservation Corps and the National Youth Administration, which employed young workers on a wide variety of projects; and the Work Projects Administration, which embarked on a broad program involving both public-works construction and cultural and recreational activities.

Another New Deal measure was the Social Security Act of 1935, which set up the first comprehensive social-insurance system in the U.S. (*see* Social Security). It introduced unemployment insurance, providing workers who lose their jobs with a weekly compensation payment. By maintaining the workers' purchasing power, unemployment insurance reduces cyclical swings in demand, thus helping trade and industry.

The enactment of various laws aimed at reviving business and industrial activity resulted in a substantial improvement in U.S. economic conditions and a decline in unemployment. Soon after the outbreak of World War II in September 1939, the U.S. government launched a program for expanding and modernizing the national defense system. The program provided industry with a powerful stimulus, and unemployment rapidly declined. After the U.S. entered the

war in December 1941, not only was the goal of full employment attained, but a shortage of labor replaced the previous shortage of jobs.

2.2.1.3. Revenue

Receipts of a government or a business. In the United Kingdom it is not (technically) the same as *income*, the term used to refer to the receipts of a private individual and often to the receipts of non-profit-making enterprises. In the United States the term *income* is widely used instead of *profit*.

Governments raise revenue, mainly through taxation, in order to pay for government expenditure on, for example, the salaries of teachers. In the United Kingdom the body responsible for collecting taxes is known as the Inland Revenue. If government revenue is more than government expenditure, a country is said to be running a budget surplus. If government expenditure is more than government revenue, a country is running a budget deficit, which has to be financed through borrowing or printing money. Companies must have revenues to survive. The difference between their revenues and their *expenses* (money spent on production processes, interest payments on loans, and so on) determines their profit or loss. A company whose expenses are consistently more than its revenues will not be allowed by its creditors (who have financed the gap between revenues and costs) to continue in its present form.

In accounting, there are several ways in which the term *revenue* is used. A revenue account is the equivalent of the profit and loss account. Revenue expenditure (as distinct from capital expenditure) is expenditure that is deemed to affect only the current accounting period and is therefore written off to the revenue account during that period. Judgments also have to be made on when a company should or can recognize revenue. In general, it depends more on when contractual obligations are fulfilled than when the money is received; for example, revenue is normally recognized when delivery has been made and the goods have been invoiced even though the payment may not be received for another month.

2.2.2. Service Delivery

Konyo Konyo business community delivers a broad range of services that have a direct impact on the well-being of individuals and organizations across the country and abroad. The services for individuals are varied, including those that might be received regularly and for an extended period, such as social benefit payments.

Service providers want to know what customers (internal or external) care about. Service quality is a good guess. Price, and to a minor degree product quality, also count. But for service providers, customers care most about service quality. Check the research. Statistically valid research. Of course, providers can always ask customers. But lacking the money, time and skills, why not look to the leading research for that understanding?

2.2.1.1. Quality

The public wants and cares about high-quality service from their government. At the same time, government organizations must balance cost and quality, while weighing the interests of individual **clients** against broader public interests, policy requirements, and resource limitations. In some cases, how a federal organization delivers a program is defined in its legislation. Service also matters to parliamentarians and public servants, and efforts to improve public sector service delivery have been going on since the 1970s. The Treasury Board of Canada, through its Secretariat, has led and coordinated several initiatives aimed at making the government's service delivery more client-focused; recent examples are the 1995 Quality Services Initiative and a five-year Service Improvement Initiative that began in 2000.

The main principles contained in the Policy Framework for Service Improvement—a key part of the 2000 initiative—are a results-based approach to achieving high-quality service. With this approach, organizations engage in public consultation to determine their clients' service priorities, develop service standards and targets and use these to measure and report on performance, and improve service as part of a continuous cycle. The Treasury Board's Management Accountability Framework sets out similar expectations for well-managed government service delivery. In order to achieve and maintain high-quality service, it is important for organizations to establish service standards, monitor service performance, and take action to improve service when issues are identified.

The measurement of subjective aspects of customer service depends on the conformity of the expected benefit with the perceived result. This in turn depends upon the customer's expectation in terms of service, they might receive and the service provider's ability and talent to present this expected service. Successful companies add benefits to their offering that not only satisfy the customers but also surprise and delight them. Delighting customers is a matter of exceeding their expectations. Pre-defined objective criteria may be unattainable in practice, in which case, the best possible achievable result becomes the ideal. The objective ideal may still be poor, in subjective terms. Service quality can be related to service potential (for example, worker's qualifications); service process (for example, the quickness of service) and service result (customer satisfaction).

A customer's expectation of a particular service is determined by factors such as recommendations, personal needs and past experiences. The expected service and the perceived service sometimes may not be equal, thus leaving a gap. The service quality model or the 'GAP model' developed in 1985, highlights the main requirements for delivering high service quality. It identifies five 'gaps' that cause unsuccessful delivery. Customers generally have a tendency to compare the service they 'experience' with the service they 'expect'. If the experience does not match the expectation, there arises a gap. Ten determinants that may influence the appearance of a gap were described by Parasuraman, Zeithaml and Berry. in the SERVQUAL model: reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding the customer and tangibles.

