

**EFFECTS OF WOMEN PARTICIPATION IN SELF-HELP GROUPS ON THEIR
HOUSEHOLDS' SOCIO- ECONOMIC STATUS IN TINDERET SUB-COUNTY,
NANDI COUNTY,
KENYA**

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Award of Master of Arts Degree in Sociology
(Community Development and Project Management)
of Egerton University

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DECLARATION AND RECOMMENDATIONS

Declaration

This thesis is my original work and has not been presented in part or as a whole for the award of a degree or any other academic award in this or any other university

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DEDICATION

This thesis is dedicated to my wife Faith Chepchieng and our children Ian, Terryanne and Natalie for their moral support, prayers, patience and understanding. I owe much of this work to you as well as my parents Jackson Bargoria and Jane Kiplagat who have a great passion for education. They laid a good foundation for me. To my children, may this work be a great source of inspiration in your pursuit for knowledge.

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ABSTRACT

The involvement of women in Self Help Groups is justified as it serves the welfare of its members through savings, investment, capacity building and loan services. However, in Tinderet Sub-county women still encounter limitations and fewer opportunities, especially in regards to income-generating activities and social status that the government would consider best practice in pursuance of achieving rural Sustainable Development. The broad objective of this study was to examine the effects of women participation in self-help groups on socio-economic status. The study was guided by the following specific objectives; to establish on the effects of women participation in self-help groups on their economic status and social status as well the challenges faced by women in self-help groups. The study was guided by social network theory to explain ties and nodes among women in self- help groups despite their differences for common course and collective action theory which was used to elucidate the benefits women realize by coming together in self-help groups. The study adopted descriptive Survey research design which was both quantitative and qualitative. The target population comprised of all registered women self-help groups in Tinderet Sub-county which was 122 with 1220 members. In this study 10 percent of the target population was selected to get a sample of 12 self-help groups in the sub-county from the 122 women self-help groups. The researcher used simple random sampling method to obtain 122 members from 12 self- help groups. The study used interview schedule for members to collect data. The data collected was qualitative data and quantitative data. Qualitative analysis entailed organizing qualitative data into themes and patterns relevant to the research objectives. Quantitative data collected were summarized into frequencies and percentages by the help of Statistical Package for Social Science (SPSS). The results showed income levels of women increased after joining SHGs. Members had greater self-confidence and would have greater role in make decisions regarding the household needs. Moreover, some of the challenges faced by women were on collateral for loans, and delays in paying monthly personal contributions. The study recommends that the National and the County Government should find ways of integrating agricultural extension officers in SHGs. The study also recommends that the women members and promoters of the self-help groups should involve men in SHGs activities. The study further recommends that the self-help groups should diversify on their income generating activities.

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LIST OF ABBREVIATIONS AND ACRONYMS

FGD	Focus Group Discussion
HIV/AIDS	Human Immunodeficiency Virus and Acquired Immune Deficiency Syndrome
SPSS	Statistical Package for Social Science
IFAD	International Fund for Agriculture and Development
JOYWO	Joyful Women
NACOSTI	National Commission for Science Technology and Innovation
NGOs	Non-Governmental Organizations
SAP	Structural Adjustment Programs
SHG	Self-help Groups
SP	Single-parent
TP	Two-Parent
UNESCO	United Nations Educational, Scientific and Cultural Organization
WSHGs	Women Self-Help Groups
MDHS	Malawi Demographic and Health Surveys

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Women self-groups are widely recognized as an important tool for Sustainable Development in the world especially in the Sub-Saharan Africa. As such African women have traditionally engaged in pooling resource together during hardship times and social functions despite their poor socio-economic status (Dejin, 2012). These groups are assumed to have served wider economic and social empowerment, giving women associated non-domestic pursuits (Stitchter and Hay, 2006).

Studies have been done both locally and internationally on the importance of self-help groups. Yoginder, (2013) found out that SHGs have served the cause of women empowerment, social-solidarity and socio-economic betterment of poor rural women. SHG serves as a democratic tool for grassroots development for women. SHG promotes self-reliance by generating its own funds. It breaks the vicious cycle of debts. It is an effective agent for change and serves as a solid platform for women empowerment. Minimol and Makesh (2012) concluded that the concept of SHGs for rural women empowerment has not yet run its full course in attaining its objective. Further efforts in refining group characteristics and realigning group objectives can ensure furtherance of effectiveness of SHGs in translating rural women into a more powerful section of the society.

In Africa a study by Mualuko, Mbabazi & Shukla (2016) showed that there was a positive correlation between training, enterprise development projects of SHGs, microfinance activities of SHGs and women empowerment. Additionally, the study found that the need to be able to meet family needs, to promote saving, to promote income generating activities and to get loan were among the reasons why women formed or joined SHGs. The study concluded that women in the SHG are married with low literacy level.

According to Naituli, Wegulo, & Kaimenyi, (2006) as well as Ochanda, (2011), though the concept of women bringing their few resources together to help one another especially during social events such as weddings and funerals have been in practice in rural part of the country for a long time, It is only in the recent past that they have transformed and intertwined the social aspect of the group with

entrepreneurial activities. It is further noted that the Kenyan government through Ministry of Planning and National Development has strengthened SHGs so that the poor and vulnerable women can also make decisions in their economic welfare as well as contribute to the country's economic growth and realization of rural development. These funds have been channeled through SHGs to boost the women entrepreneurial activities. Similarly, SHGs can be a powerful tool for socio-economic transformation. However, it can also have various bearings of their members for example women fund default. This is because at this level SHGs are expected to generate revenue, raise income, create independence, and promote self-sufficiency among members which in the long run yield higher social status, participation in community service, decision making and improved capacities.

In addition, Lambisia, Ngahu and Wagoki, (2016) study on Effect of Table Banking on economic empowerment of self-help groups in Rongai sub-county found out a moderately strong, positive and statistically significant relationship between group cohesiveness and economic empowerment. Further analysis revealed a strong, positive and statistically significant relationship between group guarantee and economic empowerment. The study concluded that group cohesion was of utmost importance in economic empowerment. It was also inferred that group guarantee was an important factor in enhancing economic empowerment of SHGs members

Tinderet sub-county has a Human Poverty Index of 0.366 compared to a national average of 2.910. According to Kenya National Bureau of Statistics (2015), individuals below poverty line percentage was high in Tinderet at 52.5% as compared to other sub-counties in Nandi County. Women constitute majority of this poor population. Practical evidence has also indicated that despite being members to SHGs, these women have continued to encounter various social and economic challenges including low income, dependency on their husbands, lack of self- confidence, low participation in community services including leadership and decision making and lack of significant economic income generating activities. This notwithstanding, the government and other development agencies continue to use the SHGs as a channel to pump more development resources with the assumption that the benefits will trickle to the women members. For instance in 2015/2016 financial year Uwezo fund funded 123 women self-help groups in Tinderet sub-county, disbursing a total of Ksh10, 750,000 to fund incoming generating activities (Government of Kenya, 2015).

Whether these funds among other resources translate into beneficial socio-economic outcomes for the members or not, was the main concern of the study.

1.2 Statement of the Problem

The involvement of women in Self Help Groups (SHGs) has been encouraged on the grounds that it serves the welfare of its members through savings, investment, capacity building and loan services. Realizing this potential, governments and other stakeholders have promoted women engagement in SHGs with a view to enhance community development. However, for households of women belonging to such groups in the study area, their socio-economic status continues to register poor development indicators. Although a number of studies have been done on women self-help groups in Kenya particularly in relation to economic empowerment, training programmes for SHGs and microfinance and women groups, little has been done on possible effect of SHGs on socio-economic status of women in Tinderet sub-county. This study therefore, established the effects of women participation on their household's socio-economic status in the study area.

1.3 Objectives of the Study

1.3.1 Broad Objective

The broad objective of the study was to examine the effects of women participation in self-help groups on their household's socio- economic status in Tinderet sub-county Nandi County Kenya.

1.3.2 Specific Objectives

The study was guided the following specific objectives;

- (i) To evaluate the effects of women participation in self-help groups on households' economic status in Tinderet Sub-County.
- (ii) To establish the effects of women participation in SHGs on households' social status in Tinderet Sub-County.
- (iii) To examine challenges experienced by women in SHG's in Tinderet Sub-County.

1.4 Research Questions

The study was guided by the following research questions:

- (i) What are the effects of women participation in self-help groups on households' economic status in Tinderet Sub-County?
- (ii) What is the influence of women participation in SHGs affected their social status in Tinderet Sub-County?
- (iii) What are the challenges experienced by women in SHGs in Tinderet Sub-County?

1.5 Justification of the Study

First, the study results would be useful for academic knowledge on the empowerment of women through the self-help group approach. It adds more information available on effects of women participation in self-help groups on their socio- economic status.

Secondly, recommendations will benefit researchers; policy makers and the rural women in identify the best practices in implementing the SHG approach through formation of women self-help groups.

Furthermore the results served as a guideline in formulating further policy and improvement of similar programmes towards the realization of Kenya's vision 2030 pillars and other socio-economic pillars across the globe. Hence, more and more of the WSHGs will have better opportunities towards poverty reduction.

Thirdly, the study serves a direct benefit to women in Tinderet sub-county in terms of identifying challenges facing their self-help groups and best ways to avoid them.

1.6 Scope and Limitations of the Study

The study was carried out in Tinderet Sub-county, Nandi County, Kenya. The study examined the effects of women participation in self-help groups on households' economic and social status, and the challenges experienced in SHG's that affects socio-economic status in Tinderet sub-County Nandi County in Kenya .Some women were somehow reluctant in responding to some items in the interview schedules because of fear in exposing specific weakness of the respective groups. However, the respondents were assured of total confidentiality of the information obtained.

1.7 Definition of Key Terms Economic status

in this study economic status will be the total measure of a woman's status based on assets, income, resources, time and among others in relation to what they own before and after joining the self-help groups (Stutzer, 2004).

Household

In this study it refers as a person or a group of persons, related or unrelated, who live together in the same dwelling unit, who make common provisions for basic needs or share the same social environment, or who pool their income for the purpose of socio-economic sustainability (Chintsanya, 2013))

Participation

This is involvement of women in groups as members, contributors, beneficiaries, guarantees, joint consultations, decision making, goal setting, profit sharing, teamwork, and other such measures through which a group attempts to foster or increase their commitment to collective objectives (UNESCO, 2004).

Self Help Groups

Are change oriented mutual groups of community members formed by women who share common residence and life challenges (Okello, 2014).

Social Status

This is sociological measure of experience family's social position in terms of decision making level, participation in community action, education, health and roles in the society (National Center for Educational Statistics, 2015).

Women Self-help group

this refers to self-help groups formed by 10 or more women who come together to discuss or plan a course of actions in a community with a common objective of working towards their economic and social development, empowerment and also for their overall development. (IFAD 2010)

Women

This is a human female sex of the age 18 years and above who is socialized to perform roles particular to that sex and gender in the society (Punch, 2002).

.CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Introduction

This chapter reviewed literature on participation of women in Self-help groups on their economic status and Social status as well as the challenges experienced by women participation on SHGS. The chapter also presented the theoretical framework and conceptual framework.

2.2.1 Participation of women in Self-help groups on their economic status

Studies about SHGs mainly focused on either the economic gains for SHG members or, alternatively, on the empowering effect on SHG members. Concerning the income effects it is found that households with an SHG member were able to reduce vulnerability of shocks by diversifying income (Garikipati, 2008; IFAD, 2010; Swain & Varghese, 2009). SHGs has given rural women whom most of them live below a dollar a day an opportunity to secure their tomorrow by putting a coin aside from their hard earned money. The SHG gives women opportunity to save regularly, access formal savings institutions and also participate in management of these savings. They are required to make frequent savings as possible they are then recorded in a savings register (Vetrivel & Mohanasundari, 2011). Therefore ,the current findings adds into the growing body of literature on the effects of women participation in SHGs on income level, and property ownership of households' with specific reference to Tinderet Sub-County.

Inglehart, (1990), Knight & Gunatilaka, (2009), Stutzer, (2004), noted that in spite of the increased interest among development scholars for the capacity of the poor to aspire and the recognition that poverty reduction programs, it has not yet been extensively researched how Self-help groups has increased women income level. There is evidence that income is an important determinant of happiness or subjective well-being (Inglehart, 1990). Some empirical studies have been conducted on other forms of income generating activities mostly among women with a narrow focus on their income levels arising from participation in SHGs especially in rural Tinderet Sub-county.

Participation in SHGs certainly help members to empower themselves (Chesler, 2006, 2000; Mok, 2001). SHGs activities empower members to cope with problems and stresses, and they also empower members in their relations with their income level, and with the community where they live. The wealth gap between men and women is because of the income disparities and differences in achievement. The differences in savings due to different rates of incomes, inheritance factors, and discrimination and more importantly support from spouse. Savings increase with increased income, the amount a person inherits can create different starting points between two different individuals or families. These different starting points also factor the house electronic ownerships like television sets, computers, laptops, tablets, Phones, radios and others employment discrimination (Amutabi, 2003). This study therefore attempted to shade light on the economic status of women participating in SHGs in Tinderet sub-county.

According to Matanga (2000), the Kenyan economy plays a vital role in addressing existing socio-economic problems. It addresses the lack of community capacity that majorly contributes to poverty escalation and women empowerment. It also addresses a variety of issues including; the provision of social services, civic participation enhancement, humanitarian assistance, and education provision, improving the life skills through training, rural and urban micro-enterprise development, sustainable community health services, environmental protection, infrastructure development and employment creation. Matanga (2000) documented the obstacles faced by women however these studies had not indicated the link between self-help groups and children education level of women thus the need for study.

Women's self-help groups are used increasingly by development agencies and extension services as fora through which to disseminate expertise about improved agricultural and livestock production methods, information about health services and to demonstrate new technology. They are seen as useful entry points for testing technologies in rural areas and are widely recognized as the grass roots units through which change can be initiated and implemented, particularly with regard to family food production and nutrition (Mwaniki, 2009).

Women groups have several sources of funding as revealed by various studies. According to the report on women group financing conducted by Global Giving

Organization (2005), in Lurambi District in Kakamega County, the Kenya Women Finance Trust enhanced its operation to ensure more women are empowered financially to support their families. The organization re-united and trained women groups in Lurambi area. These women groups were operating informally with their activities restricted to table banking. When Kenya Women Finance Trust trained them, they were introduced to modern ways of banking and other financial lucrative business ventures. They were able to formalize their groups and are engaging in profit making activities that they are able to finance even their children go to school in post primary and tertiary levels. This study focused on women self-help group in Lurambi District in Kakamega County, therefore this study investigated if the same phenomenon was replicated among women in Tinderet Sub-county, Nandi County.

Kapur, Shepherd, Bhide, Shah, and Kumar, (2011), further established that there has been 74 per cent increase in women group members who are currently saving more than Rs. 2000 (Kshs 2860) per month, who were earlier saving nothing in the pre women group period, while there has been a decrease of 10.5 per cent, 50 per cent and 13.6 per cent members, who were earlier saving between zero and Rs. 500, Rs. 500 (Kshs 715) and 1000 (Kshs 1430) and Rs. 1000- 1500 (Kshs 2,145) per month and there has been no change in 8 members who were earlier also in the range of Rs. 1500 and 2000 per month. This only focused on income level as measure of economic status among women in India. The current study investigated the influence of SHG on women main source of income, property ownership by women before joining and after joining SHGs, women occupation asset acquisition and career change.

2.2.2 Participation of women in Self-help groups and Social status

The Fourth World Conference on Women, held in Beijing in 1995, recognized that women's literacy is vital in empowering women's participation in decision making in society and to improving family's well-being (UNESCO, 2003). According to Sundaram (2012) SHG programme has economic as well social implications. It can be seen that there has been an increase of 40 per cent in SHG members in terms of their status of access to health facilities. Therefore, it can be concluded that after joining the SHG the members have improved in getting access to amenities like medical among others. The study filled the existing gap in the literature which established the benefits of women participating in self-help group on their social status.