2.2.1.2. Communication

OC during the late 1980s early 1990s also saw emphasis on similar issues such as determinants of OC (beliefs, attitudes, and social norms; Lane et al., 1988), communication within the organization (Mohr and Nevin, 1990), career orientation of the employees (Igbaria et al., 1991), and specific goals and performance feedback (Tziner and Latham, 1989). In the subsequent years, research on OC has been studied with respect to organization's performance where OC has been found to have positive correlation with service delivery (*Pitt et al., 1995*), internal service quality (Boshnoff and Mels, 1995), general performance (higher productivity and lower wastage; Arthur, 1994), and performance of the sales unit in a major insurance company based out of the USA (Posdakoff and Mackenzie, 1994).

2.2.1.3. Reliability

Customers want to count on their providers. They value that reliability. Don't providers yearn to find out what customers value? This is it. It's three times more important to be reliable than have shiny new equipment or flashy uniforms.

Doesn't mean you can have ragged uniforms and only be reliable. Service providers have to do both. But providers first and best efforts are better spent making service reliable. Whether it's periodicals on schedule, on-site response within Service Level Agreements (SLAs), or Work Orders completed on time. Chris Arlen on October 24, 2008

2.2.1.4. Responsiveness

Respond quickly, promptly, rapidly, immediately, instantly. Waiting a day to return a call or email doesn't make it. Even if customers are chronically slow in getting back to providers, responsiveness is more than 1/5th of their service quality assessment.

Service providers benefit by establishing internal SLAs for things like returning phone calls, emails and responding on-site. Whether it's 30 minutes, 4 hours, or 24 hours, it's important customers feel providers are responsive to their requests. Not just emergencies, but everyday responses too. Call centers typically track caller wait times. Service providers can track response times. And their attainment of SLAs or other Key Performance Indicators (KPIs) of responsiveness. This is great performance data to present to customers in Departmental Performance Reviews.

2.2.1.5. Accountability

Making quality social services such as education, health, water and sanitation available to the people remains one of the most daunting challenges facing developing countries. This is particularly so for Sub-Saharan Africa where still many poor people are excluded from accessing these vital services. Even when they access the services, in most cases those services are only of poor quality. Yet quality services are core to overall human development because they improve the capabilities of the people that enable them to fully participate in the development process of their countries. Today, many of the people in Africa only receive very poor quality education and health services and many do not have accesses to clean water or improved sanitation. Even when children are enrolled in schools, the quality of learning is extremely poor while attending clinics and other health facilities for treatment is often a frustrating experience: medical providers who are absent or rude, long waiting lines, and often essential drugs are missing. MWANGI S. KIMENYI 2013

The critical importance of social services has been recognized by African governments and has received priority in their development plans and budget allocations. Significant amount of resources have therefore been devoted to the provision of these services. In fact, education is for example one of the sectors that receives the highest budgetary allocations. The flow of resources to the social sectors accelerated since the enactment of the Millennium Development Goals (MDGs) as development partners increased their support toward meeting the MDGs. However, the huge investment in social services has not been matched by improved service delivery outcomes. In part, the poor service delivery outcomes are the result of resource constraints. To deliver quality education and health services, facilities that have some minimum level of equipment and supplies are necessary. Classrooms and school books are essential for effective teaching and learning. Likewise, to provide even basic services, health facilities should have essential drugs, and diagnosis equipment should be available. In addition, at the core of service delivery are trained personnel that have the capacity to deliver the services all which require substantial investment of resources. Unfortunately, for many poor countries, the infrastructure for delivering social services and also the human resources are poor in quality and low in quantity. Thus, it is indeed the case that, the poor service delivery outcomes are to some extent the result of resource constraints. However, resources are just part of the reason for the poor service delivery outcomes and probably not the most important factor. Evidence suggests that increasing expenditures devoted to the delivery of services does not always result in improved access and quality of those services. Even when additional resources translate into better outcomes, the gains are relatively small compared to the magnitude of the additional resources. In essence, there is a weak link between resources and quality and quantity of services provided. This is because often resources flows are characterized by leakages so that resources reaching facilities are only a fraction of what is intended. Thus, although a government may be allocating large amount of funds to health and education facilities, often only a small share of the resources reach the intended facilities. In addition, although teachers and nurses are recruited to provide services to clients, they may be absent from work often and even when present, they may not deliver the service as expected. Mwangi S. Kimenyi 2013

2.3. The Relationship between Organizations Performance & Service Delivery

2.3.1. Organizations Performance

Accurate and appropriate measurement of performance is a critical element in entrepreneurship research (Aktan, Bulut, 2008). According to Achemfuor,(2012), a well-organised system of performance measurement may be the single most powerful mechanism at management's disposal to enhance the probability of successful strategy implementation. In many of the studies in the field of strategic entrepreneurship, firm performance is defined as a dependent variable and the entrepreneurship activity of the firm is considered an independent variable. There is strong agreement among the researchers that the results of successful entrepreneurial activities positively correlate with the improvement of a company's performance (Fairoz, Hirobumi& Tanaka, 2010).

Measuring absolute firm performance is very difficult, because the concept is complex and multi-dimensional. Researchers suggest that multiple performance indicators should be used to measure this complex construct (Farrington, Matchaba, 2011). The predictable approach to firm's performance has been to consider financial performance (Frank, Kessler & Fink, 2010). Another approach to organizational performance is to use measurement against purpose, using perceptual measures of company performance (Fatoki, 2012).

A similar approach to assessing the level of satisfaction arising from specific factors and actions was adopted by other researchers such as (Wang, 2008). The literature suggests that responses on performance approach are reliable (Schillo, 2011) as compared to independent data from the organization. Much of the research on performance measurement has come from the areas of organizational theory and strategic management. As discussed previously, organizational performance can be measured using financial measures, nonfinancial measures or a combination of both. The financial measures include profit before tax and turnover while the non-financial measures focus on issues pertaining to customer satisfaction, customer referral rates, delivery time, waiting time and employee turnover (Hughes & Morgan, 2007). The performance measures used in this report are a combination of financial and non-financial measures.

Several researchers have suggested that subjective performance measurement may be appropriate given the restrictions imposed by objective measures (Runyan, Droge&Swinney, 2008). Objective measures works mostly with more developed companies and do not fully accommodate SMEs. Performance is measured using attributes like Profitability, Sales growth, Market share and Customer satisfaction and personal satisfaction.

2.3.1.1. Profitability

Profitability measures a firm's past ability to generate returns (Hughes & Morgan, 2007). What is common for profitable companies is management has a business plan and focuses on four key areas to help ensure the strategies needed to execute the plan are working. The four key areas are metrics. There is an old adage that says 'if you can't measure it (Fatoki, 2012). You can't manage it'. Successful companies are obsessed with granular measuring aspects of loan production, secondary market results and employee productivity. Production and gain- on-sale (GOS) metrics are sliced and diced by channel, investor, product, sales person, state (Fairoz, Hirobumi& Tanaka, 2010).

2.3.1. 2. Sales Growth

Successful entrepreneurs focus on profits and return on equity over loan production. Higher loan volume does not guarantee higher profits (Aktan, Bulut, 2008). In today's new mortgage banking world, higher profits can equate to higher risk; higher risk requires a higher return on equity. Successful companies set a return on equity boogie and continuously review the metrics and financial results to uncover any deficiencies or new opportunities that would help ensure meeting the required profits and return on equity (Achemfuor, 2012).

2.3.1.3. Market Share

For entrepreneurs to be successful, they must focus on the market share which determines production. Higher loan volume does not guarantee higher profits. This is all about the clientele an entrepreneur claims to have (Combs, & Todd, 2008). Market share is what shows that the business is performing better or not. Successful companies continuously review the market share and financial results to uncover any deficiencies or new opportunities that would help ensure meeting the required profits and return on equity (Aktan, Bulut, 2008).

2.3.1.4. Customer Satisfaction

Customer satisfaction is defined as consumers' evaluation of their experiences with a service provider that accumulates over time (Fairoz, Hirobumi& Tanaka, 2010). Customer and employee satisfaction are two further aspects to consider. Positive perception of service quality is the indication of the customers' satisfaction (Fatoki, 2012). Companies satisfy these needs by avoiding defects and improving the perceived quality and value added by their offerings. Customer satisfaction increases the willingness-to-pay and thus the value created by a company (Schillo, 2011).

2.3.1.5. Personal Satisfaction

Positive perception of one's service quality is the indication of the personal satisfaction (Fatoki, 2012). An entrepreneur should have personal satisfaction from entrepreneurial activities. In general, one should be satisfied with his/her present enterprises and earnings from the current enterprise (Combs, & Todd, 2008). They should be willing to work harder than in order to help the enterprise succeed. My values and the enterprise values are very similar (Fairoz, Hirobumi& Tanaka, 2010). When there is personal satisfaction, entrepreneurs keep working for this enterprise hence

improved performance of the enterprise since it makes them proud to be working for the enterprise (Covin, Lumpkin, 2011).