Srinivasan (2011) found that the nature of SHG activities allows members create solidarity and social capital. Social capital is built on features of social organization, such as trust, social norms and networks that can improve the efficiency of society by facilitating coordinated actions (Putnam, 1993). The concept of social capital is further split into three connecting strands: bonding social capital between immediate family members, neighbors and close friends, bridging social capital which is ties between people from different ethnic, geographical, and occupational backgrounds and linking social capital between poor people and those in positions of influence in formal organizations such as banks and schools (Woolcock, 1998). SHGs, which bring village women together in a common organization for mutual support, are mobilized by existing bonding social capital, and then build linking social capital as the group members get involved in activities (Kanak and Iiguni, 2007). These studies did not link the concept of SHGs to social aspect such as education level, how the community perceive ownership of property among women, their role in social events such as marriage ceremonies.

Gutwa, Auya & Luvega, (2014), reported that some of the women groups also engaged in health initiatives (11%) in Nyamusi Division. The most mentioned health initiatives were HIV/AIDS, nutrition, and hygiene. Women groups participated in raising awareness on the effects of HIV/AIDS to themselves and the community as a whole, the importance of good nutrition to children and families and how to maintain proper hygiene and sanitation in their families and communities. Some of the key informants who were also leaders in the groups said that some of the groups have initiated projects such as construction of modern toilets in schools and their communities. They have also launched water borehole projects in most in the Division to promote use of clean and safe water. Gutwa, *et al* (2014) focused on health and nutrition initiatives funded by SHG using leaders in the groups as the key informant. Consequently, the current study examined the influence of SHG on other aspects other than health and nutrition using members of the group as the key Informants

Kakkar (2001) noted that economic and culture interplay with politics to place women in a subordinate position to their male counterparts. In a family, all decisions that affect one or all its members are in the hands of its male members only. Von Werlhof, (2008) asserts that three hundred years of witch-hunting, running parallel with the

colonization of the world, were necessary to snatch from the women as from Third World people their power, their economy and their knowledge, and to socialize them into becoming what they are today, housewives and the underdeveloped. The studies on association between social benefits generated from participation in SHGs have been done in other countries other than Kenya. Therefore, the study focused on determining the effect of women participation in self-help groups on social status in Tinderet sub-County Nandi County in Kenya.

2.3.3 Challenges experienced by women participation on SHGS

Globally, women face more restrictions on their choices and opportunities than men do; for instance, unequal opportunity in school restricts opportunities for employment and also a creative life. Such gender bias has led to lower survival for women despite their biological advantage (Fukuda-Parr, 1999). Sub-Saharan Africa is among the areas where poverty is geographically concentrated, and it is so pervasive that many of the policies concerned with poverty alleviation encompass practically most of the development plans. Ziderman (2003) asserted that small-scale informal sector enterprises presented enormous opportunities in Sub-Saharan Africa for the employment of women. The development of skills through targeted programs is essential to improving the livelihoods of disadvantaged groups, including women; training could better enable women to function well in the informal sector.

According to Athanne (2011) women do not generally have property on their names to use them as collateral for obtaining funds from external sources. Thus, their access to the external sources of funds is limited. In Kenya only 1% of women own property and that makes it very difficult for women to provide collateral for banks. Most women who venture into businesses in the rural areas lack the needed collateral to enable them secure bank loans. Responsibility of entrepreneurs for dependents has limited opportunities to make savings or undertake business expansion and diversification. Therefore, the study investigated if the same challenges were faced by women participating in self-help group in Tinderet sub-county, Nandi County.

According to Kempe, (2004), rural communities are challenged by the task of organizing themselves for effective participation in economic and social development while ensuring equitable distribution of the benefits. Policy initiatives need to focus on investing in human capital through education or health programs with an emphasis

on women and children who make up the majority of the poor. Globalization is a common theme in developing national development. It is important to broadly examine the economic well-being of women in terms of the global agenda. For instance, the International Monetary Fund and the World Bank's policies were predicated on economic reconstruction, although their structural adjustment programs (SAPs) have contributed to the destabilization of national economies in many developing countries.

Mukherjee & Purkayastha, (2011) on study of the most common internal factors that affects women Self-help group are management and technical skills. The management skills include lack of governance structure, strategic plan, financial management policy, constitution, and poor monitoring and evaluation tools. The technical skills include poor marketing skills, accounting skills and financial planning skills. He further noted that some of self-help group despite producing excellent quality products suffered huge inventories due to poor marketing strategy as a result of lack of brand identity of their produce, and poor distribution network. As such this study investigated the obstacle that occurs among Self-help groups in Tinderet Sub-county.

Ahmad , Xavier, Perumal, Nor, & Mohan (2011) adds that women are overloaded with business and family responsibilities and may not have the time to join these beneficial associations and this automatically limits the women entrepreneurs' wings of exploration. Comparative studies show that women start business at an older age than men, when they have had the family and children (Zororo 2011). The study therefore investigated the obstacles faced by women enrolled in Self-help group in Tinderet Sub-county.

According to a report by International lab our organization (2008) lack of sufficient education and training for women is another impediment to micro-enterprise success. Culturally, and especially in the rural setting, the girl child was not given equal opportunity to study like the boys; hence they had limited education and training (if any) which tends to affect effective performance in later life. Male chauvinism is still the order of the day in Kenya. The constitution of Kenya Article 27 section (3) speaks of equality between sexes. But, in practice women are looked upon as weak in all respects. Women suffer from male reservations about a women's role, ability and capacity and are treated accordingly (Republic of Kenya, 2006). In nutshell, in the

male dominated Kenyan society, women are not treated equal to men. This in turn, serves as a barrier to women entry into business. Women in Kenya lead a protected life. They are less educated and economically not self- dependent. All these reduce their ability to bear risk involved in running an enterprise. Risk bearing is an essential requisite of a successful entrepreneur. In addition to above problems, inadequate infrastructural facilities, shortage of power, high cost of production, social attitude, low need for achievement and socio- economic constraints also hold the women back from entering into business. This study established the challenges faced by women in participating in Self-help groups in Tinderet Sub-county.

Furthermore, according to Snow & Buss, (2001), some women in Kenya already demonstrate competence through the use of informal networks frequently known as women's self-help groups. Their actions also complement efforts of various agencies to reduce poverty and improve the lives of rural people. Freeman, Ellis, & Allison, (2004) noted that community groups are popular institutions in Kenya's rural areas; groups help provide services that the government may have failed to deliver. They take the forms of burial groups, church mission groups, women's groups, or youth groups Kenya's local self-help development efforts are predicated on the spirit of Harambee a Swahili word that connotes community efforts for a common goal.

Gathuni (2015), on the impact of women self-help groups on their Social Empowerment, Murera Sub-Location in Kiambu County (Kenya), found out that some of the women faced opposition when joining the SHGs from their husband and community. The opposition from the husbands came because of the time spent in meetings or women not sharing their money plan with their spouses. The opposition from the community came about when a person was not understood well or bad rumors were spread about them. However they managed to solve the challenges by involving their husbands more in decision making and talking with members openly to avoid rumors. The study examined if the challenges was replicated in the area of study.

2.4 Theoretical Framework

The study was guided by the social network theory to explain the ties and nodes among women in self- help groups despite their differences for common course and

Collective Action Theory which was used to elucidate the benefits women realize by coming together in self-help groups.

2.4.1 Social Network Theory

Social Network theory formulated by Durkheim (1893) is a social structure made of individuals called nodes which are tied by one or more specific types of interdependency, such as friendship, kinship, financial exchange, dislike, sexual relationships, or relationships of beliefs, knowledge or prestige. This theory views relationships in terms of nodes and ties. Nodes in this case could be individuals within the network and ties refer to the relationships between the individuals. Social network theory produces an alternative view, where the attributes of individuals are less important than their relationships and ties within the network. This happens when women choose to come together despite the differences that are there between them. These differences are overshadowed by the common course and shared desire to excel in social, economic and cultural aspects. Consequently, there have been calls for more consideration of the role of individual action and choice in negotiating and engaging with existing or developing new, social networks (Axhausen, 2005).

In the context of this study, this theory was used to explain the transformation women have undergone from traditional set-up and the relationship between women self-help groups and women income level, on their spouse(s) children's education level and women health care services. There are benefits of participation that have been hypothesized as having an influence on rural women welfare of which include economic and socio-cultural status. Ties that were financial in nature for instance coming together knowing the chance that they stood in gaining from the other. These ties were meant to uplift the women's economic and even social status. This was realized in the exchange that there was among the women from different socio-economic backgrounds (Kadushin, and Delmos, 1992).

However, in social network theory there is no assumption that self-help groups are the building blocks of society, the approach was open to studying less bound social systems. Rather than treating individuals as discrete units of analysis, it focused on how the structure of ties affects individuals and their relationships. Network analysis focuses on the extent to which the structure and composition of ties affect norms. In light of this, collective action theory goes beyond ties and nodes in order to

understand how individuals were able to cooperate to overcome socio-economic dilemmas facing them.

2.4.2 Collective Action Theory

Collective theory was first published by Mancur, (1965). He argues that any group of individuals attempting to provide a public good had troubles to do so efficiently. On the one hand individuals had incentives to "free-ride" on the efforts of others in certain groups and on the other hand the size of a group is of high importance and difficult to optimally determine. The nature of women coming together voluntarily to form SHGs to foster their incomes levels, reduction of poverty which was a roadmap towards achievement of integrated and Sustainable Development in rural areas. Conflict theorists, structural- functionalists, economists, and feminists are some of the leading voices in collective action theory. Functionalists examine collective action in terms of the value they add to present institutions' efforts to address problems facing humanity Smelser (1963). He argues that self-help groups emerge as a result of structural strain precipitated by failure of existing institutions to address emergent problems. While using economies of scale principle, Arrow (1974) observes that members in a collectively incur less cost through collective than individual action, thus effectively dealing with economic uncertainties therefore the women had strived to modernity as opposed to traditional norms requiring them to take care of the households chores. This suggests that women hands for collective action upon realizing the futility of action alone.

Writing a decade later House & Kahn, (1985) agrees with Arrow (1974) when he says " people ought to empower themselves within the context of self- help groups, but also extent their news to the community by influencing other organizations to initiate development (House & Kahn, 1985:515). Therefore the aim of group formation is raise the necessary numbers to not only assist members but also compel societal change to themselves and their families as being put forward by modernity theory. Zaid and McCarthy, (1987); Tilly, (1978) in Scott, (1998) observes that collectivities are not an end to themselves but rather a means of mobilizing vulnerability but rather how to reverse it. The argument here was that human collectivities in addition to resources they seek to raise were in themselves, since certain changes could only be initiated through mass and not individual movement.

While others have tried to understand the birth of all of self-help groups, Scott (1998) had focused on women organizations. He noted that unlike men women lack the necessary physical and financial capital but have substantial human capital intelligence, creativity, energy and social capital then to form collectivities (Scott, 1998). This may partly account for the endurance of women's self-help groups. Gamson and Gadi (1993) have identified resources such as money, office machines, talented leadership, supporters, networks and access to media as being for organization performance. To them organizations with capacity and ability to attract funds offer good and conscious leadership with sufficient and popular support from public are likely to succeed, with the converse of this resulting in failure.

2.5 Conceptual Framework

This section presents conceptual framework showing the relationship between women participation in self-help groups and households' socio- economic status.

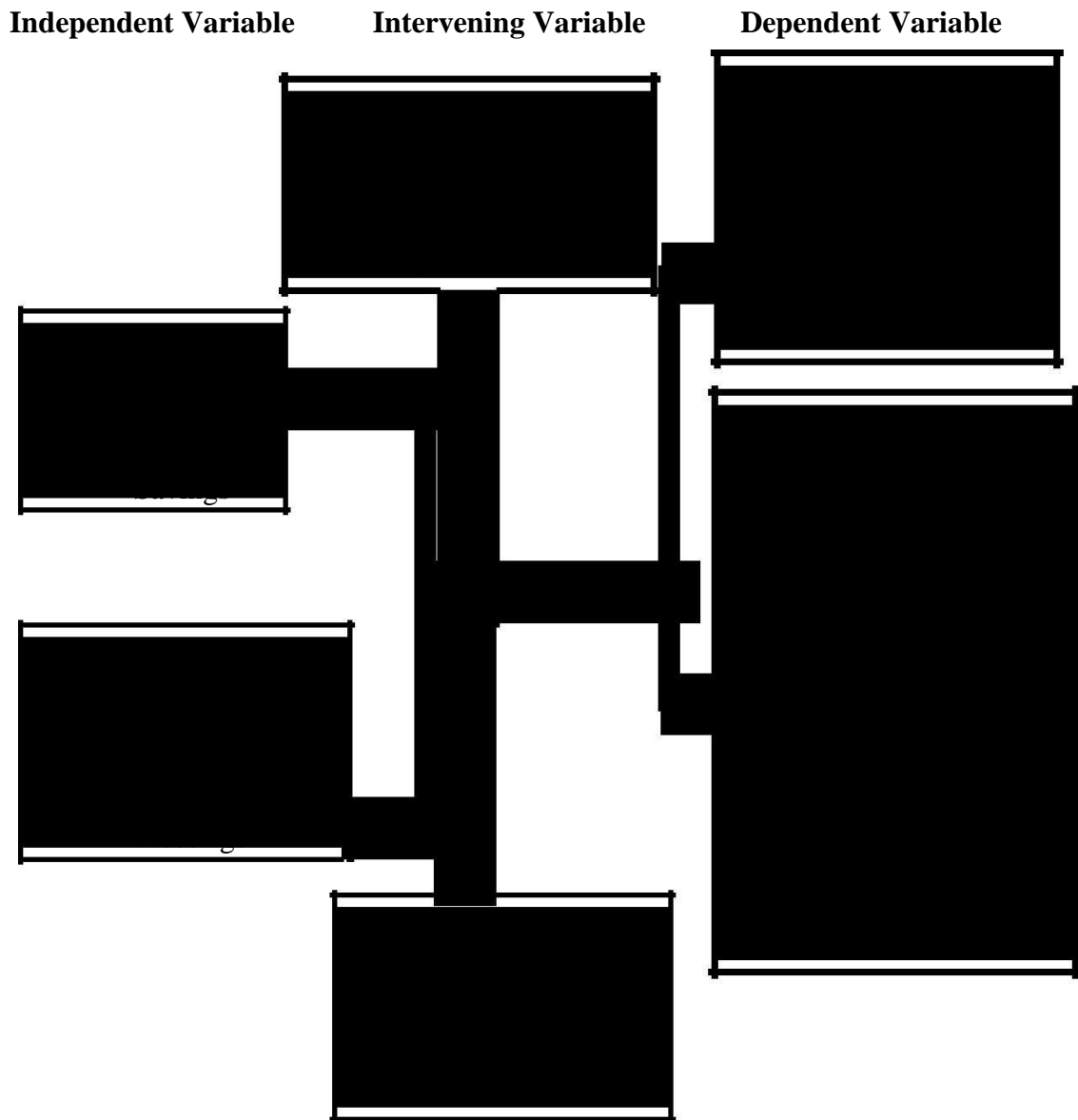


Figure 2.1 Conceptual Framework

The independent variable of the study was women participation in SHG while the dependent variable of the study was economic and social status of women. The relevance of this conceptual framework lies in the recognition that self-help groups' initiatives are crucial for promoting the welfare of women. The Figure 2.1 above shows that participating in self-help group had empowered women. It had improved income level, change the main source of income. Moreover, SHGs after joining SHGs they were able to acquire new properties after joining the SHGs. It had also improved

social status, for instance children education level, the women would now engage in marriage and engagement ceremonies, community perceived, decisions making concerning the project funded by SHGs. It had also helped women develop self confidence in expressing their ideas; they felt confident in decision making, and participation in ceremonies and households roles. However, there were challenges faced by women in self-help group which include collateral, education, loans and savings. Nonetheless variable such as government policies, NGO's policies, legal frameworks, culture, attitudes, and norms and values affect the relationship between the dependent and independent variables.