2.4. The Factor structure of Financial Initiatives and Organizations Performance on Service Delivery

The relationship between inventory management and performance, Covin, Lumpkin, (2011) says that the linkages between IM and performance have been discussed by many authors in the context of large enterprises. Reducing throughput time by faster value addition to the materials clearly would lead to a competitive edge. This would lead to advantage on the inventory cost front also. Keynesians argue that expansionary fiscal policy should be used in times of recession or low economic activity as an essential tool for building the framework for strong economic growth and working towards full employment. In theory, the resulting deficits would be paid for by an expanded economy during the boom that would follow; this was the reasoning behind the New Deal. Hansen, Bent (2003)

3. Research Design and Methodology

3.1. Introduction

This chapter covers the Research design, target population, sample design, data collection procedures and data analysis and limitations to the study

3.2. Research Design

The research design is the conceptual structure within which research is conducted; it constitutes the blueprint for the collection, measurement and analysis of data. The researcher will use a descriptive research design, where qualitative and quantitative approach will be used. In quantitative approach the researcher will employ data in form of numbers that will be collected from employees on fiscal policy, organizations performance and service delivery. Qualitative will be used through interviews in order to describe the activities and its impact of e banking on performance of financial institutions.

3.3. Target Population

The number of 100 respondents were selected to enhance the effectiveness of the study from KonyoKonyo market and were based on; businessmen 60, Jubek State City Council 30 and government officials 10

Target Group	No of Population
Businessmen	60
Jubek State City Council	30
Government officials	10
Total	100

Table 1: Population Size

Source: Primary Data

3.4. Sample Design

A sample design is a definite plan for obtaining a sample from a given population. It refers to the technique or the procedure the researcher will adopt in selecting items for the sample.

3.5. Sampling Technique

Sampling technique provides a range of methods that enable reduce the amount of data needed to be collected by considering only data from a sub group rather than all cases or elements. In a focus group, for example, you may want to consciously seek out respondents at both ends of a spectrum to insure that all viewpoints are adequately represented (Mark 2013). The researcher will use convenient sampling technique. Purposive sampling procedure will also be used because the researcher believes it will be convenient and time saving. Purposive sampling techniques will be used in the sample selection in order to enable the researcher pick respondents who meet the purposive of the study.

3.6. Sample Size Determination

The researcher targets ninety (90) respondents who have knowledge on banking services and banking lending towards economic development

Target Group	No of Population	Sample Size
Businessmen	60	55
Jubek State City Council	30	25
Government officials	10	10
Total	100	90

Table 2: Sample Size

Source: Primary Data

3.7. Data Collection Instrument

3.7.1. Questionnaires

This is an important method of data collection. A questionnaire is justifiable in data collection mainly because; it enables the researcher to collect large amount of data within a short time period, it also provides opportunity for respondents to give frank, anonymous answers. The questionnaire will be written in a simple and clear language for the respondent to feel free while answering. In addition to that the use of questionnaire is considered vital to the research since it provides accurate information regarding the study that leads to successful research.

3.8. Documentary Review

This research also reviews literature obtained from the case study organization. This literature includes bank financial statement, annual reports and other reports from the bank. This method is chosen because; it is vital in providing background information and facts about e banking on performance of the bank before primary data could be collected. Indeed, before field data is collected, a wide collection of data is to be collected.

3.9. Validity and Reliability

The validity of data will be checked before processing the results. This helps to establish the reliability of the tools to be used in data collection. This will be done by pre-testing the questionnaires using sample of respondents, similarly interview guide will be checked by interviewing respondents. This process is aided to correction of the mistakes and errors within the tools of data collections to verify how they are reliable to produce significant information from the field. The reliable data will be got and this will minimize statistical errors.

3.10. Ethical Considerations

It is referred to a situation of being in accordance with the rules or standards for right conduct or practice, especially the standards of a profession (Kabali 2011). Maximum effort was ensured to observe ethical principles to ensure that bias is eliminated and maximize meaning of information provided. Respect for all intellectual property where all the secondary data was properly documented and referenced. The respect for respondents was ensured regarding information provided, and non-discrimination to allow willing and equal participation. In addition, no client was coerced to give the information, but were convinced to give the feedback at will, in this study.

3.11. Data Analysis

This involves data coding, editing and tabulation especially quantitative data. The purpose of all these is to make the information clear and understandable for other people. Qualitative analysis techniques will be used. The Qualitative analysis techniques will be complemented with some statistics that is to be obtained from the secondary data through documentary analysis from the case study organization. A few statistics to be obtained from the primary data and is included in this research.

3.12. Limitations and Problems Encountered

3.12.1. Language Barrier

Most of the respondents spoke Arabic and mother tongue which contributed to communication gap and the researcher could not interpret the information. In this case the researcher had to use an interpreter who tried to explain some of the important issues

3.12. 2. Finance

Everyone today is financially down where the research involved movements from one place to another in order to get information from the field. Here the borrowing method was used in order to get money available.

3.12.3. Lack of Knowledge and Wisdom

In South Sudan most people are working without good education background to analyze what the researcher really wanted. The researcher had to prepare some interviews to meet a respondents understanding.

3.12.4. Lack of Cooperation

Today's South Sudan is based on tribal lines where getting access to information from a person depends whether he knows you or you know that respondents. The researcher had to socialize with everyone living differences a side.

3.12.5. Busy Time Schedules

Most of the respondents were running up and down to get their family needs and could not be accessed. The researcher had to request for their family time of convenience.

4. Data Presentation and Analysis

4.1. Introduction

This chapter provided space for examining information obtained from the respondents and the field through use of questionnaire and interview guide. This enabled the analysis and interpretation of the data collected from the respondents and use statistical methods that best explain the finding of the inquiry obtained by questionnaire. The data analysis can be used to examine the unstructured questionnaire which gives chance for respondents to answer question in their own understanding, and structured questionnaire with some number of options where respondent has to tick one that best suit situation from the questionnaires which were distributed to the respondents.

4.2. Respondents' Bio Data

Research Instrument	Targeted Number	Actually Conducted	Percentage
Questionnaires	75	70	93
Interviews guides	25	20	80
Total	100	90	90

Table 4: Showing the Response Rate

Source: Primary Data

The table above shows that out of the 75 questionnaires distributed, 70 filled questionnaires were returned giving a percentage response rate of 93%. In addition, out of the 25 planned interviews, 20 were conducted giving a percentage response rate of 80%. The overall response rate was 90%. This indicates that researcher was able to obtain enough data for a comprehensive report.

4.2.1. Gender of Respondents

Gender	Frequency	Percent/%
Male	60	67
Female	30	33
Total	90	100

Table 5: Showing the Gender by Respondent Distribution

Source: Primary Data

From the above findings, 67% of the participants were males and 33% of the respondents were females respectively.

4.2.2. Age Group of the Respondents

Age	Frequency	Percent/%
61 above	12	13
50-60	25	28
42-49	22	24
34-41	18	20
26-33	7	8
15-25	6	7
Total	90	100

Table 6: Showing the Age of the Respondents

Source: Primary Data

The results in the table above shows that 28% of the participants followed in the age group of 50-60, 24% of the participants belonged in the age group of 42-49, while 20% of the participants followed in the age group of 34-41, 13% of the respondents in the age of 61 above and 8% in the age group of 26-33 while the remaining 7% of the participants belonged in the age group of 18-25 years.

4.2.3. Marital Status of the Respondents

Marital status	Frequency	Percent/%
Married	55	61
Single	25	28
Divorced	10	11
Total	90	100

*Table 7: Showing the Marital Status of Respondents**Source: Primary Data*

From the above findings, the results depict that 61% of the participants were married and 28% of the respondents were singles and 11% of the respondents were divorced.

4.2.4. Number of Children

Number of children	Frequency	Percent/%
11 above	10	11
7 to 10	20	22
6 to 7	15	17
0 to 5	45	50
Total	90	100

*Table 8: Showing the Number of Children**Source: Primary Data*

The table above shows that 11% of the respondents had 11 above children, 22% of the respondents had 7 to 10 and above children and 17% of the participants had 6 to 7 children while the remaining 50% had 0 to 5 Children.

4.2.5. Number of Dependents

Number of Dependents	Frequency	Percent/%
7 to 10	30	33
6 to 7	15	17
0 to 5	45	50
Total	90	100

*Table 9: Showing the Number of Dependents**Source: Primary Data*

In the table above 50% of the respondents had 0 to 5 dependents, 33% of the respondents had 7-10 dependents and 17% of the participants had 6 to 7 dependents.

4.2.6. Education Levels of Respondents

Education levels	Frequency	Percent/%
Primary	12	13
Secondary	25	28
Diploma	22	24
Degree	18	20
Master	7	8
PhD	6	7
Total	90	100

*Table 10: Showing Educational Level of Respondents**Source: Primary Data*

The above results show that 13% of the respondents studied up to primary level, 28% of the respondents had gone up to secondary level, 24% of the participants had diplomas, 8% had attained degrees and 7% had attained masters while the remaining 6% had PhD.

4.2.7. Period Spent Working as a Businessman or Woman in Juba Market

Years	Frequency	Percent/%
21 above	33	37
16-20	23	26
11-15	14	16
6-10	12	14
5 or less	8	9
Total	90	100

Table 11: Showing period Spent Working as a Businessman or Woman in Juba Market

Source: Primary Data

The results above shows that 21% had worked for 21 Years, 26% had worked for 16-20 Years, while 16% had worked there for 11-15 years, 13% had spent 6-10 years while the remaining 9% respondents had worked for less 5 years.

4.3. Relationship between Study Variables

Spearman correlation coefficient was used to determine the degree of relationship between the study variables.

	1	2	3
Financial Initiatives	1.000		
Organizations Performance	.328**	1.000	
Service delivery	.328**	.572**	.425**

Table 12: Showing Spearman's Zero Order Correlation Matrix

Source: Primary Data

4.3.1. The Relationship between Financial Initiatives and Organizations Performance on Service Delivery

The results showed a positive relationship between financial policy and organizations performance on service delivery. This implied that fiscal policy and organizations performance influenced the service delivery in Juba County.