CHAPTER THREE

METHODOLOGY

3.1 Introduction

This chapter covered the methodology that was followed when carrying out the study. Specifically the research design, the study area, the study population, sampling procedures and sample size, tools of data collection, data collection procedures, and methods of data analysis.

3.2 Research Design

The study used descriptive survey research design. According to Lovell and Lawson (1971), descriptive survey research is concerned with conditions that already exist, practices that are held, processes that are ongoing and trends that are developing. In addition, it involves gathering data at a single point in time with the intention of describing the nature of the existing conditions, identifying the standards against which existing conditions can be compared and determining the relationship that exists between specific events (Orodho, 2005).

This design was considered appropriate for this research because it attempts to collect data from women in the selected households in order to determine their current status since joining the SHGs. It also elicits the most complete responses from the selected women participating in the selected self-help groups.

3.3 Description of the Study Area

The study was carried at Tinderet Sub-County, Nandi County, Kenya .Nandi County is in North Rift region of Kenya, occupying an area of 2,884.4 Km². The county is bordered by Kakamega County to the west, Uasin Gishu County to the North East, Kericho County to the South East corner, Kisumu County to the South and Vihiga County to the South West. Geographically, the unique jug-shaped structure of Nandi County is bound by the Equator to the south and extends northwards to latitude 0030'N. The geographical position of the study area is presented in Figure 3.1 shows the map of Kenya, Nandi county and the study area; Tinderet sub-county.

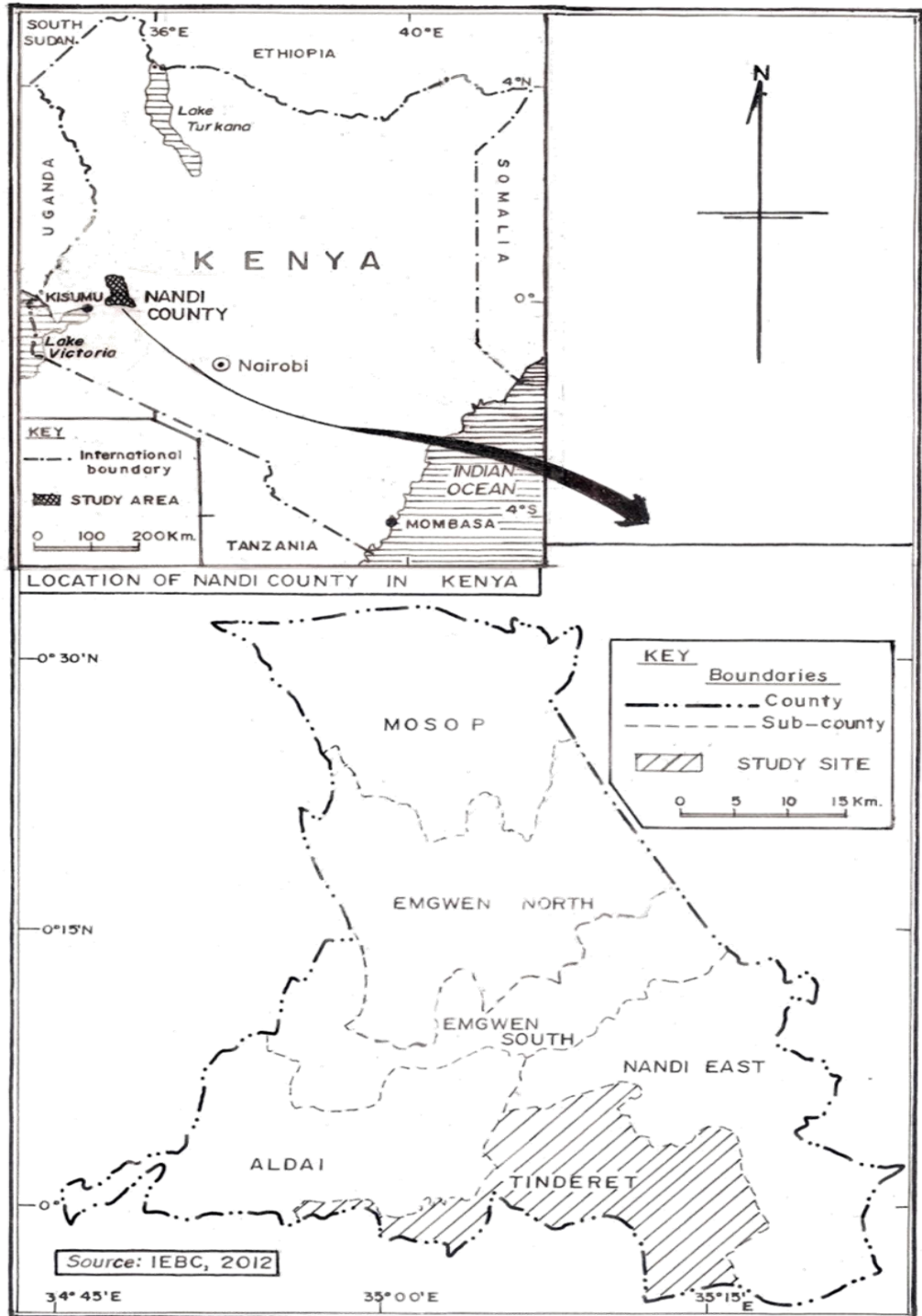


Figure 3.1 Map of Kenya and Nandi County showing Tinderet sub-county

Source: (IEBC, 2012)

The majority of people in Tinderet sub-county are the Nandi, a sub-group of the Kalenjin tribe of Kenya. The Nandi mainly practice subsistence agriculture and livestock rearing, although more people are now turning to cash crop farming

(growing mostly maize and sugarcane) to supplement their income. The Nandi practiced circumcision of boys as a rite of passage into adulthood. Newly circumcised men are assigned the task of defending the community.

3.4 Population and Sampling Procedure

3.4.1 Population

The target populations of the study were 1220 women who belong to the 122 self-help groups in Tinderet sub-county. Therefore, the target population for this study comprised of 1220 women from 122 Self-help groups in the study area.

3.4.2 Sampling Procedure

According to Kerlinger (1973) 10-30% of the target population forms a representative sample. Therefore, the researcher used 10% of the target population to derive the sample size as illustrated in the Table 3.1 below.

Table 3.1 Sampling Procedure

Source of population	Total population	10% of population
Groups	122	12
Members	1220	122

Therefore, the sample size for the study was 122 women. To determine which group members participated in the study, the researcher used simple random method through the use of lottery technique to randomly pick 12 groups from the 122 and 122 women from the targeted 1220.

To select the sampled groups, the name of each group from the target population was written on a piece of paper and folded into equal sizes. These pieces of paper were placed in a container and thoroughly mixed, and then the 12 groups were selected by the researcher while blindfolded by the research assistant.

3.5 Unit of Analysis

The selected women's households formed the unit of analysis of the study.

3.6 Methods of Data Collection

3.6.1 Interview schedules

The study used survey interviews as the main method of data collection. The study used interview schedule as the tool to collect information from the selected respondents. The schedules consisted of structured and unstructured questions in form of open ended questions based on the set objectives of the study for women members. The interview schedules offered the researcher the opportunity to interact with sampled respondents.

3.6.2 Observation

The researcher also engaged in direct observation of the household status. This is where the researcher maintained constant presence, carefully watching and recording of events, activities and other phenomena of interest for the purpose of the study. Observation was done during visits to villages and households in the study area. The data collected using observation were on property ownership, conditions of the houses, sources of food, water for domestic use and source of household energy. The main purpose was to verify results from women selected in sampled groups.

3.6.3 Focus Group Discussion

According to Babbie, (2011), Focus Group Discussion (FGD), is also referred to as group interviewing, is essentially a qualitative research. It is based on unstructured interviews. It offers qualitative researchers the opportunity to interview several respondents systematically and simultaneously. FGD is applauded and widely used in recent times mainly because of its strength of convenience, economic advantage, high face validity, and speedy results. In addition, Ananda and Sree (2016) noted that focus groups are used for generating information on collective views, and to gather meanings behind those views in depth. They are also useful in generating a rich understanding of participants' experiences and beliefs. Therefore the composition of a focus group needs great care to get the best quality of discussion. The group setting, management, and consolidation of data from focus group discussions are drawn and discussed.

Two focus group discussions were organized. The first was among 11 women who were members of SHG. These groups were chosen based on their availability and the member's willingness to participate in the discussions. The women who just attended

the SHG meeting voluntarily agreed to participate in the discussion. The topic discussed was the socio-economic change in their lives brought about by the participation in SHGs. Women discussed and compared their views on participation and its impacts. The second group discussion was among 12 members and the topic remained the same.

3.7 Data Collection Procedure

The researcher obtained authority from the County Commissioner Nandi County, office of the women representative Nandi County, Education Office Nandi County, and the Deputy Commissioner Tinderet Sub County informing them about the study. The researcher conducted reconnaissance visit to the selected groups in the study area. This was vital for introduction and making arrangements for data collection. Following the formal introduction, the researcher explained the purpose of the study to the selected women who took part in the study before embarking on the actual data collection.

3.8 Validity and Reliability of Research Tools

Validity and reliability are critical features of effective research. Therefore the researcher sought to test the reliability of the tools as shown in the next sub-sections.

3.8.1 Validity

Determination of validity, the tool was reviewed before administration by supervisors and peers in Faculty of Arts and Social Sciences of Egerton University to improve content and face validity. They evaluated the relevance of each item in the tools to the objectives and to inspect suitability and complexity of the research questions.

3.8.2 Reliability

The tools were piloted to ensure internal consistency. Piloting was done in Tinderet Sub-County Nandi County on one of the self-help groups of twelve members who did not take part as the target groups. Piloting the tools assisted to determine appropriateness of the tools and improvement based on its reliability co-efficient. Data from open ended interviews were grouped and converted into frequency counts. Cronbach alpha was then used to test reliability and reliability co-efficient of 0.7 was found to have met the reliability coefficient threshold (Bryman, 2004).

3.9 Methods of Data Analysis

The nature of data collected was quantitative and qualitative data. Quantitative data collected was summarized into frequencies and percentages by the help of SPSS computer programs. It was then presented in form of matrix tables, charts and graphs. On the other hand qualitative data were analyzed thematically based on the specific research objectives. This involved identifying major themes emerging from the data collected and relating them to the research objectives. Thematic analysis emphasized, pinpointed, examined, and recorded the themes within the collected data. Themes and patterns across data which sets a basis that is important to the description of a phenomenon that is associated to a specific research question.

3.10 Ethical Considerations

The researcher obtained an introductory letter from the Board of Post Graduate Studies of Egerton University that was presented to the National Commission for Science Technology and Innovation (NACOSTI), County Commissioners Office, County Education Officer, County Social Development Office, Sub-county Development Office to obtain research permit.

Confidentiality of participants in the study was strictly adhered to at all times throughout the course of, and following the study and publication of the results. The researcher also kept the information given with confidentiality so that the respondents did not feel threatened. Consent for women participation in the study was sought verbally during the course of data collection. The results of the current study would be provided to relevant authorities and to the interested participants.

CHAPTER FOUR

RESULTS AND DISCUSSION

4.1 Introduction

This chapter presents and discusses the results of the study based on the objectives and research questions formulated in section 1.3.2 and 1.4 of Chapter one respectively. The chapter begins with results from descriptive statistical analysis mainly frequencies and percentages based on the demographic variables of the study. The latter part of the chapter deals with the specific objectives. Attempts have been made to discuss the results of this study as they relate to other results done by other researchers. The discussion addresses the research objectives of the study which included:

- (i) To evaluate the effects of women participation in self-help groups on households' economic status in Tinderet Sub-County.
- (ii) To establish the effects of women participation in SHGs on households' social status in Tinderet Sub-County.
- (iii) To examine challenges experienced by women in SHG's in Tinderet Sub-County.

4.2.1 Demographic Characteristics of Respondents

The study used the demographic information to gauge the validity and reliability of the data achieved, and further contextualized the results to the real-life experiences of the respondents.

4.2.1.1 Respondents Age

The study investigated age distribution of respondents as shown in Table 4.1

Table 4.1 Respondents Age

Age bracket	Frequency	%
25 – 34 years	20	16%
35 – 44 years	39	32%
45 – 54 years	48	39%
Above 55 years	15	13%
Total	122	100

Table 4.1 shows that most of the selected respondents were aged between 45-54 years 39% (48) while a few were above 55 years 13% (15). This implies that most of the selected women were post-youthful age (>45 years), this implies that the selected women were at their prime age.

4.2.1.2 Respondents Marital Status

The results on the marital status of women in self-help group are presented in Figure 4.1 below. The marital status was investigated to show marital composition of the selected households.

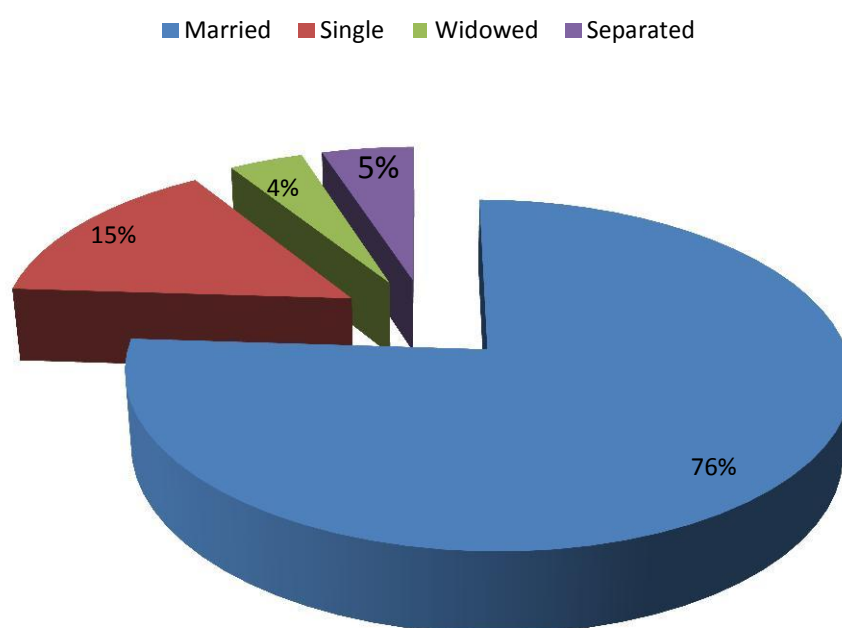


Figure 4.1 Respondents Marital Status

The results showed that majority of respondents were married 76% (93) respondents while a few 4% (5) were separated. Therefore, their participation in women groups would be in relation to household development within the sub-county.

4.2.1.3 Religious Affiliation of the Respondents

The results based on the religious affiliation of the selected women are presented in Figure 4.2. The religion was investigated to show the type of religion of the selected households which could determine the time members attends group meetings.

■ muslim ■ christian ■ No affiliation

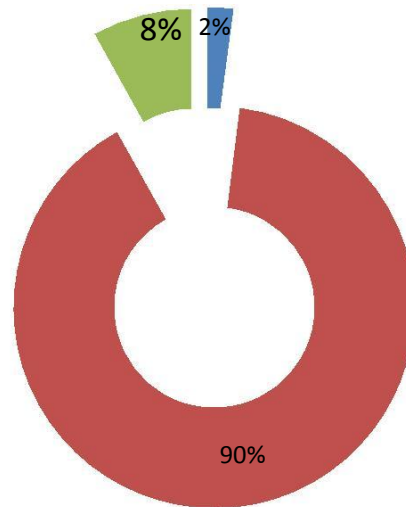


Figure 4.2 Religious Affiliation of the Respondents

Figure 4.2 shows that 89% (109) of women in the selected group were Christians which consist of seventh day Adventist, Catholics, Pentecostal and Anglicans. Those affiliated with Islamic religion were 2% of the respondents while those who had no religious affiliation were 8% only. The results showed that majority of the respondents were Christians of different denominations this indicate that their meeting days is determined by their worship days.