4.4. Factor Analysis

4.4.1. Factor Analysis Results of Financial Initiative

Variables	Economic Growth	Unemployment	Revenue
There is very narrow growth realized in the Country since independence	0.853		
There is capital flight since most of the technical personnel are hired from neighboring Countries	0.824		
There is need to embark on peace and security in order to realize economic growth	0.798		
There are challenges in the Country in the employment sector		0.797	
The government budget on salaries is not reliable as civil servants spend 3 to 6 months without monthly salary		0.762	
There are a lot of criminal activities taking place due to increased number of jobless youth		0.734	
The taxes collected are not properly accounted for by the authorities			0.754
The public funds normally end into the hands of wrong individuals			0.724
There is no proper plan implementation on the specific time frame to collect revenues			0.716
Eigen Value	1.136	0.595	0.228
Variance%	28.107	13.234	5.073
Cumulative	74.693	87.927	92.90

Table 13: Showing Factor Loadings of Initiative Policy

Source; Primary Data

The table above, shows the factor analysis results of fiscal policy variables, three factors were extracted where economic 74%, unemployment shows 87% and revenue 92%.

Under economic growth, the results were explained that; there is very narrow growth realized in the Country since independence 85%, there is capital flight since most of the technical personnel are hired from neighboring Countries 82% and that there is need to embark on peace and security in order to realize economic growth 79%.

Under unemployment, the results were explained that; there are challenges in the Country in the employment sector 79%, the government budget on salaries is not reliable as civil servants spend 3 to 6 months without monthly salary 76% and that there are a lot of criminal activities taking place due to increased number of jobless youth 70%.

Lastly under revenue, the results were explained that; the taxes collected are not properly accounted for by the authorities 75%, the public funds normally end into the hands of wrong individuals 72% and that there is no proper plan implementation on the specific time frame to collect revenues 72%.

4.4.2. Factor Analysis Results of Organizations Performance

Variables	Reliability	Responsive	Quality
Services rendered by KCB are not effective			
KCB services are effective only within a short period of time			
There is a gap between services efficiency and effectiveness			
The services offered are not efficient at all	0.904		
There is efficiency in the services delivered by KCB	0.899		
There is very little gap between efficient services and effective services	0.888		
Services are not timely in most cases especially when funding is inadequate		0.803	
The services offered by KCB are of good standards			0.794
Eigen Value	1.334	0.690	0.214
Variance %	27.340	14.141	4.388
Cumulative	72.471	86.612	90.70

Table 14: Showing Factor Analysis of Organizations Performance
Source: Primary Data Computed

The above table shows the factor analysis results of service delivery, four factors were extracted and the first component effectiveness explained it better with 45.1%, the second component efficiency also explained more of it with 72.5%, followed by timeliness 86.61% and lastly all explaining quality with 91%.

Under effectiveness attribute, the results are explained that; the Services rendered by KCB are not effective 94%, KCB services are effective only within a short period of time 91% and that there is a gap between services efficiency and effectiveness 88%. Efficiency attribute were explained that; the services offered are not efficient at all 90%, there is efficiency in the services delivered by KCB 89% and that there is very little gap between efficient services and effective services 82%. Under timeliness attributes; Services are not timely in most cases especially when funding is inadequate 80%. Lastly under quality attribute; services offered by KCB are of good standards 79%.

4.4.3. Factor Analysis Results of Service Delivery

Variables	Reliability	Responsive	Quality
The services rendered are trustworthy and appreciated	0.904		
There a good customer feedback on the services like basic needs	0.899		
The goods offered are credited by Juba city Council Authorities	0.888		
The government responds very fast in case of any poisonous items sold to the house holds		0.803	
The goods and services are certified by South Sudan Bureau of Standards and Statistics			0.794
Eigen Value	1.334	0.690	0.214
Variance %	27.340	14.141	4.388
Cumulative	72.471	86.612	90.70

Table 15: Showing Factor Analysis of Service Delivery
Source: Primary Data Computed

The above table shows the factor analysis results of service delivery, three factors were extracted and the first reliability also explained more of it with 72.5%, followed by responsiveness 86.6.1% and lastly all explaining quality with 91%.

Under reliability attribute, the services rendered are trustworthy and appreciated 94%, there is a good customer feedback on the services like basic needs 91% and that the goods offered are credited by Juba city Council Authorities 88%. Reliability attribute were explained that; the government responds very fast in case of any poisonous items sold to the house holds 80%.

Under responsiveness attributes; Services are not timely in most cases especially when funding is inadequate 80%. Lastly under quality attribute; the goods and services are certified by South Sudan Bureau of Standards and Statistics 79%.

5. Interpretation of the Findings

5.1. Introduction

This chapter presented findings and result interpretation derived from the chapter four above for critical understanding.

5.2. Respondents' Bio Data

The results revealed that; 75 questionnaires distributed, 70 filled questionnaires were returned giving a percentage response rate of 93%. In addition, out of the 25 planned interviews, 20 were conducted giving a percentage response rate of 80%. The overall response rate was 90%.