4.2.2 Nature of the Groups

The study investigated the profile of the selected groups and the responses of 122 women members were presented in the sub-headings below.

4.2.2.1 Major activities of the groups

Various women self-help groups were formed and engaged in different purposes for social, economic or political development of the areas that they come from. The respondents were then asked to indicate the major activities in their group. This was then presented in the Table 4.2

Table 4.2 Major activities in the groups

Major activities in the groups	Frequency	%
Merry go Round	83	68
Income Generation projects	61	50
Loans to Members	54	44

The results showed that 68% (83) of the women indicated that their main activity was merry go Round, 50% (61) women reported that among the major activities in their group were income Generation projects while 44% (54) noted that their main activities were giving loans to members. Most of those who indicated that their major activities were income generating activities showed that SHG had helped them start bee keeping activities, banana farming, poultry keeping, acquiring tenders for supply of farm produce and bakery. It had also enabled them to build houses for rental purposes. This shows that economic aspects prevail upon the activities of selected women self-help groups in the sub-county.

4.2.2.2 Frequency of Meetings

The study established the frequency of meetings of the selected groups' holding meetings is an important activity in SHGs. This is because it gives members an opportunity to discuss group activities. The results were presented in Figure 4.3

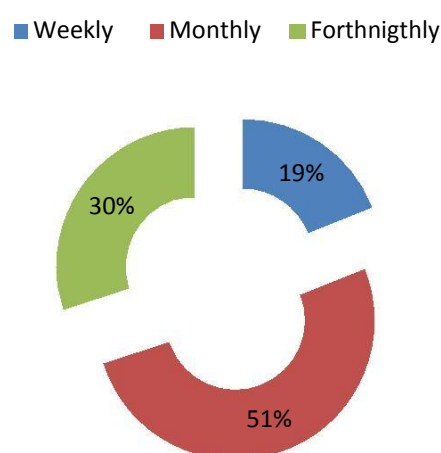


Figure 4.3 Frequency of Meetings

The current study showed that meetings on monthly basis were common phenomenon as monthly was indicated at 51% of WSHGs followed by fortnightly 30%. It was concluded that most women self-help groups prefer to meet on a monthly basis 28

because it was during the same time that the monthly contributions are made and new emerging ideas are discussed.

4.2.2.3 Duration of existence of the SHGs

The study investigated the period of existence of selected groups. An item was included in the interview schedule which sought information on duration of existence. Their responses were presented in Table 4.3

Table 4.3 Duration of Existence of the SHGs

Duration	Frequency	%
Below 5 years	8	6.7
6-10 years	26	21.3
11-15 years	37	30.7
16 - 20 years	36	29.3
over 20 years	15	12.0
Total	122	100

The study established that 37(30.7%) of the women noted that the group had been in existence for the past 11-15 years at the time of the study. Another, 29.3% (36) respondents reported that had been in women groups for the past 16-20 years while 21.3% (26)of the respondents indicated that they had been engaged in membership of self-help groups for the past 6-10 years. The results implies most self-help groups had been in existence for the past 11-15 years and therefore the members had enough experience in self-help group matters thus capable of understanding the influence of women participation in self-help groups on their households' socio- economic status.

4.2.2.4 Frequency of Personal Contributions

Personal contributions is the backbone of any self-help group therefore the study investigated the frequency of personal contributions in their groups and the results were presented in Figure 4.4

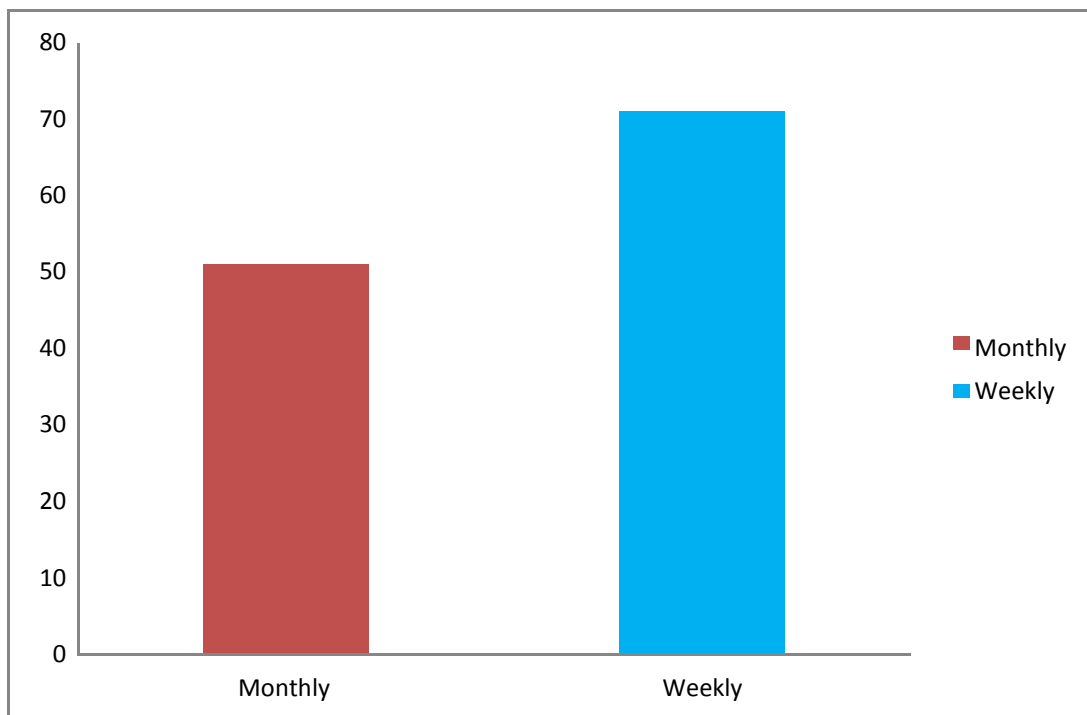


Figure 4.4 Frequencies of Personal Contributions

The study results showed that most of the respondents indicated that they contributed on a weekly basis 58% (71) while only 42% (51) noted that they contribute to their kitty monthly. The weekly contribution is because they have low income and have to accumulate for a period of time, preferable weekly. Nonetheless, most of them had to meet their daily needs such as food, medical expenses, and clothes among others using the little income they gather from the group. Moreover, most of the group policies stated that members should contribute on a weekly basis failure to which attracts a penalty fee of 10% of the weekly contributions.

4.2.2.5 Amount contributed by Members

One of the measures that contributed to the performance of self-help group was the amount of money contributed by members. The members' ability to contribute funds was an important factor that ensured the success of any Self-help group. Moreover, although it was not the only factor, a lack of personal contribution was believed to be one of the major factors for the success of the groups. Therefore, the study examined the amount of money the members contributed in their groups. The results were presented in Table 4.4

Table 4.4 Amount of money on Personal Contribution

Amount (Kshs) Per month	Frequency	%
Below 150	4	3
150-250	24	20
250-350	74	61
350-450	13	11
above 450	6	5
Total	122	100

Table 4.4 shows that majority of the women indicated that the amount of money they contributed was between Kshs.250-350 (61%) as compared to (3%) who noted that they contributed below Ksh150. Likewise, the study showed that (5%) of the women contribute above Kshs.450. The results showed that on average majority of the women in the selected groups contributed Kshs. 300 which was relatively affordable to most of the members.

4.2.2.6 External Funding

The study investigated the source of external funding in order to determine whether the SHGs had other sources of funding other than their personal contributions and the results were presented in Table 4.5 below.

Table 4.5 External Funding

External Funding	Frequency	%
KWFT	60	49
Uwezo Funds	112	92
World vision	22	18
Joywo	81	66
Banks	28	23
Others (personal savings, funds from spouse and friends)	2	2

Table 4.5 shows that 49% indicated that they accessed their external funds from KWFT, 92% from Uwezo Funds, 18% from world vision, 66% from Joywo, 23% from banks, and 2% from other (personal savings, funds from spouse and friends) sources. This means that Uwezo fund played a critical role in providing alternative

sources of funds to most self-help groups in the study area according to the respondents.

4.2.2.7 Members dropping from group

The study established how many members dropped from the self-help groups. A question was posed in the interview which stated: Are there members who drop out of the group from the self-group? The results are shown in Figure 4.5.

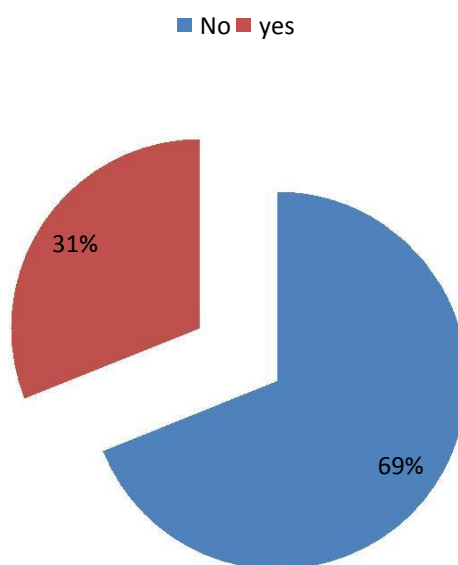


Figure 4.5 Proportion of Members dropping from group

Figure 4.5 indicates that (31%) of respondents stated that they had some of their members dropping and (69%) stated no members dropped out of the self-help groups. This showed that few of the members dropped out of the group. This contradicts, Singh, Ruivenkamp and Jongerden (2011), study in Indian established that there is the problem of drop out among members, revealing the need for clear norms. They suggested that SHGs must discuss and finalize a set of rules and regulations for group operations to reduce members dropping from the group.

4.2.2.8 Reasons for Leaving the Group

The study further investigated the reasons for women members dropping from the group. This was in order to establish the major factor associated with women leaving the group.

The results were as in Table 4.6.

Table 4.6: Reasons for WSHGs members dropping out of the groups

Reasons for dropping	Frequency	%
They moved out of area	2	2
Not able to save regularly	87	71
Not able to pay back their loans	101	83
Uncomfortable with WSHGs by laws	31	25
Group conflicts	12	10

Table 4.6 indicates that 2% (2) of WSHGs members dropped because they moved out of area, 71% (87) reported that they were not able to save regularly, 83% (101) indicated that they were not able to pay back their loans, 25% (31) were uncomfortable with WSHGs by laws and 10% (12) indicated that they drop out because of group conflicts. This shows that most of the selected respondents dropped out of the group because they were not able to pay back their loans.

4.2.2.10 Amount of savings before and after joining SHG

This study established the amount of savings before and after joining SHG in order to ascertain whether there were changes on the amount saved by women. The results were presented in Table 4.7

Table 4.7 Amount of savings before and after joining SHG

Amount of savings before	Frequency	%	Amount of saving after	Frequency	%
Below 500	54	45	Below 500	15	12
500- 1000	31	25	500- 1000	57	47
1000-1500	18	15	1000-1500	26	21
1500- 2000	12	10	1500- 2000	24	20
Above 2000	6	5	Above 2000	0	0
Total	122	100		122	100

Table 4.7 shows that members with savings below Kshs.500 before joining the group were 45% and those with Kshs.500-1000 were 25%. After joining SHG 47% of the respondents were able to save between Kshs.500 –1000 per day. Moreover 28.7%, respondents saved between Kshs.500-1000, 20% saved between Kshs.1500-2000, 12% saved below Kshs.500. The result shows that before joining the group majority

of the members were able to save below Kshs. 500 but after joining the group their savings increased to Kshs 500-1000. This means there was a positive shift not only in making savings but also in amount of savings they made, after joining SHGs.

4.2.2.11 Reasons for Savings

The current study also probed the selected woman on the amount of savings before and after joining the groups the and reasons why most of them saved and the results are presented in a Table 4.8

Table 4.8 Reasons for Saving

Reasons for Saving	Frequency	%
Entrepreneurial activities	67	55
Access SHG Loan	23	19
Asset creation	56	46
Acquiring a piece of land	12	10
Emergencies and other expenses	8	7

The respondents were asked to give reasons for making savings as indicated in Table 4.8; which were then categorized into five major classes i.e. access SHG Loan, undertake entrepreneurial activities, asset creation, and access bank loan or meet emergency. As shown in table 4.8 above, (55%) reported that they saved in order to start up a business, 19% indicated that they saved in order to access SHG Loan, 46% for asset creation, 10% for acquiring a piece of land and another 10% for others expenses like hospital bills, school fees, and burial expenses. The results showed that majority of the women prefer making savings to enable them undertake entrepreneurial activities. These entrepreneurial activities included construction of rental houses, horticultural farming for example vegetables, tents for hire, motorcycle transport business as well as dairy farming. The idea of making savings to meet emergencies is the least reason for making savings as per the selected respondents in the study area.

4.2.2.12 Women self-help groups development and training

In order to determine the effect of training on development of WSHGs the study established if trainings were conducted in WSHGs, the main areas covered by the

training, number of times trainings were conducted in a year and the extent to the usefulness of training in development of WSHGs.

4.2.2.12.1 Training attendance by WSHG

The study investigated whether WSHGs usually undergo training and the results were presented in Figure 4.6

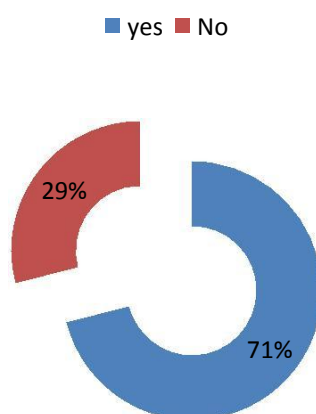


Figure 4.6 Training Attendances by WSHGs

Figure 4.6 shows that 71% (71) indicated that they had received training in their WSHGs whereas 29% (21) had not received any form of training. The results showed that more than half of the women received training. This means that majority of the women self-help group emphasize on training their members. This concurs with Kinder not Hilfe (2008) study which indicated women in SHGs need training and capacity building to increase their capacity and hence be in a better position to manage the funds they get from the SHGs.

The study investigated the areas they were trained on and the results are presented in Table 4.9

Table 4.9 Training coverage

Training coverage	Frequency	%
Entrepreneurial skills	45	37
Business management	56	46
Financial management	112	92
Conflict management	11	9
Leadership	12	10

As shown in Table 4.9 37% (45) women were trained on Entrepreneurial skills for example on how to identify viable business venture, 46% (56) on business management which includes training on how to stock and how to prepare sales record, 92% (112) on financial management especially on how budget household expenditure for example school fees and household daily requirement as well as group expenditure for example weekly or monthly contributions, 9% (11) on conflict management for example recognizing and managing emotions within the group and communication skills and 10% (12) on leadership on how to motivate their fellow women in the group, and on how inspire women. The results showed that most of the women were trained on financial management. These results concurs with a study conducted by Swain & Varghese, (2009) who established that membership training programs in SHGs enhances entrepreneurship skills and the ability to recognize and process new information, asses and adjust to changes, which positively affects productivity and self-confidence.

4.2.2.13 Importance of Training

This study determined the extent of training importance on WSHGs. Table 4.10 gives the members views on the usefulness of training.

Table 4.10: Importance of Training

Response	Frequency	%
Identifying new business ventures	6	5
Records keeping skills	43	35
Marketing strategies	9	7
Improved savings	62	51
Management skills	2	2
Total	122	100.0

Table 4.10 shows that out of the 122 women, 5% (6) reported that the training had helped the members to identifying new business ventures, 35% (43) reported that training had helped them keep records of all the transactions and daily business of the group, 7% (9) reported that training had enabled them acquire marketing skills and strategies for the group activities, 51% (62) reported that training has enabled them to save regularly while only 2% (2) reported that it had enabled them acquire new

management skills. This results showed that majority of the respondents reported that training had improved saving patterns of the group members.