5.2.1. Gender of Respondents

Findings showed 67% of the participants were males and 33% of the respondents were females respectively.

5.2.2. Age group of the respondents

The results showed that 28% of the participants followed in the age group of 50-60, 24% of the participants belonged in the age group of 42-49, while 20% of the participants followed in the age group of 34-41, 13% of the respondents in the age of 61 above and 8% in the age group of 26-33 while the remaining 7% of the participants belonged in the age group of 18-25 years.

5.2.3. Marital Status of the Respondents

The study depicted the fact that 61% of the participants were married and 28% of the respondents were singles and 11% of the respondents were divorced.

5.2.4. Number of Children

The research revealed 11% of the respondents had 11 above children, 22% of the respondents had 7 to 10 and above children and 17% of the participants had 6 to 7 children while the remaining 50% had 0 to 5 Children.

5.2.5. Number of Dependents

Results showed 50% of the respondents had 0 to 5 dependents, 33% of the respondents had 7-10 dependents and 17% of the participants had 6 to 7 dependents.

5.2.6. Education Levels of Respondents

The results showed that 13% of the respondents studied up to primary level, 28% of the respondents had gone up to secondary level, 24% of the participants had diplomas, 8% had attained degrees and 7% had attained masters while the remaining 6% had PhD.

5.2.7 Period Spent Working as a Businessman in Juba County

The results revealed that 21% had worked for 21 Years, 26% had worked for 16-20 Years, while 16% had worked there for 11-15 years, 13% had spent 6-10 years while the remaining 9% respondents had worked for less 5 years.

5.2.8. The Relationship between Financial Initiative and Organizations Performance on Service Delivery

The results showed a positive relationship between financial policy and organizations performance on service delivery. This implied that fiscal policy and organizations performance influenced the service delivery in Juba County.

5.2.9. Factor Analysis Results of Financial Initiative

The results under economic growth revealed that; there is very narrow growth realized in the Country since independence 85%, there is capital flight since most of the technical personnel are hired from neighboring Countries 82% and that there is need to embark on peace and security in order to realize economic growth 79%. Under unemployment, the results were explained that; there are challenges in the Country in the employment sector 79%, the government budget on salaries is not reliable as civil servants spend 3 to 6 months without monthly salary 76% and that there are a lot of criminal activities taking place due to increased number of jobless youth 70% and under revenue, the results were explained that; the taxes collected are not properly accounted for by the authorities 75%, the public funds normally end into the hands of wrong individuals 72% and that there is no proper plan implementation on the specific time frame to collect revenues 72%.

5.2.10. Factor Analysis Results of Organizations Performance

The results showed the four factors were extracted and the first component effectiveness explained it better with 45.1%, the second component efficiency also explained more of it with 72.5%, followed by timeliness 86.6.1% and lastly all explaining quality with 91%. Under effectiveness attribute, the results are explained that; the Services rendered by KCB are not effective 94%, KCB services are effective only within a short period of time 91% and that there is a gap between services efficiency and effectiveness 88%. Efficiency attribute were explained that; the services offered are not efficient at all 90%, there is efficiency in the services delivered by KCB 89% and that there is very little gap between efficient services and effective services 82%.

5.2.11. Factor Analysis Results of Service Delivery

The findings revealed three factors were extracted and the first reliability also explained more of it with 72.5%, followed by responsiveness 86.6.1% and lastly all explaining quality with 91%. Under reliability attribute, the services rendered are trustworthy and appreciated 94%, there is a good customer feedback on the services like basic needs 91% and that the goods offered are credited by Juba city Council Authorities 88%. Reliability attribute were explained that; the government responds very fast in case of any poisonous items sold to the house holds 80%. Under responsiveness attributes; Services are not timely in most cases especially when funding is inadequate 80%. and under quality attribute; the goods and services are certified by South Sudan Bureau of Standards and Statistics 79%.

6. Conclusion and Recommendations

6.1. Introduction

This chapter is focusing on the general conclusions and the recommendations to the study concerning financial policy, organizational performance and service delivery based on the key informants or respondents' reactions.

6.2. Conclusions

The overall response rate was 90%, most of the participants were males, and there was a positive relationship between fiscal policy and organizations performance on service delivery. There is very narrow growth realized in the Country since independence 85%, there is capital flight since most of the technical personnel are hired from neighboring Countries 82% and that there is need to embark on peace and security in order to realize economic growth 79%. Under unemployment, the results were explained that; there are challenges in the Country in the employment sector 79%, the government budget on salaries is not reliable as civil servants spend 3 to 6 months without monthly salary 76% and that there are a lot of criminal activities taking place due to increased number of jobless youth 70% and under revenue, the results were explained that; the taxes collected are not properly accounted for by the authorities 75%, the public funds normally end into the hands of wrong individuals 72% and that there is no proper plan implementation on the specific time frame to collect revenues 72%.

6.3. Recommendation

Increasing spending or cutting taxes, the government leaves individuals and businesses with more money to purchase goods or invest in new equipment. When individuals or firms increase their purchases, they raise demand, which requires additional production, creating jobs and generating more spending.

To determine its fiscal policy, a government must make judgments about a number of factors, including the level of economic growth or unemployment likely in the future. These factors will affect the amount of revenue raised through taxes and the amount of money required for government programs. Once these determinations are made, the government can decide how to raise revenue and how to allocate it. Revenue is generated through a combination of different taxes—for example income tax, sales tax, or customs duties—and can be allocated to build new roads, fund government programs, or to pay expenses such as government employees' salaries.

Another important decision a government must make regarding fiscal policy is whether or not to run a budget deficit by spending more money than the government raises. Deficits can be financed in two ways—borrowing or printing more money. If the government borrows money, it will decrease the supply of money available in the economy for lending, and the cost of borrowing money, the interest rate, may rise. If the government prints more money, it will increase the supply of money in the economy; without a corresponding increase in available goods, prices—and inflation—are likely to rise.

In today's global economy, a government also needs to consider the fiscal policies of other countries, which may tempt companies to relocate by offering them generous tax programs or other government-controlled benefits. Some countries may find their fiscal policy decisions constrained by the requirements of the International Monetary Fund (IMF), which often grants aid packages subject to conditions relating to fiscal policy.

6.4. Areas of Further Research

- There is need to study on global fiscal policies and its impact on economic growth of South Sudan
- A research on the influence of fiscal policy on development needs a critical study

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Appendix

A-Questionnaire

Am Professor Gabriel Alir Riak amconducting a study on 'Financialinitiative, Organizations Performance and Service Delivery.' You have been chosen a key informant in this study and please give the required response in order to ensure questionnaire is answered best. All information provided will be confidentially used for academic purposes.

Please tick the most appropriate answer or elaborate where necessary

Please tick as appropriate

SECTION A: Biography

1. Your Gender

Male ☐

Female ☐

2. Age Bracket

18-25 ☐

26-33 ☐

34-41 ☐

42-49 ☐

50 above ☐

3. Marital Status

Single ☐

Married ☐

Separated ☐

Divorced ☐

4. Number of Children

None ☐

1-3 ☐

4-6 ☐

6 + ☐

5. Number of Dependants

None ☐

3 ☐

7 ☐

10 ☐

6. Education Qualification

Primary ☐
 Secondary ☐
 Diploma ☐
 Degree ☐
 Masters ☐

8. Number of years spent working in the Market

5-10 ☐
 11-15 ☐
 16-20 ☐

Please indicate the degree to which you agree with the following statements.	Strongly Disagree	Disagree	Not sure	Agree	Strongly Agree
	1	2	3	4	5
Economic Growth					
There is very narrow growth realized in the Country since independence					
There is capital flight since most of the technical personnel are hired from neighboring Countries					
There is need to embark on peace and security in order to realize economic growth					
Unemployment					
There are challenges in the Country in the employment sector					
The government budget on salaries is not reliable as civil servants spend 3 to 6 months without monthly salary					
There are a lot of criminal activities taking place due to increased number of jobless youth					
Revenue					
The taxes collected are not properly accounted for by the authorities					
The public funds normally end into the hands of wrong individuals					
There is no proper plan implementation on the specific time frame to collect revenues					

Table 16: Section B-Financial Policy

Please indicate the degree to which you agree with the following statements.	Strongly Disagree	Disagree	Not sure	Agree	Strongly Agree
	1	2	3	4	5
Services rendered by KCB are not effectives					
KCB services are effective only within a short period of time					
There is a gap between services efficiency and effectiveness					
The services offered are not efficient at all	0.904				
There is efficiency in the services delivered by KCB	0.899				
There is very little gap between efficient services and effective services	0.888				
Services are not timely in most cases especially when funding is inadequate		0.803			
The services offered by KCB are of good standards			0.794		

Table 17: Section C-Organization Performance

Please indicate the degree to which you agree with the following statements.	Strongly Disagree	Disagree	Not sure	Agree	Strongly Agree
	1	2	3	4	5
Reliability					
The services rendered are trustworthy and appreciated					
There a good customer feedback on the services like basic needs					
The goods offered are credited by Juba city Council Authorities					
Responsiveness					
The government responds very fast in case of any poisonous items sold to the house holds					
Quality					
The goods and services are certified by South Sudan Bureau of Standards and Statistics					

Table 18: Section D-Service Delivery

Months	ACTIVITY	PERSON RESPONSIBLE	REMARKS
2021 January	Proposal writing and correction	Researcher and Supervisor	
2021 February	Data collection, Analysis and presentation	Researcher	
2021March	Data interpretation & final draft submission	Researcher & Supervisor	
2021April	Final report submission	Researcher & Supervisor	

Table 19: Research Workplan