4.3.1 Effects of SHGs on women Economic Status

In order to determine the effects of SHGs on women economic status the study established: income level before joining self-help group, income level after joining the self-help group (approximate Figure per month), the woman current main source of income, property ownership before joining SHGs, property ownership after joining SHGs, properties acquired as result of participating SHGs, occupation before joining the self-help group, occupation after joining the group and whether the occupation had changed since joining the self-help group.

4.3.1.1 Income Level before and after joining self-help group

The results from the interview showed that majority (80%) of the women noted that their income level before joining the group was between kshs.1000-ksh5000 whereas a few had more than kshs.10, 000 per month. After joining the group (89%) noted that their income level had increased to kshs.15, 000, per month (9%) reported that their income level had increased to Kshs. 27,500 per month.

These results were collaborated by the findings from FGD which showed that women in SHGs utilized the loans for commencing business, livestock and poultry farming, cash crop farming and bee farming. Women in the SHGs further noted that over the years from the time they joined the group they had adopted new farming activities which had changed their occupation from simple farmers to farming business. They had saved enough money to engage banks and acquire simple irrigation equipment like water tanks and pipes which had improved their farming and improved their half year-round yields and income.

One woman aged 43 years old reported that:

Kabla ya kujiunga na kundi mapato yangu ilikuwa chini. Kwa kweli sikuweza kulisha familia yangu kwa sababu mapato yangu kila mwezi ilikuwa shilling Kshs. 9000 ambayo haikutosha mahitaji ya msingi ya familia yangu (Before joining the group my income was low. In fact I could barely feed my family because my monthly income was Kshs. 9000 per month which could not be enough for my family's basic needs).

joining the SHG. In addition, Selvi & Shanmughun (2016) found out that monthly income of majority of women participating in self-help groups in Erode District India increased after joining SHGs. However the results are contrary to what Amita and Pawan (2012) in a study on dimensions and apprehensions of self-help group who found that among surveyed group members after starting SHG activities only 6 percent of the member's family income increased more than INR 20,000 per annum.

4.3.1.3 Effect of Participating in Self-help Group on women main Source of Income

This study also established the how participation of women in self-help group had improved their main source of income. Therefore, during the interview session they were probed on how SHGs had affected their main source of income. Figure 4.7 below shows one of the income generating projects undertaken by women self-groups in Tinderet sub-county.



Figure 4.7 Showing Vegetable Project Funded By SHGs (Managu)

Out of the 122 interviewed respondents 47% reported that SHGs had enabled them to improve their dairy farming business, 33% indicated that SHGs has enable them start horticulture farming especially vegetable farming (*managu*) as shown in Figure 4.8, 20% reported that they were able to start kiosk (for selling milk and other items and motorcycle business using the money they got from SHGs. The vegetable business

they were able to get between Kshs. 6,200 to Kshs.8,700 per month. Some of the women indicated that they were employed as civil servants and were engaged in SHGs activities

The results indicated that self-help group had enabled them to start dairy farming. They were able to sale the milk products to the local community as well as to retailers within the sub-county. The money they made had increased their income level and was able to meet their daily needs. They had supplemented their spouse's income in order to meet other expenses like paying school fees, acquiring new assets among others.

In relation to farming as a source of income one of the women aged 46 years reported that:

Chanzo kikuu cha mapato yangu ni kilimo hasa mahindi na maziwa. Natumia fedha ninayopata kutokana na mauzo ya bidhaa hizo kulisha familia yangu. Hata hivyo kuna changamoto nyingi katika biashara hii. Kuna mabadiliko ya hali ya anga, barabara mbovu, bei mbaya sokoni na kutelekezwa kutoka serikali za kaunti (ukosefu wa maafisa wa kutosha ugani). (My main source of income is farming especially maize and dairy farming funded by SHGs. Using the money I get from the sale of these products I am able to feed my family. However there are many challenges in this business. There is a changing weather patterns, poor road for easy accessibility, poor market prices and neglect from the county governments (lack of enough extension officers).

The result showed that the above respondent was able to start maize and dairy farming as a result of joining the SHGs. These had enable her provide the family with daily needs from the sales obtained from the animal and farm products hence her economic empowerment was uplifted. In addition, the money women got due to participation in SHGs help most of the women used in paying school fees, expanding their respective businesses as well as paying their personal loans.

One of them aged 57 years old reported that:

Nimekuwa nikifundisha shule ya msingi kwa miaka 18 iliyopita na hii imekuwa chanzo kikuu cha mapato ingawa mimi pia huwa nafuga kuku,

ng'ombe 4 na kupanda mahindi ekari 2 ya ardhi kila mwaka. Mume wangu pia ni mkulima na tumekuwa kuunganisha rasilimali pamoja ili kusaidia familia yetu. Mimi nilijiunga na kundi hii ya Wamama ilikuongeza fedha ya kununua ardhi mpya na ng'ombe moja (I have been teaching primary school for the past 18 years and this has been main source of income, though I also have poultry farming, 4 cows and I plant maize in 2 acres of land every year. My husband is also a farmer and we have been pulling resource together to help our family. I joined this group to raise some money to acquire new land and a cow).

The result above showed that the main source of income of the women enrolled in SHGs had improved after joining the group as compared to before they joined the group. Similarly Garikipati, (2008); IFAD, (2010); Swain & Varghese, (2009) found out that households with an SHG member are able to reduce vulnerability of shocks by diversifying. SHGs has given the rural women whom most of them live below a dollar a day an opportunity to secure their tomorrow by putting a coin aside from their hard earned money. Contrary to this was Inglehart, (1990), Knight & Gunatilaka, (2009); Stutzer, (2004), who noted research had not been extensively researched on how Self-help groups has increased women income level.

4.3.1.4 Property ownership by Women before joining and after joining SHGs This study examined the women property ownership before joining SHGs and after

joining. The results were presented in Table 4.11

Table 4.11 Property ownership by Women before joining

Property ownership by Women before joining SHGs	Frequency	%
Owned assets	40	33
No assets	82	67
Total	122	100

During the interview most of women reported that before they joined the group they did not own any valuable assets (67%), whereas 33% indicated that they owned some property. The study further investigated the source of property ownership among women before joining the SHGs. The results were presented in Table 4.12

Table 4.12 Sources of ownership

Source of ownership	Frequency	%
Inherited	5	12
Using loans from commercial banks	26	65
Savings from their own business	9	23
Total	40	100

Out of the 40(33%) of the women who indicated that they owned property before joining the group, 12% reported that they inherited from late spouse, 65% indicated that they acquired the property using loans from commercial banks while 33% reported that they acquired their property through savings from their own business which included dairy farming, crop farming and mini-grocery kiosk. After joining the group the response was presented in Table 4.13

Table 4.13 Properties after joining the group

After	Frequency	%
Acquire new properties	87	71
Pay school fees	11	9
Shared Money with spouses	24	20
Total	122	100

After joining the self-help group (71%) indicated that they were able to acquire new properties, only 9% reported that they used the money from SHGs to pay school fees and other household expenses, (20%) indicated that they shared the money obtained from participating in SHGs income activities with their spouses.

In one instance one respondent aged 34 years reported that:

Kabla ya kujiunga na kundi Mimi nilikuwa na kuku 4 tu, simu ya Nokia 1110 na mbuzi 1 tu. Wengi wa mali ni mali ya mume wangu, nyumba

tunayoishi katika, na ng'ombe 3 ni mali yake. Baada ya kujiunga na kundi mimi nikajinunulia zaidi ya kuku 3, na ng'ombe moja. Mimi pia nina uwezo wa kuaeka akiba baadhi ya fedha katika akaunti yangu binafsi. Pia na uwezo wa kulipa ada za shule kwa mmoja wa wanangu (Before I joined the group I had only 4 chickens, A Nokia 1110 Phone and 1 goat only. Most of the property belongs to my husband, the house that we live in, the 3 cows we milk all belongs to him. After joining the group I bought 3 more chicken, a cow. I am also able to save some

money in my personal account. I am also able to pay school fees for one of my son)

The results reported that before joining the SHGs the respondent had few assets as compared to when she joined the group. She was depending on her husband's income and therefore the family economic status was strained. After joining the group she was able to acquire some of the assets like 3 chickens and a cow. She was now economically empowered and no longer depends on her husband.

Another respondent aged 39 years reported that:

Kabla ya kujiunga na kundi hili nilikuwa na kipande changu cha shamba binafsi (2 ekari), nyumba ninayoishi ni mali yangu, niko na ng'ombe 2, kuku 5, nina infix hot note smartphone na kisima. Nimekuwa na uwezo wa kupata yote haya kwa sababu nimeajiriwa kama mwalimu shule ya msingi. Kazi yangu imenisaidia kupata mikopo kutoka benki Kenya Commercial. Baada ya kujiunga na kundi nimekuwa na uwezo wa kulipia mikopo hiyo kama vile kununua ngombe moja zaidi . (Before I joined this group I had my personal piece of land (2 acre), the house I live in is mine, 2 cows, 5 chicken, I have an infix note 2 Smartphone and a borehole. I have been able to acquire all this because I have been employed as a primary school teacher. My occupation has enabled me to get loans from Kenya Commercial bank. After joining the group I have been able to pay for these loans as well as buying one more cow).

The above results showed that the respondent was able to pay for her loan acquired from commercial bank for the money she obtained from SHGs thus relieving the economic pressure of the family. In general, majority of the women in the selected SHGs were able to acquire new properties after joining the SHGs.

Table 4.14 Type of Property

Properties	Frequency	%
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Poultry	31	36
Dairy cows	18	21
Goats and sheep	10	11
Acquired plots	28	32
Total	87	100

Moreover, the study found that out of the 71% (87) women who indicated that they had acquired new properties (36%) of them had acquired poultry through participation in SHGs, (21%) reported that they were able to buy dairy cows, 11% had acquired goats and sheep while the rest (32%) indicated that they acquired plots for commercial purposes. The results shows that majority of the respondent through participation in SHGs were able to acquire poultry. This means that participation in SHGs had helped women in Tinderet sub-county to acquire new properties hence SHGs had enabled rural women reduce their poverty levels.

Moreover the results from FGD indicated that women members of SHGs had higher assets and incomes in comparison to the ones who were not affiliated to any group. Participation in a SHG could be expected to have had some impacts upon the livelihoods. Still on asset acquisition the results showed that most of the women members enrolled in a group had better assets than those who had not enrolled in any of the groups.

The results from FGD also showed that borrowing in the group termed *Merry go round* was positive in case of all the members showing the importance of Self-help group in improving the economic welfare of women. It was further noted that despite the minimal capital, from *merry go round*, the groups helped members in many ways. For example, during Christmas holidays they contribute as much money as they can to enable financially weak members celebrate their holidays happily and comfortably as well helping the sick financially.

This agrees with Chesler, (2006); Mok, (2001) who noted that SHGs activities empower members to cope with problems and stresses, and they also improves their income level. In addition, the study results agrees with Amutabi, (2003) results who noted that SHGs had enabled women to own house electronic like television sets, computers, laptops, tablets, Phones, radios and others.

4.3.1.5 Effect of SHGs on Diversification of Income Generating Activities Majority of the respondents noted that they were able to diversify their income

activities as shown in Table 4.15

Table 4.15 Diversification of Income Generating Activities

Diversification of Income Generating Activities	Frequency	%
Farmers	51	42
Housewife	39	32
Small business	20	16
Vending foodstuff	10	8
Salon	2	2
Total	122	100

Most of the respondents indicated that before joining the group they were farmers (42%), housewife (32%), small business like milk vending, grocery, small kiosks (16%) and vending foodstuff (8%).

After joining the group those who were housewives were able to start their businesses, those with small business were able to expand to a bigger business like starting bakery. Those who were farmers were able to transform to exotic farming, tree and coffee nurseries, dairy farming and bee keeping. In addition, (2%) of women used the money they got from the group to start Saloon business which had helped them to increase their income for their households.

The results showed that most of the respondents indicated that before joining the SHGs they were simple farmers whereas after joining the groups they transformed into exotic farming, tree and coffee nurseries, dairy farming and bee keeping. The results conformed to Vikrant & Preeti (2014) found that a greater role is played by the SHGs in increasing empowerment of women, by making them financially strong, as well as it had helped them save amount of money and invested in future developments.

4.3.1.5 Type of Homesteads

During observation it was revealed that on average most of the homesteads were temporary houses which were grass thatched. One of the homesteads observed is shown in Figure 4.8.



Figure 4.8 Showing Grass thatched House

It was also observed that some houses were semi-permanent; iron sheet roofing and mud walls while a few were permanent houses made of iron sheets and timber walls as shown in Figure 4.9.



Figure 4.9 Showing Iron sheet roofed House with walls made of Timber

The results showed that majority of the houses were grass thatched homesteads which with some few permanent houses. This means that majority of the women lived in temporary houses hence the economic status was still low in spite of being members of SHGs in Tinderet Sub-county. On the contrary, Dolly and Marina (2011) study revealed that SHGs offer a solution to the housing problem. They noted that after joining the SHG the number of respondents having a house with one room and two rooms increased notably.

On land sizes, it was observed that most of the homesteads had small acreage of land which was mostly utilized for farming. The researcher also observed that most of the homesteads drew water from natural rivers. The rivers were far from the homesteads adding extra burden to the households. In some areas, there was tapped water provided by world vision while few households had boreholes. The researcher also observed that most of the homesteads had poultry, sheep, goats and cows while a few

homesteads had donkeys. Therefore they used animal transport to carry water for domestic and other uses.

This implies that households which owned donkeys were better economically than those who did not own. Donkeys leave home to collect water and haul it as far as four football fields, and that backbreaking work falls mostly on women and children. Furthermore, it was observed that firewood was the main source of energy for domestic use; however some homesteads used solar panels and electricity for lighting. Moreover, most of the women took more hours of the day in fetching water and firewood leaving little time to pursue on income generating activities that would in turn improve their socio-economic status.

4.3.2 Effect of SHGs on Social Status

The second objective examined the influence of participation SHGs on the social status of women. Therefore, the study interviewed women on their current education level as well as that of spouse and children, whether participation in SHGs had changed their spouses and children's education level, the numbers of children in primary, secondary school, and college/university. How many were in private and public schools. The interview also probed on the major source of school fees for their children. In addition, the study examined whether women participation in SHGs enabled them to acquire new skills and knowledge on their present occupation.

The study examined how participation in SHGs enabled women engage in marriage and engagement ceremonies in the household and community as a whole. The study also interview women on how after joining the group their spouse and the general community members perceived their property ownership, and how they managed funds/loans acquired from SHGs. The interviews established whether their spouse and other household members involved themselves in decision making on projects funded by SHGs and the perception of their spouse and other household members on the woman involvement in SHGS.

4.3.2.1 Effect of SHGs on Education Level

The study examined the level of education of the selected women as shown in Table 4.16

Table 4.16 Level of Education

Level of Education of women before Joining SHGs	Frequency	%
No Formal education	10	8
Primary level of education	68	56
Primary school drop outs,	15	12
Secondary school certificate	12	10
Dropped before completing fourth form	17	14
Total	122	100

The results showed that before joining SHGs (8%) of the respondent had no formal education, (56%) had primary level of education, (12%) were primary school drop outs, while (10%) had secondary school certificate, (14%) dropped before completing fourth form. After joining the SHGs, (97%) of the respondent indicated their education level did not change.

In view of the above one of the respondent aged 48 years reported that:

Mimi na mume wangu hatujakuwa kamwe na mawazo ya kuendeleza elimu yetu, mume wangu ni walimu P1 na mimi kidato cha nne . Kabla ya kujiunga na kikundi cha wamama, nilikuwa na watoto 2 katika shule ya msingi, na 3 katika ngazi ya sekondari. Tumekuwa tukilipa ada zao kwa fedha mimi hupata kutoka shambani na vile vile mshahara wa mume wangu. Wakati mimi nilijiunga na kundi ili la wamama fedha mimi hupata kama hisa kutoka mradi wetu wa mboga na vile vile kutoka merry go round umenisaidia sana katika kulipa ada ya shule (My husband and I have never thought of furthering our education, my husband is a P1

teachers and am form four leaver. Before joining the woman group, I had 2 children at primary school 3 at secondary level. We have been paying their school fees with the money I get from the farm as well as my husband's salary. When I joined the group the money I get as shares from our vegetable project as well as merry go round has helped me a lot in paying the school fees)

This implies that level of literacy did not change and therefore participation in SHGs did not improve their education level. Similarly to Lucie van (2013) who found that years of education is also highly significant, thus for non-members an increase in education results in higher reported income aspirations. In the SHG savings model, more years of education result in higher income aspirations for all women.

4.3.2.1.2 Effect of SHGs on Spouse Level

During the interview it was reported by (96%) of the respondents that their spouses education had not changed since they joined the SHGs. This shows that women participation in SHGs had not influenced the education level of their spouse. Most of the resources from SHGs were used for other purposes like paying school fees for their children, acquiring assets as well as paying outstanding loans. This means that spouse's education was not a priority to majority respondents as opposed to their children's education.

4.3.2.1.3 Effect of SHGs on Children Education Level

The study investigated the influence of women participation in SHGs on the education level of their children; the results were presented in Table 4.17

Table 4.17 Effect of SHGs on Children Education Level

Effect of SHGs on Children Education Level	Frequency	%
Children at primary level	46	37.3
Secondary school	44	36
Children in college	26	21.3
University	6	5.4
Total	122	100

Before joining the SHGs the results showed that (37.3%) of the selected women had children at primary level while (36.0%) had children who were in secondary school. Furthermore (21.3%) respondents reported that they had children in college while

(5.4%) respondents had children at the university. After joining the SHGs majority of these women indicated they were able to pay school fees for those joining secondary schools, other respondents indicated that they were able to pay for university education while others reported that money they got after joining was used for other purposes other than directly paying the school fees for their children. This shows that there was an improvement in the children education level of women after joining the

SHGs. In agreement with the results by Yunus, (2003) study who found out that the impact of micro credit can be seen in increased better education for children.

Some of the comments from the interview reported that one respondent aged 27 years reported that:

Nina mtoto mmoja, ambaye ako katika darasa la tano na mimi ni single hivyo mimi ulea mtoto wangu na kumlipia ada za shule. Mimi ni muuzaji wa mutumba na, fedha, mimi hupata mimi utumua kwa kulipa ada ya shule ya mwanangu vile vile kulisha yeye na mahitaji mengine ya kila siku katika familia. Baada ya kujiunga na kikundi ya wamama nina uwezo wa kuongeza mauzo yangu hivyo basi kuongeza kiwango cha mapato yangu. Hii imehakikisha kwamba elimu ya mtoto wangu ni shwari.(I have one son, who is in class 5 and I am single so I raise my child and pay school fees along. I am a Mitumba dealer and the money I get I use them to pay my sons fees as well as feeding him and other daily needs need in my family. After joining the group am able to increase my sales hence increasing my income level. This has ensured that my child education is secured).

The above results showed that the respondent had been economically empowered as a result of participating in SHGs; she was able to pay for her son education school fees and hence her household social status had improved. The study also investigated the type of school the member's children attend and the results are presented in Table 4.18

Table 4.18 Type of school

Type of school	Frequency	%
Private	23	19
public	84	69
public and private schools	15	12
Total	122	100

The result showed that (19%) had children in private schools while, (69%) had their children in public schools and (12%) had children in both public and private schools. Out of the 12% (15) of respondents who indicated that they had their children in both

public and private schools, 40% (6) were in private schools. The results shows that majority of the women had children in public schools.

Table 4.19 Source of school fees for private schools

Source of funds for private schools	Frequency	%
SHGs	10	33
Loans	8	25
Salary	8	28
Farming business	4	14

Out of 30 respondent with children in private schools (33%) indicated that they were able to take their children to private school as a result of participating in SHGs, (25%) reported that they borrowed loans to finance the private school education, (28%) reported that they use their salary to pay for the school fees while (14%) use the money from farming business to pay for the school fees at private schools. The results showed that the main source of paying school fees for their children in private school was their salary; however some of them noted that SHG had enabled them to pay for their school fees. This shows that SHGs had improved the education standards of the respondents' children. Therefore, the respondents were able to make decision within their households which gives them confidence and higher level of self-respect hence improved social status.

Furthermore, it was noted from the interview (33%) indicated that the main source of schools fees was from crop farming followed by salary (23%), others were small business (11%), dairy farming (21%) and from SHG projects (12%). It was clear from the interviews that participating in SHGs was not the main source of school fees among the respondents selected in self-help group in Tinderet Sub-county. As such one of respondent aged 51 years indicated that:

Mimi nalipa ada yangu ya shule ya watoto wangu kutokana na fedha sisi hupata kutoka kilimo cha mazao na maziwa. Fedha mimi hupata kutoka Merry go round ambayo inafanyika mara mbili kwa mwezi pia uwezesha

mimi kulipa ada yangu shule ya watoto wangu. Aidha baadhi ya fedha mimi hupata kutoka biashara ya kufuga samaki na mradi mboga unisaidia kulipa ada ya watoto wa shule. Hata hivyo hizi pesa kutoka Kikundi cha wamama huchukua muda kwa sababu mradi ni jambo y kikundi na wanakuchukua muda mwingi kulipa (I pay my

children school fees from the money we get from crop and dairy farming. The money I get from Merry go round which is done twice a month has also enabled me to pay my children school fees. Moreover some of the money I got from our fish and vegetable project I channel to pay our children school fees. However these always took time because the project is a group thing and might take a lot of time for the money to be shared).

The results showed that majority of the women participating in SHGs had minimal effect on their social status. This was because participation in SHGs had not improved their education level. However, they preferred investing the little they got on their children education. Moreover, most of their children were enrolled in public schools and that the main source of school fees is crop farming. This means that most of the respondents did not entirely depends on the money from SHGs. Therefore, it was clear that being enrolled in SHGs had not entirely improved the social status as far as education level was concerned.

On a similar note, Sundaram (2012) found out that SHG programme had economic as well social implications. It could be seen that there had been an increase of 40 per cent in SHG members in terms of their status of access to health facilities. Additionally, Gutwa *et al* (2014), women groups also engaged in health initiatives (11%) in Nyamusi Division. The most mentioned health initiatives were HIV/AIDS, nutrition, and hygiene. In addition, Vikrant, & Preeti (2014), noted that SHGs had provided confidence and decision making power to woman. They further notes that the real empowerment was possible only when a woman had increased access to economic resources, more confidence and self-motivation, more strength, more recognition and say in the family matters and more involvement through participation. Although it was a gradual and consistent process, women should build their mindset for taking additional effort willingly for their overall development. SHGs had the potential to impact on women empowerment. Self Help Group concept had been mooted along the rural and semi urban women to improve their living conditions (Vikrant, & Preeti, 2014).

4.3.2.2 Effect of SHG on Knowledge of Respondents

The results showed that (98%) of the respondents reported that after joining the group they did not acquire new knowledge on their present occupation. It was only in some instances that they receive training on how to manage their projects as well as funds from the groups, leadership and entrepreneurial skills. Only (2%) indicated that SHGs had enabled them acquire new skills on their current occupation. Some were able to acquire bakery skills such as making cakes and bread.

The results showed that majority of the respondents had not acquired new knowledge on their present occupation after joining the group. The importance of training had been acknowledged by Kinder not Hilfe (2008) who found that women in SHGs need training and capacity building to increase their skills in their career. On the contrary, Kiriti & Tisdell (2003) noted that although illiteracy gap is slowly reducing it did not lead to women empowerment. He further noted that in some instance women education is sometimes perceived as a threat by their husbands as it creates changes the identity of the partner from being subservient and domesticated thus a woman could have a say in the homestead.

4.3.2.3 Effect of SHGS on Social Events

The result showed that (23%) agreed that participation in SHGs had enabled women engage in marriage and engagement ceremonies in their household and community as a whole, (77%) reported the participation had not changed the situation (they still participate only in cooking and serving food in ceremonies). One respondent aged 57 years reported that:

Kuwa katika kundi cha wamama umebadilisha ushiriki wangu katika sherehe kama vile sherehe za ndoa, tohara na sherehe za kanisa. Mimi na wanawake wenzangu nafasi katika sherehe hizo zimebadilika. tunanwezafanya maamuzi muhimu; sio tu kazi ya upishi na kupakua chakula. Kuwa katika kikundi cha wamama umebadilisha hali yangukwa vile sasa wanani heshimu (Being in the group has changed my involvement in ceremonies like engagement ceremonies, marriage, and circumcision and church activities, as well as my fellow women the

position in all these ceremonies has changed. We do make vital decisions; apart from cook and serving food. The group had really

changed my position in the community where people now respect me than before.

Another respondent aged 39 years reported that:

kama ndoa mimi hufanya kazi ya upishi na kutumika. Mara kwa mara sisi kwenda Tangu niujiunge na kundi hiki chochote hajabadilika kabisa. Wakati wa sherehe kuchota maji na wanawake wenzangu wakati wa sherehe za aina hiyo. Wakati wa sherehe kama kutahiri, sisi tu hupika na hakuna kazi nyingine yoyote. Licha ya kuwa katika kundi ya wamama, hatujawahi fanya uamuzi wowote muhimu katika sherehe hizo (Since I joined the group nothing has change at all. During ceremonies like marriage all I do is cook and serve. At times we go fetch water with my fellow women during such ceremonies. During ceremonies like circumcision we only cook and no any other work. In spite of being in a group we have never made any crucial decision in these ceremonies).

The results showed that majority of the respondents indicated their participation in SHGs had not changed their status in marriage and engagement ceremonies. This means that despite the fact that most of the women were members of self-help group their role in social events such as marriage and circumcision ceremonies had not changed. They were tasked in preparing food for the guests, dancing and singing and ensuring that all the guests are well taken care of. During circumcision ceremonies they are only tasked in cooking and singing. Contrary to the results, Vikrant & Preeti (2014) study on the impact of self-help groups on women empowerment. The results showed that woman in Sonipat India after joining the self-help group they become socially strong. This shows that in India a greater role is played by the SHGs in increasing empowerment of women by creating confidence for social, economic self-reliance among the woman.

However, the results from FGD showed that the participation of women in self-help groups had enabled them develop confidence to express their ideas. Most of them used to be shy in public, and in front of their families and their group members. But they could now express their ideas without fear or intimidation. In addition, during the

interview majority of the women were scared to give their views in group meetings because of the differences in age and socio-economic status between them.

But after a while, they felt as if they were their age group; because they were friendly and because having participated in Self Help group they had accumulated some wealth which had changed their socio-economic status.

The results from FGD also showed that when women first joined their self-help groups they were nervous and could not express their ideas and their thoughts. But after a while they were able to express themselves in front of all members without fear. Most of them feel that they getting more respect; not only in the villages, but also in their household, they were treated in a more respectful manner.

Women having both economic and political power, they become full members of society. With the help of SHGs, women would get a secure place in society if they were socially empowered .By becoming educated, and they acquire knowledge about their rights. They would be treated equally to men if they are socially strong. Similarly, in the study by Vikrant & Preeti (2014) noted that in India most of the women members in self-help group in the early stages in the group members were unwilling to take up leadership roles or make any crucial decision. Some of the noticeable reasons for their unwillingness were lack of confidence, fear of being challenged and their education as well as economic status. Hence, members used to prefer to have the same leaders re-elected. However, except some members, most of them are currently willing to be leaders.

Most respondents could not make any decision in the household because of their social status. In most households the breadwinner was the spouse and some other family members. But through their involvement in income generating activities, they were able to contribute towards the household needs. They had become helpful in family finance and sometimes share some to the less fortunate members of society. Women groups had gone beyond their usual group activities to engage in social and community functions such as fund raising, mentorship (to both boys and girls). Their household members valued their input in terms of their decisions, and opinions on matters concerning the family and the society at large. The spouse having realized the importance of these self-help groups supports them in their group activities which was not the case in the past. Now they were respected in the community and had a certain identity in society.

4.3.2.4 Perception of spouse and the general community on property ownership

The study also interview selected women on how after joining the group their spouse

and the general community members perceived their property ownership. Out of the 122 women (65%) indicated that their spouse and the general community had not changed their perception towards their property acquired from SHGs. They reported that there was still male dominance in their households. However, some especially those who were single indicated that the community perceives them differently (15%) whereas (20.5%) reported that their properties were held by their husbands. In view of this aged 42 years indicated that:

Siwezi hata kuuza mali yangu nahitaji kujadili kwanza na mume wangu wala sio yetu pamoja. Mume wangu hufanya uamuzi wa mwisho. (I cannot even sell any property. I need to discuss first with my husband yet it is not jointly owned. My husband makes the final decision).

Another member who was aged 37 years reported that:

Hata baada yangu kujiunga na kundi na baada ya kununua baadhi ya mali, kufanya maamuzi kama Kuuza mimi lazima kwa madhumuni mengine lazima tujidaliane na mume wangu. Sauti yangu haizingatiwi kikamilifu. Mume wangu ana neno la mwisho (Even after me joining the group and having acquired some of the property I cannot not make my own decision on whether I should sale or use them for other purpose does not only come from me but also from my husband. My voice is not fully considered. My husband has the last word).

The results showed that most of the women indicated that the community and their spouse had not changed their perceptions towards their property ownership. This meant that irrespective of whether women engage themselves in SHGs and was able to fend for them; their spouse still viewed them as before. Similarly, Ngwira (2014) in a study in Malawi found out that there were gaps and lags in the institutions for assigning women property and inheritance rights, and that these together with the subtle but resilient perceptions about property ownership and inheritance raise a hideous specter of gender inequality in matters of property ownership and inheritance.

4.3.2.5 Decision making on projects funded by SHGS

The interview investigated whether their spouse and other household members involve themselves in decision making on projects funded by SHGS and the perception of their spouse and other household members on the woman involvement in SHGS. This study found that (75%) of the respondents indicated that they made their own decisions concerning the project funded by SHGs, only (25%) indicated that decision making was done by their spouses. Out of 93 women who were married (85%) reported that at first their husbands were not supportive when they joined the SHGs while (15%) reported that they were supportive. Some of the sentiments echoed by some of the woman during the study was also noted down and presented in this section. For example, one respondent aged 45 years widowed reported that:

uamuzi jinsi ya kutumia mikopo ninayo pata kutoka SHGs hufanywa zaidi na mume wangu na mimi pia. Hii ni kwa sababu naamini mume wangu ni Kichwa ya familia na yeye hufanya uamuzi wa mwisho (The decision on how to invest the loans I get from SHGs is mostly done by my husband and I. This is because I believe my husband is the house head and he makes the ultimate decision).

Another member aged 28 years reported that:

Mimi ufanya uamuzi wangu mwenyewe kuhusu fedha mimi hupata kutoka SHGs kwa sababu niko single na mimi nafurahia hivo. Nimeona marafiki wangu wengi wakupoteza fedha kwa sababu ya maamuzi ya waume na familia zao. Mimi siwezi hata kamwe kukubali hayo na hata kama mimi nilikuwa nimeolewa singeruhusu mume wangu kuwa mwisho wa uamuzi wa jinsi ya kutumia pesa. Yetu ingekuwa maamuzi wa pamoja. (I make my own decision concerning the money I get from SHGs because am single and happy about it. I have seen many of my friend's money going to waste because decisions are made for them by their husbands and family. I would not be part of that and even if I was married I would not allow my husband to be the ultimate decision maker. Ours would be joint decision making).

Moreover another respondent aged 34 reported that:

Mimi ushiriki katika utoaji wa maamuzi katika familia yangu kama vile jinsi sisi utumia fedha kutoka SHGs. Kuhusika katika SHGs imenisaidia kuheshimiwa ndani ya nyumba na jamii kwa ujumla. Hii ni kwa sababu kuwa mwanachama wa SHG imewezesha mimi kupata mapato ya familia yangu, imebadilisha uamuzi wangu kuhusu vile mapato zinatumiwa kwa nyumba yangu. (I participated in decision-making in my family as well as how we manage the funds from SHGs. Involvement in SHGs has enabled me to be properly recognized within the house and the community in general. This is because being a member of SHG members has enabled me to be income generators for my family, has changed my decision making power about income and expense related matters).

Concerning perception of their spouse and other household members on the woman involvement in SHGS, one of the women aged 57 years reported that:

Familia yangu waliniunga mkono wakati mimi nilijiunga na kundi la wamama. Wao hata wamenisaidia katika kulipa michango yangu. Kwa kweli, kwa michango mbili za kwanza, dada yangu amekuwa akinisaidia. Wao hunipa msaada wao kimaadili na ninawashukuru sana (My family members were very supportive when I joined the group. They even helped me in paying my contributions. In fact for the first two contributions my sister has been helping me. They have given me their moral support and I am thankful for that).

The study results showed that majority of the respondents made their own decisions concerning the project funded by SHGs, only a few indicated that their spouses were involved in decision making. This was contrary to what Kakkar (2001) on women and participation. The essay indicated that economic and culture interplay with politics to place women in a subordinate position to their male counterparts. In a family, all decisions that affect one or all its members are in the hands of its male members only.

In addition, the results from FGD showed that most of the women members were feeling more confident in decision making, participation in ceremonies and households roles. They too felt an improvement in their social status. Their spouses had changed

their attitudes towards them after they started participating in the SHG. They were now regarded brave and resourceful women. The people in the community

gave women much more respect than before and the family members sought for their opinions on family decisions.

Furthermore, the results from FGD showed that majority of the woman members noted that it was assumed that all members had friendly relationships, and advises would be received with great warmth. However, there were members who enjoyed gossip. In short, all members were not positive thinkers. Thus, they created disharmony among members. For example, if one member mistakenly did something wrong, some members talked behind their back. This affected their self-esteem and the way others treated them. However, when arguments did occurred every member tried to resolve it quickly, in other words, the friendship companionship was of solidarity among members which permitted faster dispute resolution and prevented the feeling of bitterness.

4.3.3 Challenges Experienced by Women in SHG's in Tinderet Sub-County

The study established the challenges faced by Women in SHG's in Tinderet Sub-County. The researcher posed the following questions; does your participation in self-help group activities affect your household roles and responsibilities? Is collateral a challenge in obtaining funds from external source? Do spouses/community a barrier to your involvement in self-help group activities? Is the level of education a factor in active involvement in SHGS activities? How often do you access loans from your group? Are the loans acquired meets your target projects? If not how do gather for the deficit? Are the loans disbursed on time? How is the support from your family, spouse, friends and the community in implementing of income generating projects/activities from the group? Does your group encourage the practice of savings among members? Does your self-help group arrange trainings for skill development? And what is your status on loan repayment acquirement from the group?

4.3.3.1 Challenge on household roles and responsibilities

During the interview session it was found that (63%) of the women reported that their participation in self-help group activities had not affected their household roles and responsibilities because they planed themselves, those who were married negotiated

with their spouses, (37%) reported that it had affected their household roles and responsibilities.

At times it was not hard to juggle the daily household responsibilities with the group activities, they no longer participate in the normal cooking, cleaning, milking for the family instead they hired house help who cooked on their behalf. One of the selected women aged 47 years and married reported:

Ndiyo, imeathiri nafasi yangu kama mama. Mimi nina duka ya mboga ambayo imechukua muda mwingi yangu. Mimi ufunguwa duka langu saa moja asubuhi na kufunga saa tatu usiku. Nyakati zingine wauzaji wangu huchelewa na inanilasimisha kuatafuta njia nyingine ya kununua bidhaa zangu ambayo huvuruga shughuli za kila siku. (Yes it has affected my role as a mother. I am running a grocery which has taken a lot my time since I opened at Seven o'clock in the morning and close at nine o'clock at a night. At times my suppliers delays my order and am forced to look for other means of restocking my grocery which disrupts my day to day normal activities).

Another woman aged 23 years reported that:

Kuwa katika kundi imeathiri majukumu yangu ya nyumba, majukumu kama mama kwa sababu mimi sikuozwa. Mimi nahakikisha kwamba mtoto wangu amekula na kuwaandaa kwa ajili ya shule, kukama ng'ombe na kuhakikisha kwamba kuku wangu wamelishwa kabla ya kuondoka kwa ajili ya biashara yangu. Hii imeniadhiri na mwisho wa siku mimi huwa nimechoka. (Being in the group has affected my household roles and responsibilities as a mother since I am a single mother. I have to look after my children cook for them and prepare them for school, milk the cow and ensure that my chickens are well fed before I leave for my business. This has strained me and at the end of the day I am exhausted).

The results showed majority of the respondents indicating that being a member of SHGs had not affected their roles and responsibilities as mothers and wives. This was contrary to Savitha & Rajashekar (2014) on evaluation of major problems faced by the members of self-help groups: a study of Mysore District. Savitha & Rajashekar (2014) found out that due to family responsibilities majority of the respondents were not giving

concentration to their projects funded by SHGs. Moreover, Ahmad *et al* (2011) adds that women are overloaded with business and family responsibilities and

may not have time to join these beneficial associations and this automatically limits the women entrepreneurs' wings of exploration.

4.3.3.2 Challenge on Collateral

Collateral are assets or any valuable items something pledged as security for repayment of a loan, to be forfeited in the event of a default. In order to establish if collateral challenge among women the study probed on whether the collateral was a challenge. The study established that (85%) respondents reported that getting collateral in order to obtain funds from external sources was a challenge while (15%) indicated collateral was not a challenge. Out of the 85% women who indicated that they had difficulties in obtaining collateral, (92%) reported that most of the properties at their household was owned by their spouses and it would be very difficult for them to convince their spouses to give out their land as collateral while the rest (8%) indicated that they did not possess title deeds and other properties for their land and therefore would be difficult for them to access loans.

This shows majority of the respondents indicating that collateral was a challenge in obtaining external sources. This means that they faced difficulties in accessing external loans to fund their ongoing projects or start new projects. In agreement with Athanne, (2011) who noted that women did not generally had property on their names to use them as collateral for obtaining funds from external sources. Thus, their access to the external sources of funds is limited. Moreover, it was noted that in Kenya only 1% of women own property and that makes it very difficult for women to provide collateral for banks (Athanne, 2011). Most women who venture into businesses in the rural areas and need financing lack the needed collateral to enable them secure bank loans. Some of the response from the interview showed that one woman aged 56 years reported that:

Sina hati miliki ya ekari 2 ya kipande cha ardhi. Hii imenizuiia mimi kupata mikopo kutoka KWFT kama mtu binafsi. Tunaomba kama kundi ili sisi wote tuwajibike wakati wa kulipa. (I do not have the title deed for my 2 acre piece of land. This has hindered me from securing loans from KWFT as an individual. We have to apply as a group so that in case of default we will all be accountable).

Another respondent one aged 42 years reported that:

Mali yote tunayomiliki ni mali ya mume wangu na ni ngumu mimi kumshawishi nitumia hati miliki kukopa mikopo kutoka benki (All the property we own belongs to my spouse and it's hard for me to convince him to allow me use the title deeds to borrow loans from other external sources).

4.3.3.2 Challenge on Spouse

In relation to whether the spouse is a barrier to the women involvement in self-help group activities, it was established that 65% of the respondent reported that spouse's perception was not a challenge while the rest 35% reported that it had affected the involvement in self-help group activities. One of those who indicated yes reported that:

Mimi lazima niombe ruhusa kutoka kwa mume wangu ilikujiunga na kikundi cha kusaidiana, hii kwa kweli ni kizungumti kubwa sana inayozuia sisi wote wakati wa kujiunga na kikundi Cha wamama. Baadhi ya waume wa wanachama pamoja na mume wangu huruhusu sisi kuhudhuria lakini pamoja na vikwazo kama vile kuwa mbali na nyumbani kwa muda wa saa moja na basi kuifanya vigumu sana kufanya mikutano ya kikundi. (I need permission from my husband to join self-help group. This is in fact the major prohibiting factor for all of us when joining the group. Some husbands of members mine included allow us to attend but with restrictions such as only being away from home for one hour making it very difficult to conduct group meetings).

Another respondent aged 43 years indicated that:

Mimi nakabiliwa na upinzani wakati wa kujiunga kwa kikundi cha wamama kutoka kwa mume wangu. upinzani kutoka kwa mume wangu ni kwa sababu ya wakati natumia katika mikutano na mimi kutomwambia mume wangu jinsi natumia fedha ninayopata kutoka Kikundi hiki (I faced opposition when joining the SHGs from my husband. The opposition from

my husband came because of the time spent in meetings and me not sharing how to use the money with him).

Another member aged 25 years reported that:

Kuna uvumi inayoenea kote kwamba kundi letu inatumika kwa ajili ubukuzi na hata ukumbi wa masuala ya utovi nidhamu (There are rumors spreading around, that the group is used for gossiping and even an avenue for other women to engage in extramarital affairs).

It was found that majority of the respondents noted that spouses/community was another source of challenge in engaging in self-help group activities. This means that the way the spouse view their participation in SHGs is negative and would prefer them to be at home other than engaging in income generating activities funded by SHGs.

Family dispute was a great challenge faced by woman self-help groups as a result of the benefits from the groups as evident from FGD. Disputes arose due to management and repayment of loans accessed from the groups and the utilization of such loans. Other challenges as indicated by the results were that women had limited control over their earnings meant to substitute for the spouse's household needs. The result above indicated that women were de-motivated from investing or placing efforts on their investments. Despite the challenges faced by women they had the capacity to work out good results from investments with the aid of women groups. On a similar note, Zororo (2011) did comparative study and the results showed that women start business at an older age than men, when they have had the family and children.

Some other challenges mentioned were that sustainability of some groups was not possible due to lack of understanding, distrust and suspicion due to difference in socio-economic status among the woman members. The money obtained from merry go round was given to their spouse to manage for them. This means that the aim of the merry go round was not realized at all. Women self-help groups were meant to empower women in the community but it failed since the investments were managed by their spouse. They agreed that they lack investment opportunities even after they had the capital, hence lack of experience in matters of investment.

4.3.3.3 Challenge on Education

During the interview, the researcher investigated if their education was a challenge, 98% reported no while only 2% indicated agreed that education level of respondents was a challenge. The results show that majority of the respondents' education was not a challenge in engaging in SHGs. This means that education had not hindered women from engaging in SHGs. These results contradicted to that of women entrepreneurs report in Kenya, (2008) which showed that lack of sufficient education and training for women is another impediment to micro-enterprise success. In addition, Kempe, (2004) noted that rural communities are challenged by the task of organizing themselves for effective participation in economic and social development while ensuring equitable distribution of the benefits. Policy initiatives needed to focus on investing in human capital through education or health programs with an emphasis on women and children who make up the majority of the poor.

4.3.3.3 Challenge of Access to loans from SHGs Group

The results also showed that 41% had accessed loans after every 6 months, 38% reported that they had accessed loans annually, 21% accessed loans after 4 months. However, the study showed that (97%) of the respondents reported that the loan acquired did not meet the needs of their intended projects and they had to source funds from other sources like their own business (45%), personal contribution (17%) and contributions from members (38%). Moreover, it was noted that in all the groups the members agreed that loans from external sources were not disbursed on time and therefore the projects were stalled while others were not completed on time.

Furthermore, the results from the interviews showed that 67% of the members got support from their family and spouses, while 33% of them were satisfied with the support they were getting from their family and spouse. Out of the 122 women interviewed (52%) indicated that they got support from the community based organizations such as world vision and Joywo group, 18% reported that they got support from the community elders where they organized business seminars for women enrolled in women self-group while 30% noted that they did not receive any support from the community as a whole. One of the member aged 47 years reported that:

Mume wangu ananisaidia sana linapokuja suala la kuchangia kwa miradhi yetu ya chama.

Wakati mimi hupata matatizo katika kulipa kwa 65

ajili ya sehemu yangu ya mikopo ya kundi yeye unilipia na ninashukuru kwa hio.(My husband is very supportive when it comes to contributing towards the success of the group income generating activities. At times when I find difficulties in paying for my share of group loans he pays for me and am thankful for that)

Another member aged 22 years said that:

World vision wameweza kutoa mafunzo kwa baadhi yetu jinsi ya kusimamia fedha zilizotengwa kwa ajili yetu. Wao pia uchangia fedha kwa baadhi ya makundi chache. (World vision has been able to train some of us on how to manage funds allocated to us. They also contribute some money to some of the selected groups).

Another women member aged 56 years reported that:

Joywo pia imetoa mafunzo kwetu jinsi ya kuegeza na kusimamia fedha tunayopata kutoka kwa wanachama na kusambazwa miongoni mwetu ili kupunguza migogoro juu ya usimamizi wa fedha. (Joywo has also trained us on how to save and manage funds acquired from members to be distributed amongst themselves in order reduce conflicts on financial management).

From the results, it was noted that majority of the respondent accessed their loans from the groups after every six months. Majority of them noted that the loans they acquired from external sources did not meet the needs of their intended projects and they had to source funds from other business ventures. Moreover, the results showed that all the members had reported that loans from external sources were not disbursed on time and therefore the projects were stalled while others were not completed on time. While some reported that they got support from the community based organizations such as world vision and Joywo.

4.3.3.4 Challenge of Savings

This study examined the challenge of savings among members, out of the 122 respondents, 84% reported that most of their members had difficulties in saving money for the sake of SHGs activities while 16% reported the contrary. However one of the SHGs member aged 54 years noted that:

Mimi ninapata motisha ya kuegeza pesa ili akiba iniwezeshe kutumia kwa shughuli ya uzalishaji mali. Ela hizi imeboresha biashara yetu ya utunzaji wa nyuki. (I am motivated to save so that the savings can be invested on income generating activities. These have really improved the performance of our bee keeping business).

Another group member aged 45 years reported that:

Kuwa katika kundi cha wamama imehakikisha tumegeza fedha ambazo imeniwezesha kutumika kulipa ada ya shule. Kundi hili imenisaidia kupata huduma ya kuegeza basi kuongeza akiba yangu. (Being in the group has mobilized us to save some of our which can be used in children welfare such as school fees. The group has enabled me to access saving services hence boosting my saving behaviour.

The results from the two respondents above showed that they were able to save some money for their respective income generating activities. This therefore showed that even though saving was a major challenge faced by member of SHGs some were able to save some money obtained from SHGs.

4.3.3.4 Challenges in Repaying their Loans

It was evident from the interview that (56.9%) of the selected respondents had experienced challenges in repaying their loans compared to (43.1%) who had not experienced challenges inclusive of those who had not borrowed the loans. Out of the (56.9%) who reported that they faced challenges in repaying the loans (39%) indicated that they had difficulties in servicing their loans from other institution, (15%) reported that due to business failure, (19%) due to limited grace period and

(27%) to high interest rates. The results shows that majority of the respondents reported that they experienced challenges in paying their loans because they had difficulties in servicing loans obtain from external sources. However, although interest rate posed a challenge it was the least cause of defaulting among members of WSHGs while members servicing several loans faced the most difficulties in repayment of their WSHGs loans.

Besides, the interviews the study preformed focus group discussions (FGD) and found out that woman emphasized the importance of participation in self-help group. However, they mentioned the inability of their respective self-help groups in assisting

members with their financial needs. One of the major difficulties mentioned was delays in paying their monthly personal contribution in their merry go round kitty. The members knew that merry go round was an important product of the self-help group. Similarly, they were aware that they could not contribute a big sum of money as they lived on subsistence farming. However, they believed that whatever small the contributions it had a vital role towards their socio-economic empowerment.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents summary of the results, conclusions and recommendations based on research objectives.

5.2. Summary of the Results

5.2.1 Participation of women in Self-help groups on their Economic Status

The results showed that (45%) of the women members saved below Ksh500 before joining the group. After joining SHG there was a significant increase in savings with most respondents 47% making savings of between Ksh500 –1000. Moreover, most of the women engaged in entrepreneurial activities (47%) followed by those who reported that they saved in order to access SHG Loan at (23%). The results furthermore showed that more than half of the respondent (71%) indicated that they had received training in their WSHGs. They were trained on financial management constitutes (27%). The results showed that out of the hundred selected, 51(51%) disagreed that training is useful in development of WSHGs. From the observation checklist on average most of the houses were temporary houses with most of them being grass thatched homesteads, some were semi-permanent; iron sheet roofing and mad walls while a few were permanent houses made of timber walls as well as concrete and iron sheet roofing.

5.2.2.2 Participation of women in Self-help groups and Social status

After joining the SHGs majority of the women indicated they were able to pay schools for those joining secondary schools, others reported that they were able to pay for university education while others the money they got after joining was used for other purposes other than directly paying the school fees for their children. The results also showed that most of the women had improved on their social status after participating in SHGs. The results further showed that majority of the women reported that their spouse and the general community had not changed their perception towards the property they acquired from SHGs (65%). During focus group discussion the

respondents indicated that with the help of SHGs women were socially empowered through their participation on community service and social events.

5.2.2.3 Challenges experienced by women participation on SHGS

It was noted that (85%) of the respondents had challenges in getting collateral in order to obtain funds from external sources in that most of the properties in the households were owned by their spouse. It was also notable that majority of the women reported that their husbands restricted them from participation in the SHG because of their roles and responsibilities within the households. Other challenges were that money from the groups had led to family disputes, this was by the fact that most households were patriarchal in nature and decision making is mostly from their spouses creating disharmony on priorities of family expenditure.

5.3 Conclusions

The study based its conclusions on two perspectives the theoretical conclusions and empirical conclusions as shown in the subsequent sections.

5.3.1 Theoretical conclusions

The study incorporated social network theory and collective action theories. The social network theory views self-help group in terms of nodes and ties. These are women who have shade off the nods of household set-up in terms of roles ascribed by the society. The merry go round are explained in terms of ties of financial contribution they make monthly. This has uplifted the socio-economic status of women in the study area

The ties tend to raise the living standards of women and their households in terms of social and economic gains. The nodes form parts of the relationship they created when women form social unit within the group. This is depicted by the friendship women had created within the groups. Similarly, women had benefited from such nodes in terms of time management as well as households responsibilities. The theory is a significant phenomenon in the rural areas where the participation of women in SHGs had increased their income levels and improved their children education level. The theory then concludes the relationship that women choose to adopt despite their difference between them in terms of social, economic and cultural background forming a financial network to improve their livelihoods. The social network theory provided a sense of togetherness among women the self-help groups as well as cohesion among members in that they

felt identified with a group and great intentions towards the success of the group. The network also enables women members to

access loans for example Uwezo funds which encouraged group funding not individuals.

Collective action theory on the other hand elucidates the collective action by women coming together with an aim of forming a group. The study found that group formation is collective responsibility of every member despite the socio-economic status to steer a union of purpose in order to accomplish a given task or a project towards income creation by working together towards achieving households' needs and sustainability. Furthermore, it was noted that women come together in form of weekly and monthly contributions for a good course of raising capital. The capital raised was used to fund group projects within the region. However, there were challenges faced by the women, for example the issue of collateral by the that despite accumulation of funds it could not be used as collateral in most of the commercial banks in that most of it was invested on income generating projects.

5.3.2 Empirical Conclusions

It was concluded that income level of women enrolled in SHGs had improved as compared to before they joined the groups.

This study also concluded that members of SHG portrayed high self-confidence and self-esteem. Participation in SHG also allowed engagement of women in SHGs activities and hence decreased their regular household involvement.

Moreover, it was concluded that women in SHG faced challenges on collateral for loans, and delays in paying monthly personal contributions

5.4 Recommendation

Having done the analysis and discussion the study recommended that:

5.4.1 Policy Recommendation

- (i) The National and the County Government should find ways of integrating agricultural extension officers in SHGs. This will increase agri-business financed by SHGs thus increasing the income of the members, which will in turn reduce delays in monthly contribution.
- (ii) The study also recommended that the women members and promoters of the self-help groups should involve men in SHGs activities. Since most household assets are owned by men therefore would provide them with required collateral for loans.
- (iii) The further study recommends that due to difficulties in regular savings, the self-help groups should diversify their income generating activities in order to increase their disposable income and this would enable members save regularly.
- (iv) The study recommends that since women did not acquire new knowledge in their current occupation, the national government and county government should continuously provide capacity building programs aimed at improving entrepreneurial skills for SHG members.

5.4.2 Areas for Further Research

This study suggests a research be done on the influence of access to credit services on the performance of women self-help groups.

A study should be done on the influence of men on women participation in self-help group in Tinderet sub-county.

A study should be done to determine the effects of inter-personal conflicts among women on the growth of SHGs.

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APPENDICES

APPENDIX I

INTERVIEW SCHEDULE FOR SHGs MEMBERS

Section A: Background information

1) Kindly state your Age _____

2) Marital status _____

3) Major activities

4) What are the major activities in your group?

5) How has your members benefited from participation in the group

6) How many members are there in the group?

7) Which religion affiliation are you from? _____

8) Kindly state the amount of saving before and after joining SHG

i) Before _____

ii) After _____

9) What are the reasons for Saving

10) Do you attend development and training programs

11) What do the training cover?

12) To what extend does training affect WSHGs development

- Strongly agreed ()
- Agreed ()
- Undecided ()
- Disagreed ()
- Strongly agreed ()

Give reasons

13) How often do you meet

14) How long has the group been operating _____

15) How oftendoyou make contributions inyourgroup

16) How much do each member contributes _____

17) Do you source funds from external sources (if yes kindly state the specific sources)

18) _____

19) Are there members leaving the group (if yes give reasons)

Section B: Influence of SHGs on women economic status

20) What was your income level before you joined self-help group?
(approximate Figure per month)

21) What is your income level now that you have joined the self-help group?
(approximate Figure per month)

22) What is your current main source of income

Benefits from SHGs ()

Business ()

Farming ()

Civil servant ()

23) How was your property ownership before joining SHGs?

24) How is your property ownership after joining SHGs?

25) Please list down the properties you have acquire as result of participating SHGs

26) What was your occupation before joining the self-help group?

27) What is your present occupation?

28) How has your occupation changed since you joined the self-help group?

Section C Influence of SHGs on Social Status

29) What was your education level before and after joining SHGs?

30) What was your spouse and children level of education before and after joining SHGs?

31) a) What type of school do your children attends

b) If private/public how many are in private?

c) If private school what is the main source of school fees?

32) What is the major source of school fees for your children?

33) Has your participation in SHGs enabled you to acquire new knowledge on your present occupation?

If yes how

34) Has your participation in SHGs enabled you to acquire new skills

If yes how

35) Has participation of SHGS enabled you engage in marriage and engagement ceremonies in the household and community as a whole?

If yes how

36) How do your spouse and the general community members perceive your property ownership

Spouse

Community

37) How do you manage funds/loans acquired from SHGs?

38) Do your spouse and other household members involve themselves in decision making on projects funded by SHGS?

Spouse

Other household members

If yes how?

39) How is the perception of your spouse and other household members on your involvement in SHGS?

Spouse

Other household members

Section D: Challenges facing women in self-help groups

40) Does your participation in self-help group activities affect your household roles and responsibilities?

If yes how

41) Is collateral a challenge in obtaining funds from external source?

If yes how

42) Do spouses/community a barrier to your involvement in self help group activities?

If yes how

43) Is the level of education a factor in active involvement in SHGS activities?

☐ How often do you access loans from your group?

☐ Are the loans acquired meets your target projects?

☐ If not how do gather for the deficit?

☐ Are the loans disbursed on time?

☐ How is the support from your family, spouse, friends and the community in implementing of income generating projects/activities from the group?

49) Does your group encourage the practice of savings among members?

50) Does your self-help group arrange trainings for skill development?

51) What is your status on loan repayment acquirement from the group?

APPENDIX II

FOCUS GROUP DISCUSSION SCHEDULE FOR SHGS MEMBERS

- i. Influence of SHGs on women economic status
 - a) How has participating in this self-help group improved your economic status?
 - b) How do you feel about Merry go round activities?
 - c) In which way do you utilize the money obtained from the group?
 - d) Do you feel prevailed to have joined self-help group?

Influence of SHGs on Social Status

Kindly tell us if being a member in SGH has improved the way the community perceives you?

Can you briefly mention what kind of social activities are you currently leading?

Were such activities not possible without a SHG?

Do you make decision making on such activities?

Has any kind of conflict occurred in your group?

How do you resolve them?

- ii. Challenges facing women in self-help groups
 - a) What are the challenges you faced as a member in women self-help group?

APPENDIX III

OBSERVATION CHECKLIST

What to observe:

- i) Type of houses_____
- ii) Size of land_____
- iii) Domestic animals_____
- iv) Poultry _____
- v) Bee hives_____
- vi) Source of water for domestic use

- vii) Sources of energy

APPENDIX III

RESEARCH AUTHORIZATION FROM MINISTRY OF EDUCATION

**MINISTRY OF EDUCATION
STATE DEPARTMENT OF BASIC EDUCATION**

Telephone: Kapsabet 0773044624
E-mail: cdenandicounty@yahoo.com
Fax: 05352084
When replying please quote



REPUBLIC OF KENYA

County Director of Education
Nandi County,
P. O. Box 36,
KAPSABET.

12/10/2016

Ref: NDI/CDE/GEN/1/VOL.II/182

Finson Kiprop Bargoria,
Egerton University,
P.O Box 536-20115,
ELDORET.

RE: RESEARCH AUTHORISATION.

The above named person has been granted permission by the CDE to carry out research on "*Effects of women participating in self help groups on their households' socioeconomic status in Tinderet Sub-County,*" in Nandi County."

Kindly provide him all necessary support he requires.


Dr. Nicodemus O. Anyang

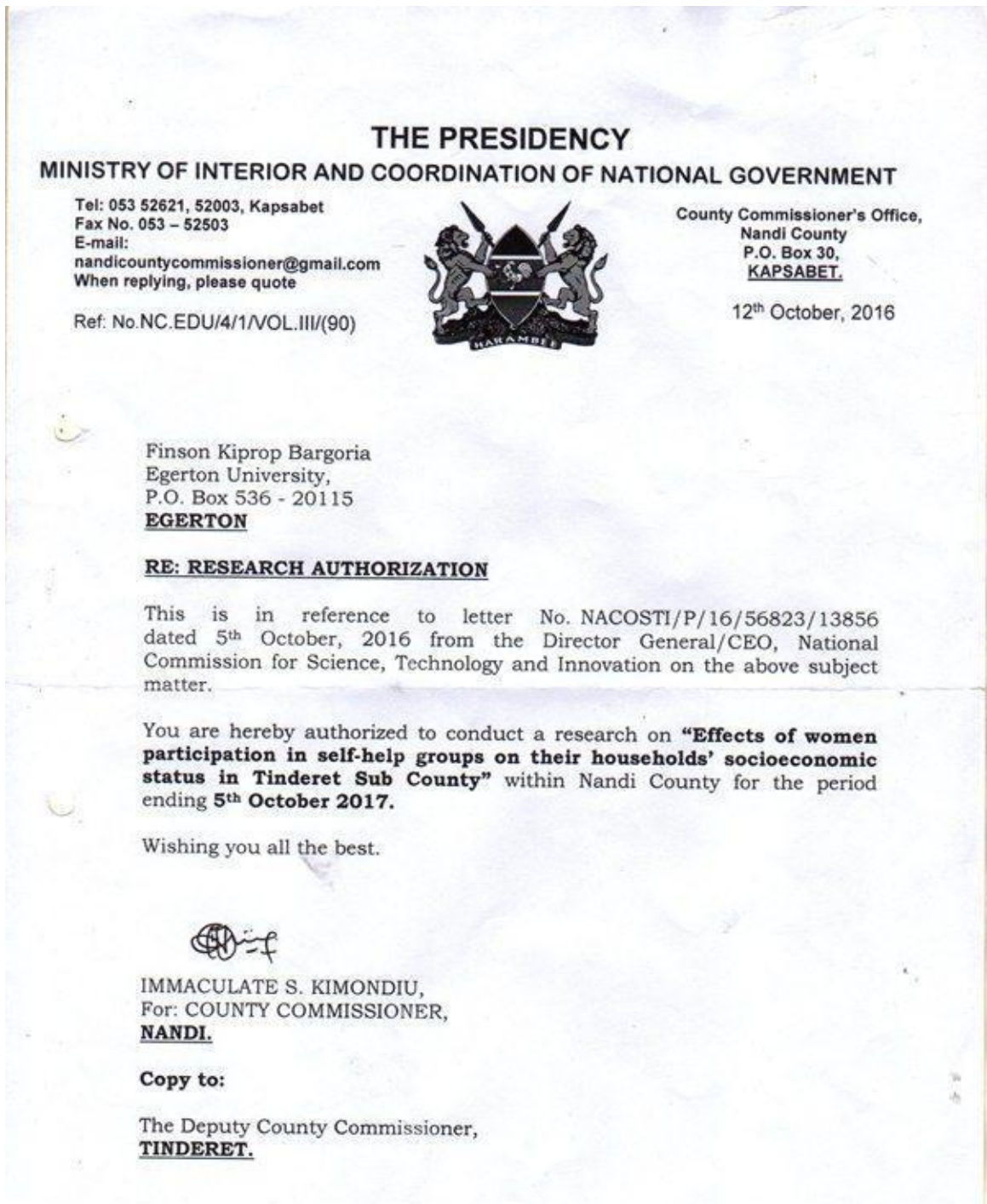
COUNTY DIRECTOR OF EDUCATION
NANDI COUNTY
P.O. BOX 36-30300
KAPSABET

County Director of Education,
NANDI COUNTY.

APPENDIX IV

RESEARCH AUTHORIZATION FROM COUNTY COMMISSIONERS

OFFICE



APPENDIX V

RESEARCH AUTHORIZATION FROM NACOSTI

THIS IS TO CERTIFY THAT: MR. FINSON KIPROP BARGORIA of EGERTON, 6825-30100 eldoret, has been permitted to conduct research in Nandi County

Permit No : NACOSTI/P/16/56823/13856 Date Of Issue : 5th October,2016 Fee Recieved :ksh 1000

on the topic: EFFECTS OF WOMEN PARTICIPATION IN SELF-HELP GROUPS ON THEIR HOUSEHOLDS' SOCIO-ECONOMIC STATUS IN TINDERET SUB-COUNTY, NANDI COUNTY, KENYA

for the period ending: 5th October,2017



Applicant's Signature

Director General National Commission for Science, Technology & Innovation

CONDITIONS

- 1. You must report to the County Commissioner and the County Education Officer of the area before embarking on your research. Failure to do that may lead to the cancellation of your permit.
- 2. Government Officer will not be interviewed without prior appointment.
- 3. No questionnaire will be used unless it has been approved.
- 4. Excavation, filming and collection of biological specimens are subject to further permission from the relevant Government Ministries.
- 5. You are required to submit at least two(2) hard copies and one (1) soft copy of your final report.
- 6. The Government of Kenya reserves the right to modify the conditions of this permit including its cancellation without notice



REPUBLIC OF KENYA



National Commission for Science, Technology and Innovation

RESEACH CLEARANCE PERMIT

11196 Serial No.A

CONDITIONS: see back page

